

Moving Ahead for Women Empowerment in G20

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Abstract: Ever since 2008, G20 summits have been held annually and within G20 there are several working groups that include Women 20 (W20), launched during the Turkish Presidency in 2015. W20 is established with the aim to give further impetus to women economic empowerment. In view of the commonality of interests in the G20 countries, the impact of various developmental policies, plans and programmes implemented within G20 framework has brought forth perceptible improvement in the socio-economic status of women. Since its inception, various Communiqués and Declarations are the real testimony of their firm commitment towards women economic empowerment. This paper aims to assess the G20's commitments towards gender equality across the countries, as G20 has a long way to go and give a decisive push to women's economic empowerment.

Introduction

Gender equality has always been a prominent issue in the light of women's economic, social, cultural and political conditions across national, regional and international arena. The common problems faced by women, both in developed and developing countries have persisted for long time. Though, women who have been contributing effectively in promoting economic growth of the nations, apart from sharing wide variety of responsibilities, playing pivotal role in upbringing their children, and supplementing the family income, they are still being discriminated at every level. Despite various measures and initiatives taken and efforts made at different levels, gender disparity in respect of health, nutrition, education, employment, decision making and more importantly in political

participation still persists all over the world. At the very outset, it needs to be emphasized that ending all forms of discrimination against women and girls is not only a basic human right issue but it is also necessary to accelerate sustainable development.

Therefore, empowering women and girls will have multiplier effects for pushing up economic growth and development. As is shown, the process of empowering women got impetus in the year 1975, which was designated as International Women's Year by the UN General Assembly, and when the 1st World Women Conference was held in Mexico. It further received a major boost at the 4th World Conference on Women held at Beijing, in 1995, which heralded a new era giving fresh vision to the women empowerment all over the world. After the Asian financial

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crisis in 1997, G20, an international group of 20 economies of the world was founded in 1999 as a forum for the finance ministers and central bank governors of 19 countries and the European Union to coordinate strategic actions in order to respond to the challenges of global economy. Together, G20 members represent two-thirds of the world's population and 85 per cent of its economy.

Ever since 2008, G20 meetings have been held annually and within G20 there are several working groups that include Women 20 (W20), launched during the Turkish Presidency in 2015, and B20, T20, C20, L20 and Y20. W20 is established with the aim to give further impetus to women economic empowerment. Issues pertaining to women empowerment differ according to the priorities and aspirations of the women's respective country levels. In view of the commonality of interests in the G20 countries, the impact of various developmental policies, plans and programmes implemented within G20 framework has brought forth perceptible improvement in the socio-economic status of women. In fact one can say that W20 and We-Fi (Women Entrepreneurs - Finance Initiative) are the most important initiatives that have provided the enabling environment for women empowerment resulting in better quality of life.

Since its inception, various Communiqués and Declarations issued after every G20 summit and Ministerial meetings are the real testimony of their firm commitment towards women economic empowerment and tackling other critical issues. Through these Communiqués and Declarations, the Heads of the participating countries of G20 have reaffirmed time and again their serious commitments to further strengthen cooperation and reiterated that the W20 is an important mechanism for closer coordination on gender equality.

This paper aims to assess the G20's commitments towards gender equality across the countries, as G20 has a long way to go and give a decisive push to women's economic empowerment and reduce the gender gap in labour force participation rate by 25 per cent by 2025. Therefore, it is vital to ensure concrete strategic actions on commitments being made at various G20 forums.

Select G20 Declarations and Communiqués: A Brief Overview

Since 2012, successive G20 Summits have focused on issues related to gender equality in terms of promoting women economic empowerment in the course of ending all kinds of discrimination and gender-based violence, land ownership rights, access to quality education with special attention to vocational and technical education, and to labour market with decent working conditions, and reducing the gender gap in labour force participation. Special emphasis has also been given to increase in investment in infrastructure for social protection including care for children, elderly, and disabled. Moreover, greater investment in basic services and other infrastructural services such as access to water, health and sanitation would help to ensure women's well-being.

Likewise, on issues pertaining to gender equality, the W20 Hamburg 2017 Communiqué persuaded that G20's goal of inclusive and sustainable economic growth in an interconnected world would not have been achieved without the G20's commitment to women's economic empowerment by means of full property rights, legal capacity, right to self-determination, and their effective protection from violence. Full access to quality education for females, with special focus on technical and vocational education and e-skills are the prerequisite for achieving SDGs. The Communiqué also recognized the positive

outcome of full access on equal terms to productive and financial resources for women. It reiterated the commitment to provide full access to labour markets with decent working conditions for both men and women. Likewise, equal pay and pension rights for equal and equivalent work, fair redistribution of unpaid domestic and care work including more investment in the provision for infrastructure and public services along with the equitable representation of women in decision making positions with that of men were also stressed as areas of common interest.

In putting gender equality at the core of the G20, W20 urges all the member states of G20 to advance member states policies towards the '25 by 25' target set by G20 for reducing the gender gap in labour force participation by 2025 by putting forward national plan of actions. W20 also recommended in Brisbane to support women entrepreneurs and female cooperative to start up and scale up their operation, build capacity, ensure their access to finance and markets and accords them their fair share in global value chains. For achieving SDG-5, ICT has been identified as the key driver; therefore an increased investment in access to ICT and Technical and Vocational Education and Training (TVET) for women is essential for the job losses from digitalization of the economy.

Similarly, the Buenos Aires Declaration 2018, once again focused on the future work programme for gender empowerment, infrastructure for development, a sustainable food future and a gender mainstreaming strategy across the G20 agenda. The Declaration also recognized that gender equality is crucial for economic growth and fair and sustainable development. They continued to strengthen all initiatives leading to ending all forms of discrimination against women and girls and gender-based violence. At this meeting, W20 recommended for women that digital inclusion, labour inclusion,

financial inclusion and rural development are the strategic objectives of W20. In fact, innovative use of digital technologies and its proper application, information technology has proved invaluable not only for women but their families, communities and their overall empowerment in general.

Women 20

Women 20 (W20) launched during Turkish Presidency in 2015, is a network of transnational women's organizations, think tanks and female entrepreneurs associations with an objective to promote women's economic empowerment as an integral part of the G20 process. In the context of SDG-5, there is enough scope for inclusion of women in the labour force to achieve gender equality and empower all women and girls. Repeatedly W20 has urged G20 to aim '25 by 25' at reducing the gender gap in labour force participation rate in order to reduce overall poverty and inequality. They reiterated their commitment to promote equal share of paid work and unpaid care and domestic work. Likewise, it urged the G20 to recognize the value of care work and domestic work traditionally handled by women. Similarly, W20 emphasized that G20 should acknowledge the potential of female entrepreneurship and therefore should give due emphasis on their financial inclusion by giving access to finance, credit, training and technical support. Special mention was made to deepen the digital inclusion by eliminating the digital gender divide with regard to the access to information communication technologies. Special provisions are being insisted by W20 to G20 to make provisions to provide girls to study STEM (science, technology, engineering, mathematics) and stressed the need to support women owned enterprises and innovation in the ICT sector. It was also reaffirmed that, there should be women-centric policies for fair, equitable and sustainable development by strengthening the W20.

In the first meeting of W20 held in Istanbul in 2015, greater emphasis was given to promote economic participation of women in the G20 member states and to strengthen their economic power. These commitments were once again reinforced during the meeting held in 2016 in Hangzhou, China. The final declaration of W20 was also passed to the G20. However, in the third year, the expectations from W20 rose considerably under the German female Head of Government. With the added momentum, the role of W20 network of women's and social organizations became important to mainstream the issues of women's economic participation and empowerment within the framework of G20's objectives.

Over the years, G20 has made concerted efforts to empower women economically by initiating meaningful declarations and communiqués. It has also coordinated the activities of member countries accordingly. Therefore, it is imperative on the part of each member countries to chalk out respective actionable plans for ensuring gender equality in their respective countries. Though W20 has called for enhanced efforts to monitor gender related issues through available data sets, empirical studies and a G20 scorecard, but it seems that these monitorable actions are yet to come into force (Shaffner, 2018).

Generally women and casual and migrant labourers face several forms of deprivations in terms of health, education, lack of land and

Table 1: Gender Inequality Index in G20 Countries

Country	Gender Inequality Index			Labour Force Participation Rate (% ages 15 and older)					
	Rank			Female			Male		
	2008	2012	2017	2008	2011	2017	2008	2011	2017
Argentina	60	71	81	57	47.3	47.3	81.6	74.9	73.2
Australia	18	17	23	69.9	58.8	59.2	83	72.3	70.5
Brazil	80	85	94	64	59.6	53.2	85.2	80.9	74.7
Canada	16	18	20	74.3	61.9	60.7	82.7	71.4	69.8
China	38	35	36	74.5	67.7	61.5	84.8	80.1	76.1
France	11	9	16	65.8	51.1	50.6	74.9	61.9	60.1
Germany	7	6	14	70.8	53	55	82.3	66.5	66.2
India	122	132	127	35.7	29	27.2	84.5	80.7	78.8
Indonesia	100	106	104	53.3	51.2	50.7	86.2	84.2	81.8
Italy	9	11	18	51.6	37.9	39.5	74.5	59.6	58.3
Japan	12	21	22	62.1	49.4	50.5	85.2	71.7	70.6
Republic of Korea	20	27	10	54.5	49.2	52.2	75.6	71.4	73.2
Mexico	68	72	76	46.3	44.3	44.1	84.6	80.5	79
Russian Federation	41	51	53	68.7	56.3	56.6	76.3	71	71.8
Saudi Arabia	128	145	50	21.8	17.7	22.3	81.8	74.1	79.5
South Africa	82	90	90	51	44	47.9	67	60.8	62
Turkey	77	68	69	26.9	28.1	32.4	74.6	71.4	71.9
United Kingdom	32	34	25	69.2	55.6	56.8	82.2	68.5	68.1
United States	37	42	41	68.7	57.5	55.7	80.6	70.1	68.3
European Union	-	-	-	-	-	-	-	-	-

Source: UNDP, Human Development Report, 2018, 2013, 2010.

livestock ownership rights in G20 countries. Often these hardships are inherited by their children which pushes them further into the vicious cycle of poverty. Certain labour laws in these countries bar women from entering certain types of jobs and high tech sectors. It is observed that out of these 20 countries around 15 have at least one or the other discriminatory policy against women which prevents them to pursue decent economic activities in the formal sector. Therefore, these countries should remove such discriminatory laws that hinder women's inclusion in economic activities that contribute to the growth process of a country.

Status of Female Labour Force Participation

Table 1 presents data on gender inequality index and labour force participation rate for both male and female in G20 countries. In terms of the Gender Inequality Index (GII) rank, Republic of Korea, Germany, France, Italy and Canada stand at the top among the G20 countries. GII is basically a composite measure reflecting inequality in achievement between women and men in three dimensions, viz. reproductive health, empowerment and labour market. Given the wide variation, the GII varies across the G20 countries. On the other hand, China, Canada, Australia and UK are top in the female labour force participation rate in G20 countries, followed by Russian Federation, United States and Brazil.

Supporting small women entrepreneurs financially through providing them easy access to credit, savings and insurance would be the biggest help for the needy women in the hour of distress. Currently around less than 40 per cent of women in G20 countries have access to bank accounts (Dutkiewicz and Ellis, 2018). It seems that there are no National Financial Inclusion Strategies to address the financial inclusion of female population. At this juncture; India can be the trendsetter as India has launched Pradhan Mantri Jan Dhan

Yojana (PMJDY), one of the biggest financial inclusion initiatives in the world to liberate the poor from the vicious cycle of poverty by providing them banking services. Access to basic savings bank account, need-based credit; insurance and pension are the major components of this scheme available to the beneficiaries. Since its inception till January 2019, there have been 201.4 million and 138.9 million beneficiaries from rural and urban India respectively, with a total deposit of Rs. 885,669.2 million. Of these, 180.6 million are women beneficiaries who would receive payments digitally and thus become the part of financial inclusion.

It is also observed that, in some G20 countries, women generally use lesser technologies thereby not having easy access to digital literacy. India which is the world's second largest market for mobile phones with more than one billion users, but here also only 2 per cent of women in rural areas have access to internet. Therefore, there is need to narrow the digital divide for women by exposing them to the advanced technologies and encouraging them to also study STEM (science, technology, engineering and mathematics) so that they too can be the part of the IT revolution. In this context, experience of Australia can be relevant which has made notable progress through its Science in Australia Gender Equity (SAGE) programme.

According to the World Bank's Women, Business and the Law database, out of 189 economies, 104 economies have unfavorable policies against women that restrict them to work during nights or in some specific sectors like manufacturing, construction, energy, agriculture, water and transportation. Apart from these, it has also been reported that around 68 economies put restrictions on women's freedom and movement.

In order to provide affordable care infrastructure and parental leave, Uruguay's Integrated National Care System (SNIC), was

set up in 2015, and has clearly demonstrated how the co-responsibility between the state, community, market and families is important for gender division of labour within the households and also for the paid care work in the market sphere (Hunt & Others, 2018). SNIC includes wide range of public care services like early child care, elderly care, disabled and sick, dependent and the old, parental care and training for care givers. It can be considered as the best example in terms of giving and receiving care as a human right. Under this scheme, National Statistical Office (NSO) of Uruguay and academicians initiated the exercise to quantify both women's and men's unequal role in unpaid care and domestic work. Before the inception of SNIC in 2015, women labour movement activists, politicians and academicians established the Gender and Family Network with the objective to analyse through time-use survey for the care work to put care work on the public policy agenda and engage in strategic advocacy. In fact, the issue of National care system also became the national electoral agenda campaign programme for 2010-2015. Uruguay provides key services like cash for care providers for home based services, day centres, residential and nursing homes, and extension of paid parental leaves. Six month leave entitlements for child care can be taken by either parent from 2016 onwards. Financial support is also provided for low income families with young children those who are living in the public day care centres and need to use private care services.

Further, the UK's Model of Care for Carers has been developed to identify gaps in the support services or any benefits to the unpaid carers who care for the sick or the elderly in the UK. Similarly, Australia's Carer Compass, a one-stop shop, raises awareness and educates people on how to find and negotiate the best options for their aging and loved ones. It is an agency that specifically guides the families about the care journey of their loved ones in

terms of medical team, legal and professional services, support and care etc. In fact, Carers Compass also touches upon the issues of carers like how they have to take care as well as recognize the need to take self care and their own well being.

The National Institute of Women (INMUJERES) and the National Institute of Statistics and Geography (INEGI) in Mexico developed the National Survey on Use of Time (ENUT) with an objective to provide statistical data on measurement of paid and unpaid work done by men and women in both rural and urban areas. Efforts are also made to value the importance of domestic production in the economy.

In order to address the issue of unpaid care by women in G20 countries, the UN High Level Panel on Women's Economic Empowerment identified some key principles like recognition, reduction, redistribution and representation to address care deficits. For example, there should be recognition of unpaid care work done by women in terms of some benefits like pension payments for the women or recognize their unpaid care work in national statistics. Secondly, there can be reduction in the burden of unpaid care work performed by women if child care responsibilities can be shared by the government services through crèches, or child care homes. Further, if basic services like health and education are provided in the vicinity of work areas that will reduce the time burden of women in accessing these basic facilities. Likewise, it is felt that there should be redistribution of unpaid care work between the different agencies like people, market and government. This can also be ensured if male members of a household can take care of household work or child care through paternity leave and flexible working hours. Simultaneously government can take care of after school care and elderly care. There is also need to have representation of paid and unpaid care work in the policy discussions and negotiations regarding determining the terms

and conditions. Government should also ensure provision of basic infrastructure and transport to unpaid care workers to reduce the time burden of carers. Therefore, making investments in the social care infrastructural basic services can be a pre-requisite for achieving gender equality and employment generation in G20 countries. Concrete efforts are needed for women empowerment in G20 countries, where no one is left behind, as envisaged in SDGs. In this context, the role of technology becomes important for women empowerment and for this, special provisions are required to be made for providing girls to study STEM. In fact, innovative use of digital technologies is invaluable not only for women but their families, communities and overall empowerment in general. Given the importance of employment and job creation, there is need to create jobs for them in nearby local areas particularly in agriculture and fisheries sectors through implementation of various programmes and also involving them in decision making.

Women Entrepreneur–Finance Initiative (We-Fi)

All over the world, 30 per cent of small and medium enterprises (SMEs) are owned by women entrepreneurs, but they face hardships in terms of access to financing, credit, savings, and insurance, technology, legal and policy issues related to ownership. Studies show that as compared to women, men have more effective social network connections to access business opportunities. To overcome these challenges, the Women Entrepreneur’s-Finance Initiative (We-Fi) was announced at the G20 Summit held in Germany on July 2017 and was later launched at World Bank-IMF annual meeting in October 2017 as a Financial Intermediary Fund (FIF). With funding contributions from 14 countries, viz. Australia, Canada, China, Denmark, Germany, Japan, the Netherlands, Norway, Russian Federation, Kingdom of Saudi Arabia, Republic of Korea,

UAE, UK and USA an amount of around US\$ 353.68 million has been earmarked to finance women SMEs across developing countries.

We-Fi is governed by Governing Committee representatives comprising 14 funding member contributors along with other key stakeholders as observers from UN Women, W20 and other select members of private sectors and civil society organizations. The We-Fi Secretariat based at the World Bank, supports this Committee which is responsible for strategic programming and planning, budgeting, operational policies, procedures, financial monitoring and finally allocation of project funds. The contributors provide funds to the World Bank as the trustee of the We-Fi. The Bank then transfers resources to the implementing partners consistent with the allocations made as per the approval of the Governing Committee. Therefore, projects financed by We-Fi are implemented by Multilateral Development Banks (MDBs). In October 2018, a comprehensive Risk Management Framework was approved by the Governing Committee for We-Fi to support the Committee in making risk informed decisions on the operations funded and to monitor the risk profile of We-Fi on an ongoing basis (We-Fi Annual Report 2017-18). Apart from funding, We-Fi also measures evaluation and impact assessment of the performance of the enterprises.

In April 2018, the Governing Committee of We-Fi’s allocated first round of funding around US\$120 million to the projects implemented by the ADB (US\$ 12.6 million) to improve the business environment of the women entrepreneurs in Sri Lanka; the Islamic Development Bank (US\$ 32.2 million) to initiate successful ventures in Mali, Nigeria and Yemen and the World Bank group around (US\$ 75.1 million) for regional and country-specific focused initiatives to generate support from both private and public sector to support women in business. It was also expected that

the first round of funding would mobilize additional resources of US\$1.6 billion from commercial and other sources. Out of the total fund, around 58 per cent of the fund was allocated to the IDA countries to pursue their activities pertaining to grow their business. In the region of Sub-Saharan Africa, about 43 per cent of the fund was allocated to the countries like Cameroon, Cote d'Ivoire, Ghana, Kenya, Mali, Mozambique, Nigeria, Senegal, Tanzania and Zambia. On the other hand, around 26 per cent was expected to go towards South Asian countries including Bangladesh, India, Pakistan and Sri Lanka. Further, it was estimated that around 4 per cent fund would be allocated to East Asia and Pacific, Europe and Central Asia, and Latin America and the Caribbean.

These first round of initiatives include provision to access to finance, technology, networking and soft skills and is expected to create 57,400 new jobs and lend support to 45, 816 women owned or led businesses. In Sri Lanka, ADB granted around US\$12.6 million for We-Fi funded project '*Enabling an Empowering Business Environment for Women Entrepreneurs*' for the period July 2018-December 2020. For implementation of the project, ADB is working directly with the national level partners including 10 participating financial institutions, the Government of Sri Lanka and the local Chambers of Commerce with an objective to address the financial constraints faced by the women small and medium enterprises (WSMEs). The project aims to strengthen the capacity building and mentoring of 250 women entrepreneurs. Out of 1,316 women entrepreneurs, around 314 benefitted in terms of financial support.

Similarly, Islamic Development Bank granted US\$32 million to fund projects in Yemen, Mali and Northern Nigeria for its "*Business Resilience Assistance for Value-adding Enterprises for Women*" (BRAVE Women) project for enhancing the resilience of WSME

by recognizing their potentialities even in these armed conflict dominated areas. This project was initiated in Yemen in late 2018 and would also gradually be launched in Mali and Nigeria in 2019 and 2020 respectively. Thus the support of the We-Fi projects in these conflict areas directly paved the way for resilience training for almost 1,500 WSMEs in collaboration with 60 business associations. As part of this project, establishment of open-source IT platforms in each country to track interactions between WSMEs and the executing agency has been planned to be undertaken. It is estimated that around 1,500 WSMEs would receive support and this would result in creation of 2,400 jobs for women in the market.

Both the World Bank and the International Finance Commission (IFC) were jointly coordinating the projects worth US\$75 million in June 2018 in eight selected countries, viz. Bangladesh, Cote d'Ivoire, Mozambique, Nigeria, Pakistan, Senegal, Tanzania and Zambia and regional initiatives in MENA and West Africa. For the project '*Creating Finance and Markets for All*' US\$49 million were allocated to IFC to lead private sector initiatives and US\$26 million to the World Bank to lead public sector related activities. On the whole, the proposed project would cover 43,000 WSMEs and expected to create around 55,000 new jobs for the female entrepreneurs. Out of the total funds allocated to the World Bank group, half of the funds would be directed towards IDA eligible countries and conflict areas where women are struggling to develop their small and medium businesses, particularly in countries like Bangladesh, Cote d'Ivoire, Mozambique, Nigeria, Pakistan, Senegal, Tanzania and Zambia.

Recently during the period between November 2018 to April 2023, the World Bank launched a project worth US\$ 3.82 million, i.e., '*e-Commerce and women-led SMEs in MENA*' to support women entrepreneurs who produce marketable goods via e-commerce to reach

domestic and international markets in the region. It is anticipated that the e-commerce project would definitely support the women entrepreneurs engaged in home-based business in Jordan, besides initially training 75 women export advisors in each of the seven countries who later would train other women's businesses.

In general, the role of IFC has been to identify and finalize projects besides providing advisory support to a global business accelerator with a focus on India and Nigeria, and to evaluate the impact of various accelerator design features for women entrepreneurs. In Tunisia, it has approved an investment for a female-led start-up accelerator and seed investor. In addition, it has developed a partnership with a global mentorship network to support women entrepreneurs at initial stages of equity funding, including venture capital. On the other hand, the World Bank has initiated activities related to legal and regulatory policy frameworks in most of the eight selected countries and two regions. It is also responsible for providing training to the WSMEs in Bangladesh, Pakistan and Senegal. In order to expand financial services, emphasis was laid on strengthening the financial capability of commercial banks, non-bank financial institutions, and insurance companies to lend product support and services to WSMEs. In this context, the performance incentives for two commercial banks have also been approved by IFC in order to increase the lending to the WSMEs. According to the *We-Fi Annual Report 2017-18*, the IFC approved loan will be given along a We-Fi funded rebate to complement bigger programme that are being implemented in Vietnam and Kosovo. In order to develop a women market, insurance companies in Cameroon, Ghana and the Philippines have been supported by the IFC.

Improving access to trade and markets by supporting the integration of WSMEs into value chains and producer networks

and increasing procurement opportunities is one of the pillars of IFC. With the intention of improving the participation of women in agricultural sector, IFC has also been actively engaged with agro-based firms in Egypt and developing an advisory project in Dominican Republic to help them in supplying goods and services for construction of hotels.

Recently in May 2019, We-Fi allocated US\$129 million as a part of second round of funding for programmes to boost women's entrepreneurship to be implemented by four multilateral development banks. With this funding, it is expected that it would mobilize US\$990 million of additional funds from other private and public sources and would benefit around 70,000 women-led business enterprises. The African Development Bank (AfDB) had granted US\$61.8 million for its programme "*Affirmative Finance Action for Women in Africa*" (AFAWA) to provide capacity building training to transform the business enabling environment for women entrepreneurs. AFAWA would mainly cater to conflict affected countries where women are not able to access finance, markets, knowledge and capacity building programs. These countries include Burundi, Chad, Comoros, Cote d'Ivoire, Democratic Republic of Congo, Ethiopia, Mali, Mauritania, Mozambique, Niger, Senegal, Sierra Leone, Tanzania, Uganda, Zambia and Zimbabwe.

Likewise, the ADB has granted US\$20.2 million for a project "*Women Accelerating Vibrant Enterprises in Southeast Asia and Pacific* (WAVES) which would support more than 5,105 women-owned enterprises in the Pacific and Vietnam. It is expected that in Vietnam access to finance for women entrepreneurs would be introduced through performance-based lending. Plans are also to issue the first gender bond in Fiji for Southeast Asian and the Pacific countries. Further, under ADB, there would be stipulation to implement gender-based provisions under Vietnam's business law.

Further, the European Bank for Reconstruction and Development (EBRD) received US\$22.9 million for its *“Women of the Steppe”*, a business programme in low income Central Asian countries. It is proposed that 100 per cent We-Fi funding would be directed towards activities in IDA countries including the Kyrgyz Republic, Mongolia, Tajikistan and Uzbekistan. Similarly for second round of funding, the Inter-American Development Bank (IDB) received US\$24.28 million for its *“Women Entrepreneurs for Latin America and Caribbean (WeForLac)”* programme to boost access to finance, markets, skills and networks, while strengthening women entrepreneurship. It is estimated that this project would benefit as many as 19,252 women in underserved communities in Honduras, El Salvador, Guatemala, Mexico, Colombia, Brazil and Peru. With these rounds of funds allocations under We-Fi, it is aimed to reach around 115,000 women entrepreneurs and mobilize US\$2.6 billion in additional public and private sector resources (World Bank Press Release No. 174, 2019).

Gender Equality and SDGs

In general, women in most of the G20 countries spend more time in devoting unpaid care work than men. They are mostly involved in taking care of the elderly, siblings and cattle, cooking, collecting fuel and fodder, cleaning and washing dishes and clothes leaving no time for women for education, self care, leisure, paid work and other economic activities. Burden of unpaid care work on them is more profound in rural areas due to lack of infrastructural care services, presence of matriarchic households and ageing societies.

However, demand for gender equality is not pleading or begging for one’s own right nor just only a fundamental human right, but a necessary foundation for sustainable societies all over the world for half of the population, including G20. Women play multi-dimensional roles in every field from

eradicating poverty, prevention of climate change, management of natural resources, agriculture, food security, to ending hunger and improving nutrition. At the same time, they are actively involved in both paid and unpaid labour force of the country.

Though India along with other 193 UN member countries is a signatory to the *“Transforming our World: the 2030 Agenda for Sustainable Development”* (2030 Agenda) adopted by the UN in 2015, which consists of 17 Sustainable Development Goals (SDGs) and 169 targets, none of the G20 countries practice gender equality. The principle of ‘leaving no one behind’ guides every goal of the 2030 Agenda. India played an important role and helped shape the outcome of Agenda 2030 on Sustainable Development Goals and particularly SDG5 pertaining to gender equality. SDG5 on gender equality is a standalone goal to “achieve gender equality and empower all women and girls”, though gender equality is mainstreamed throughout the Agenda 2030. Like the G20 Agenda, SDG5 also proposes a range of targets to end all forms of discrimination and violence against women, effective participation of women at work place, equal opportunities for leadership at all levels of decision making, reproductive and sexual health of women, ownership and control over land and other forms of property and existing law and policies to ensure effective implementation of these issues.

It recognizes that women empowerment in fact is a pre-condition to achieve the targets of several other SDGs like poverty eradication, inequality, access to good health, and education for all, decent work and economic growth among others. In practice, the huge gaps in the development policies and investments prevent women from performing to their full potential in social, economic and political life in almost all the G20 countries. Generally, government policies give little or no support to activities in the informal sectors where large numbers of woman workforce is involved. The tremendous

contribution that women make in the domestic sphere (the upkeep of the family and other chores) is not considered as productive output and hence not included in national accounts. If all such contributions by women are included, their share would equal to or be greater than men's work.

The Constitution of India conveys a powerful mandate for equality and rights of women in its Preamble, Fundamental Rights and Duties and Directives Principles of State Policy. India is also a signatory to a number of UN Conventions, like Convention on Elimination of all Forms of Discrimination against Women (CEDAW), Beijing Platform for Action and Convention on Rights of the Child where the commitment of the nation to protect and empower its women and girls is quite pronounced. Laws against sex selective abortion, child marriage and sexual harassment at workplace are also being implemented to safeguard the interests of the women. *Beti Bachao Beti Padhao* (BBBP) is another landmark initiative to improve the child sex ratio. The Government of India has recently finalised the new Draft National Policy for Women 2017 which envisions a society where women attain their full potential and are able to participate as equal partners in all spheres of life (GoI, Ministry of Women and Child Development, 2018).

In India, women constitutes nearly half of the country's 1.34 billion people and gender equality – whether in education, health, economics and politics, is still a distant dream for most. Despite legislative reforms and policy initiatives being undertaken at all levels, gender discrimination continues to be the most pertinent social problems that India is facing. Since ages, patriarchy, unequal distribution of wealth and resources, climate change and unequal gender roles create multiple socio-economic inequalities for women within India.

Gender-based discrimination against all women and girls are two of the most

pertinent social problems facing the global community and has received considerable attention during the past few decades. Unequal access to education, health, food, physical infrastructure, income and economic opportunities, economic assets and inputs such as land, credit, seeds and technology are the critical issues as their requirement being at the margin of major development efforts and programmes. As already stated earlier, gender equality is a pre-condition to achieve the targets of several other sustainable development goals related to poverty eradication, inequality, access to good health and education for all, water and sanitation, decent work and economic growth and climate change among others.

Way Ahead

The relationship between social and economic empowerment of women is often related to employment in the labour force and income. However, the increased access to employment and income itself does not improve the socio-economic status of women and their power for bargaining in decision making. Multifarious factors including socio-cultural, educational, economic and political ones are said to be responsible for the continued gender gaps in some of the G20 countries. For the real empowerment, strong socio-economic, political and legal measures, free of discriminatory policies are required to promote gender equality in different spheres. At least fifteen G20 countries have one or the other discriminatory law barring women's involvement in economic activity in the formal sector (Dutkiewicz & Ellis, 2018). In this regard, there is need for removal of such laws to enable their participation so that they are able to realise their full potential in the labour market. After few decades of research focused on gender equality, it has become amply clear that there is a crucial need for a greater specific development paradigm that meets women's needs and aspirations and enables their fullest participation in the labour force.

In this context, the two significant initiatives of G20, viz. the establishment of W20 and We-Fi for the women empowerment have created immense opportunities for the women to assert themselves in man's world. The end numbers of We-Fi projects rolled in the first year have yet to show tangible results, but it is hoped that before rolling out the second set of projects in demand-driven countries, they bear the desired result.

Apart from these, the Governments in these G20 countries should work effectively in close partnership with the public, private organisations and civil society organizations in order to bring significant improvement in the socio-economic conditions of women. It also needs to be emphasized here, that the results achieved so far have been the outcome of the positive initiatives. Women empowerment is a gradual process and it cannot be achieved overnight. After all, it has to change the overall perception about those at the bottom of pyramid.

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