



## **Executive Summaries of Reports/Recommendations on the Leaders' Special Event on Women's Empowerment**

### Executive Summaries of Reports/Recommendations

- A) UN Women (English)
- B) ILO and OECD (English/Japanese)
- C) World Bank Group (English)
- D) IMF (English)
- E) ADB (English)
- F) WPL (English/Japanese)
- G) W20 (English/Japanese)

19 June 2019

Excellency,

I am honored to transmit to you key policy recommendations drawn from UN Women's newest flagship report: *Progress of the World's Women 2019-2020: Families in a Changing World* launched just days ago; the Women's Empowerment Principles - the global framework to guide companies on promoting gender equality and empowering women in the workplace, marketplace and community; and the recommendations from the W20 Communique. Combined, these 21 recommendations are a clear guide to supporting and engaging with women business leaders and entrepreneurs.

The Group of 20 Summit in Osaka, Japan, represents a strategic and historic moment to galvanize global leaders to intensify their efforts towards gender equality and women's empowerment. Partnerships and joint actions by governments, civil society and the private sector in G20 countries and beyond are essential for making progress on gender equality.

Gender equality is a matter of rights of women and men, girls and boys, and it is smart for sustainable economic growth. Fundamental gender inequalities in families, workplaces, marketplaces and societies can be reduced by eliminating discriminatory laws and policies and transforming negative gender norms so that women and men can fully and equally participate in the home, the economy and society at large.

For example, tackling violence against women and girls is essential. In 2017, an estimated 58 percent of female victims of murder were killed by a member of their own family, amounting to 137 women every day. The cost of violence is high: the annual loss to the global economy has been estimated to be some USD 12 trillion.

Investing in gender equality and women's empowerment sets a direct path towards poverty eradication and inclusive economic growth. Priority use of public funds should be given to quality, accessible and affordable care services for children, the disabled, and the elderly and mandatory paid maternity, paternity and parental leave that can enable more equal participation by women in the world of work.

With your leadership I trust that we will be able to make progress towards achieving all 21 recommendations and that we can work together to realize women's rights and ensure that all economies and societies flourish.

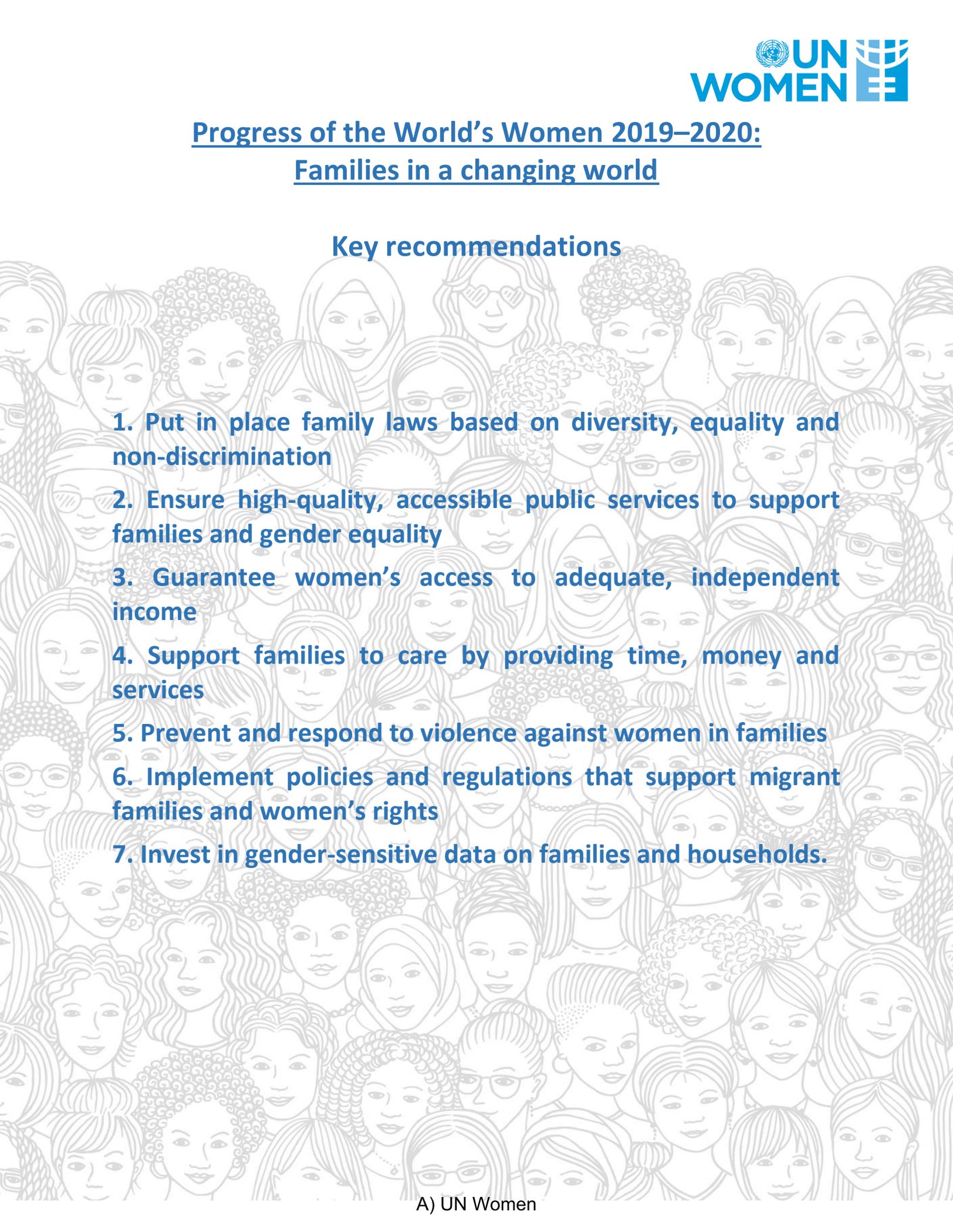
Yours sincerely,

Phumzile Mlambo-Ngcuka  
Under-Secretary-General of the United Nations  
Executive Director of UN Women

Prime Minister Abe Shinzo  
Government of Japan  
Japan

## Progress of the World's Women 2019–2020: Families in a changing world

### Key recommendations

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- A large, detailed illustration of a diverse group of women's faces, representing various ethnicities, ages, and styles of dress, including headscarves and glasses. The illustration is rendered in a light blue, line-art style and serves as a background for the text.
- 1. Put in place family laws based on diversity, equality and non-discrimination**
  - 2. Ensure high-quality, accessible public services to support families and gender equality**
  - 3. Guarantee women's access to adequate, independent income**
  - 4. Support families to care by providing time, money and services**
  - 5. Prevent and respond to violence against women in families**
  - 6. Implement policies and regulations that support migrant families and women's rights**
  - 7. Invest in gender-sensitive data on families and households.**

## Women's Empowerment Principles

A framework for promoting gender equality and empowering women in the workplace, marketplace and community

**Principle 1: Establish high-level corporate leadership for gender equality**

**Principle 2: Treat all women and men fairly at work – respect and support human rights and nondiscrimination**

**Principle 3: Ensure the health, safety and well-being of all women and men workers**

**Principle 4: Promote education, training and professional development for women**

**Principle 5: Implement enterprise development, supply chain and marketing practices that empower women**

**Principle 6: Promote equality through community initiatives and advocacy**

**Principle 7: Measure and publicly report on progress to achieve gender equality**



## **Recommendations for G20 leaders From the W20 Japan 2019 Communiqué**

**1. Request their 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.**

**2. 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.
- Invest public funds in quality, accessible and affordable care infrastructure for children and elderly, and put in place mandatory paid parental leave to promote shared responsibility.
- 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.

**3. Close the digital gender gap and ensure that women can exercise their digital rights.**

- Take urgent measures to promote equal participation of women in the design and development of digital technologies with due consideration to ethics, and prevent amplification of gender discriminations by biased data-sets, models, and algorithms in Artificial Intelligence (AI).
- Boost equal participation of girls and women of all ages in Science, Technology, Engineering, Arts, and Mathematics (STEAM).
- Provide women in urban and rural areas with affordable, reliable, and safe internet and mobile services.

**4. Ensure financial inclusion, promote women's entrepreneurship, and accelerate access to investment and markets.**

- Ensure women's equal rights to economic resources and access to ownership and control over land and other forms of property, financial services, and natural resources.



- Develop a policy framework and action plan to strengthen the business, financial and digital capacity of women’s enterprises, including e-commerce.
- Create conditions for public procurement contracts awarded to women-owned and women-led businesses to increase their share by a minimum of 10 per cent, taking into consideration national circumstances.
- Incentivize investors to proactively incorporate gender factors into investment analysis and decision-making.

**5. Promote life-long learning, and education on gender equality in schools and workplaces, to eliminate gender stereotypes and unconscious bias.**

**6. End all forms of violence against women and girls in the public and private spheres, including social media.**

- Establish effective legal frameworks, ensure access to justice, and strengthen law enforcement to end all forms of violence against women and girls in all spheres.
- 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.

**7. Establish effective and transparent governance and accountability mechanisms for achieving gender equality.**

- Develop mechanisms to monitor the implementation of G20 commitments on gender equality, together with international organizations, relevant national partners and in collaboration with the W20, and report progress on a regular basis.
- Jointly review progress, within G20, for achieving gender parity in leadership and all levels of decision-making in the public and private sectors by 2030.
- Strengthen the mandate and capacity of national gender machinery to ensure that gender impact assessments are conducted on legislation, standards, and policies.



# Women at Work in G20 countries: Progress and policy action

## Summary

of the paper prepared for the G20 Employment Working Group  
under Japan's Presidency

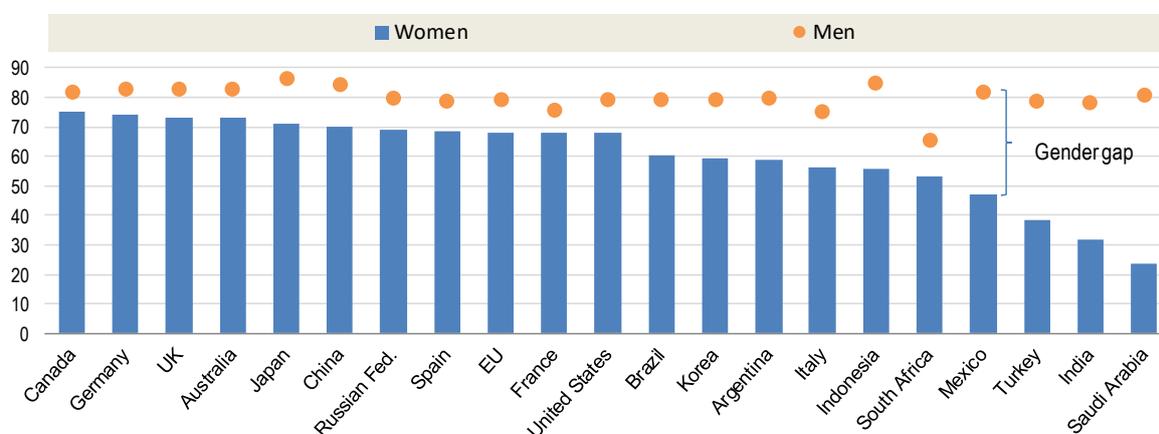


**Further progress made towards meeting the G20 25x25 gender target but not all countries are on track**

In 2018, further progress occurred in most G20 economies towards meeting the G20 gender target of reducing the gender gap in labour force participation by 25 percent by 2025. In all G20 economies for which recent data are available, there was an increase in the labour force participation rate of women aged 15-64 between 2012 and 2018. Nevertheless, there remain large country differences in the participation of women and, consequently, in the gender gap in participation (Figure 1). Since 2012, the gender gap has declined in almost all G20 economies for which recent data are available, with the exception of Russia. In around half of G20 members, the actual decline has been in line with, or better than, the decline needed each year to achieve the target (Figure 2). Particularly large reductions occurred in Japan, Argentina, Brazil and Korea. However, in some countries where the gender gap is particularly large, achieving the target remains challenging, notably in Mexico and Saudi Arabia.

**Figure 1. Labour force participation rate by gender, 2018**

Share of the population aged 15-64 participating in the labour force (%)

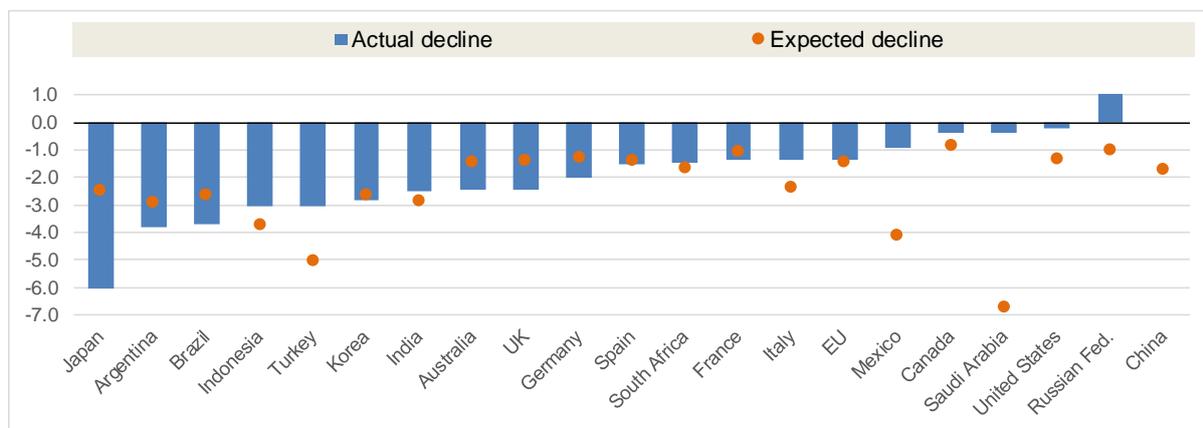


Note: The data refer to: 2010 for China, 2015 for India and 2017 for Russia; and the population aged 15 and over for India and 16-64 for the United States.

Source: OECD calculations based on national labour force surveys and, for China, census data.

**Figure 2. Actual versus expected decline in the gender gap in participation, 2012-2018**

Percentage points



Note: The actual decline refers to the observed change in the gender gap between 2012 and 2018 (2017 for Russia and 2015 for India). The expected decline refers to the *pro rata* decline required by 2018 (2017 for Russia and 2015 for India) to reach the target of a 25% decline in the gap by 2025. For China, no recent data are available to calculate the actual decline in the gender gap and the data for 2012 have been projected to calculate the expected decline in the gender gap. The data refer to the population aged 15 and over for India and 16-64 for the United States.

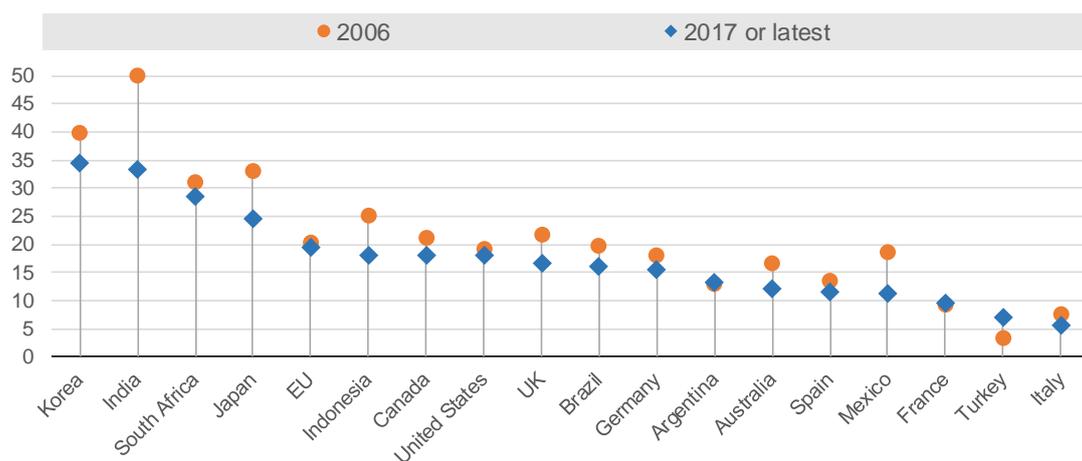
Source: OECD calculations based on national labour force surveys and, for China, census data.

### *A more mixed picture emerges for closing gender gaps in other labour market outcomes*

The gender pay gap remains substantial in most G20 economies, with only very modest progress in closing this gap (Figure 3). This is reflected in persistently large gender gaps in the incidence of low-paid work, access to managerial jobs and the incidence of part-time work. Greater opportunities for women to obtain better quality jobs would allow for a better work-life balance and hence improve their well-being. Moreover, this would enhance their incentives to participate in the labour market and reduce the underutilisation of their skills.

**Figure 3. Gender pay gaps remain substantial, 2006 and 2018**

For full-time median earnings, difference between male and female earnings divided by male earnings (%)



Note: The data refer to gross (monthly or weekly) earnings of full-time wage and salary workers. The data for 2017 refer to: 2012 for India; 2014 for the EU, France, Spain and Turkey; 2015 for Brazil and South Africa; and 2016 for Italy and Germany. The data for 2006 refer to 2008 for South Africa.

Source: OECD Earnings Distribution Database, OECD estimates based on national labour force surveys for Argentina, Brazil, India and Indonesia, and the NIDS panel survey for South Africa.

### *A range of policy action is being taken to foster greater gender equality in the labour market*

Last year's Employment Plans submitted by G20 members pointed to increased attention towards measures aimed at supporting women through work transitions, in particular returning to work after maternity. This year, G20 countries are converging in promoting better family leave policies and work-life balance.

Reinvigorated efforts are also noticeable in the context of tackling gender-based discrimination, including pregnancy and maternity status, and violence and harassment in the world of work.

Increasing digitalisation, shifts towards greening economies, and the growing demand for care services are some of the factors that are likely to drive employment growth in the future. However, despite a number of initiative to address gender segregation by occupation, it remains a feature common of all G20 countries. Women are over-represented in the care sectors, while men are found in larger numbers in the STEM fields.

### ***But further policy action is required***

Considerable policy action has occurred in G20 countries to boost women's participation in the labour market and reduce gender gaps in the quality of the jobs. Nevertheless, policy makers may wish to consider further action in the following areas:

- ***Strengthening long-term care and care leave provision.*** Women continue to take on a disproportionate burden of long-term care and this may become an increasingly important limitation on their participation in paid work. Therefore, long-term care provision needs to be strengthened as well as access to care leave for both women and men.
- ***Ensuring access to non-standard forms of employment do not weaken employment rights.*** Fostering self-employment and other more flexible forms of employment such as platform work can provide useful labour market opportunities for women and a better work-live balance but should not come at the cost of weaker protection against discrimination or other employment and social protection rights. The risk of using non-standard forms of employment to circumvent anti-discrimination requirements and maternity (and paternity) protection legislation should be further explored.
- ***Promoting entrepreneurship for women.*** Although entrepreneurship development remains a common intervention area among all G20 countries, more efforts should be devoted to ensure that such opportunities embrace all women, including older women. It will also be important to ensure that there are adequate employment and social protections in place for these jobs.
- ***Tackling gender segregation by occupation.*** Further efforts should be made to foster a more mixed labour force, so as to provide equal opportunities for women and men to take advantage of the employment opportunities in the expanding digital, green and caring sectors. Additional efforts are needed to address the persisting gender pay gap and enable more women to reach leadership positions.
- ***Improving the evidence base on gender gaps in the labour market.*** In all countries, further improvements in the availability of timely and comparable data are required to monitor closely how gender gaps in the labour market are evolving and the effectiveness of policy interventions.



# G20諸国の働く女性: 進捗と政策措置

- 概要版 -

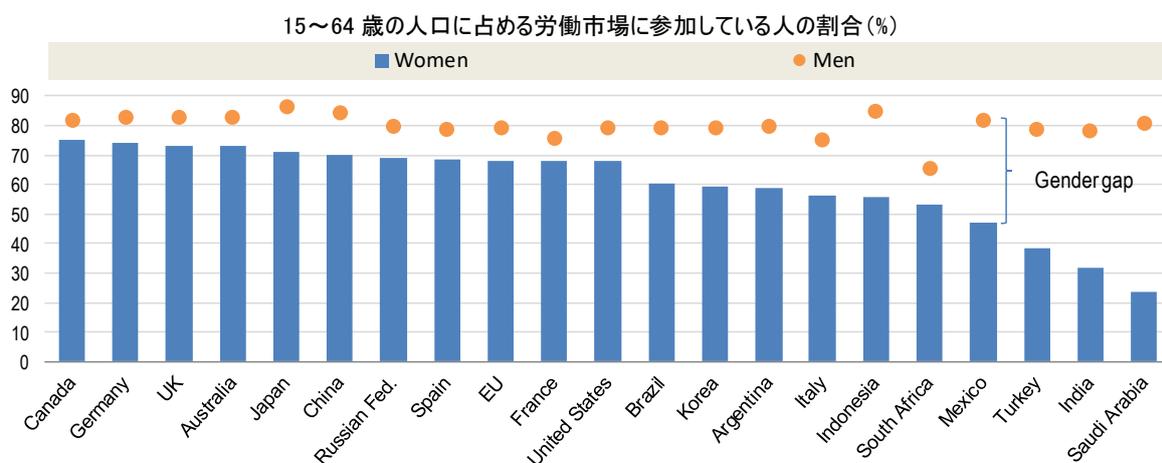
2019年大阪サミットにおけるG20首脳への報告書概要



## G20 諸国において「25 by 25」ジェンダー目標達成に向かって進捗が見られるが、全ての国々が順調というわけではない

2018 年には、ほぼ全ての G20 諸国で、2025 年までに労働参加率の男女格差を 25%縮小するという G20 ジェンダー目標に向けて、更なる進捗が見られた。直近のデータが参照可能な全ての G20 諸国において、2012～2018 年に、15～64 歳の女性の労働参加率が上昇した。しかし、女性の社会参加という点で各国間の差は依然として大きく、それが労働参加率における男女格差につながっている(表1)。2012 年以降、直近のデータが参照可能なほぼ全ての G20 諸国(ロシアを除く)で、男女格差は縮小している。G20 諸国の約半数では、実際の縮小は、目標を達成するのに毎年必要とされる縮小幅と同程度、またはそれ以上に進んでいる(表2)。特に日本、アルゼンチン、ブラジル、韓国では大幅に縮小した。しかしながら、男女格差が特に大きいメキシコやサウジアラビアでは、目標達成は依然として課題である。

表1 男女別労働参加率(2018年)

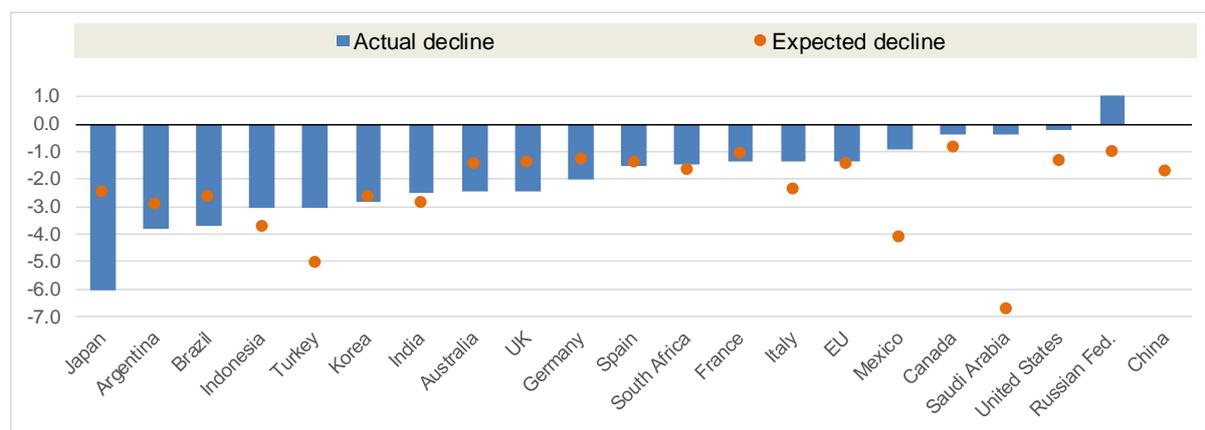


注:データの参照年は以下のとおり:中国(2010年)、インド(2015年)、ロシア(2017年)。インドについては年齢15歳以上、米国については年齢16-64歳。

出典:各国労働力調査を基に OECD が算出。中国は国勢調査のデータ。

表2 労働参加率の男女格差について実際の減少率と期待される減少率の対比、2012-2018年

%ポイント



注:実際の減少率は2012-2018年に観測された男女格差の変化である(ロシアは2017年、インドは2015年)。期待される減少率は、2025年までに格差を25%減少させるという目標達成のために2018年までに必要な減少率の比例分配値である(ロシアは2017年、インドは2015年)。中国については、男女格差の実際の減少幅を算出するための直近のデータがなく、2012年のデータで期待値を算出している。インドについては年齢15歳以上、米国については年齢16-64歳。

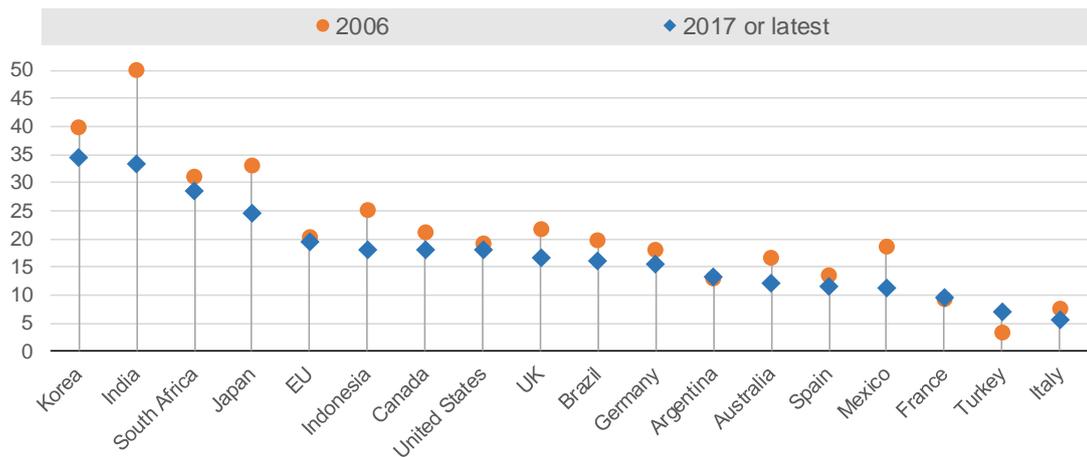
出典:各国労働力調査を基に OECD が算出。中国は国勢調査のデータ。

## 労働市場の他の指標には、男女格差縮小の状況の複雑さが表れている

ほぼ全ての G20 諸国で賃金の男女格差は依然として大きく、その縮小は遅々として進んでいない(表 3)。低賃金の仕事やパートタイム労働、さらに管理職への到達といった点で依然として大きな男女格差が存在することが、この各国の進捗の遅さを物語っている。女性がより質の高い仕事に就く機会が増えれば、ワークライフバランスはさらに向上し、ひいては女性の幸福度が高まる。さらに、これは女性の労働市場への参加意欲を高め、女性のスキルが十分活用されていないという状況が改善されることになる。

表3 男女賃金格差は依然として大きい(2006 年及び 2018 年)

フルタイム労働者の所得中央値、男性の所得と女性の所得の差を男性の所得で割ったもの(%)



注: データはフルタイムの賃金雇用労働者の総所得(月給または週給)である。下記の国々は、2017 年のデータの代わりにそれぞれ括弧内の年度のデータを利用している: インド(2012 年)、EU、フランス、スペイン及びトルコ(2014 年)、ブラジル及び南アフリカ(2015 年)、イタリア及びドイツ(2016)。南アフリカは、2006 年のデータの代わりに 2008 年のデータを利用している。

出典: OECD Earnings Distribution Database。OECD の推定は、アルゼンチン、ブラジル、インド、インドネシアについては各国の労働力調査に、また南アフリカについては NIDS パネル調査に基づいている。

## 労働市場における男女平等を推進する様々な政策措置が実施されている

昨年 G20 諸国が提出した「2018 年雇用計画」では、異動や転職といった仕事の変化、特に出産・育児休暇後の仕事復帰について女性を支援する施策への注目が高まっていることを指摘した。本年、G20 諸国はよりよい家族休暇政策及びワークライフバランスの促進に焦点を当てている。

妊娠、出産含む男女差別への対処、職場における暴力とハラスメントの面で、取り組みが再び強化されていることも注目に値する。

加速するデジタル化、グリーン経済への移行及び保育・介護サービスへの需要増は、将来の雇用拡大につながる要因である。しかし性別職業分離は、それを対処しようとするイニシアチブが数多く存在するにもかかわらず、G20 諸国に依然として共通して見られる特徴である。保育・介護部門では女性労働者の割合が不釣り合いなほど高く、反対に STEM 分野では男性の占める割合が女性より大きい。

## **それでも更なる政策措置が必要である**

G20 諸国では、女性の労働市場への参加を促進し、仕事の質における男女格差を削減するために重要な政策措置が採られている。しかし、政策担当者には、下記の領域において更なる政策措置を検討することが望まれる。

- **長期介護の強化と介護休暇制度の導入**  
女性は長期介護を依然として不相応に負担しており、それが女性の有給労働への参加を妨げる重大な障壁になっている可能性がある。したがって、長期介護制度の強化とともに男女ともに介護休暇が利用できるような対策が必要である。
- **非標準的雇用に就くことで、雇用に関する権利が弱まらないようにする**  
自営業や、プラットフォームワークなどのより柔軟な働き方は、有益な労働市場参画の機会とよりよいワークライフバランスを女性に与えられるが、それによって差別に対する保護やその他の雇用保障、社会的保護を受ける権利が犠牲にされるべきではない。差別禁止要件と母性（及び父性）保護規定の適用を免れるために非標準的雇用を悪用するリスクについては、更なる検討が必要である。
- **女性による起業の促進**  
全ての G20 諸国で、起業の促進は引き続き共通の政策分野であるが、中高年の女性を含む全ての女性が起業の機会を利用できるよう取り組みを強化すべきである。また、こうした仕事にも適切な雇用保護と社会的保護が与えられるようにすることも重要である。
- **性別職業分離への対処**  
拡大するデジタル、環境保護、介護などの産業部門において、男女ともに平等に雇用の機会を与えられるように、労働力の多様性を促進する更なる取り組みが求められる。根強い男女賃金格差に対処するため、またより多くの女性が指導的立場に就けるようにするために、取り組みを強化する必要がある。
- **労働市場における男女格差に関する実証基盤の向上**  
全ての国々において、労働市場における男女格差がどのように変化しているか、また政策介入の有効性を緻密に把握するため、時宜を得た比較可能なデータの入手可能性を改善する必要がある。



**The Women Entrepreneurs Finance Initiative (We-Fi) is a groundbreaking partnership that aims to unlock financing for women-led/owned businesses (WSMEs) in developing countries.** We-Fi's partners include 14 governments, six multilateral development banks as implementing partners, and numerous other stakeholders in the public and private sector around the world.

We-Fi has made rapid progress between its launch at the 2017 G20 Leaders' Summit in Hamburg, Germany and the 2019 Summit in Osaka, Japan. With \$350 million in contributions from donor countries, the initiative has already allocated \$249 million to programs that will benefit over **114,000 WSMEs** and mobilize **\$2.6 billion** from the public and private sectors. This far exceeds We-Fi's initial goal of mobilizing a billion dollars for women entrepreneurs. Projects will be implemented in dozens of countries with over half of the funds going to low income (IDA-Eligible) countries, including many facing fragile, conflict and violence situations. We-Fi takes an ecosystem approach to removing barriers to women's economic empowerment, addressing constraints and opportunities related to finance, market access, capacity and the enabling environment.

## WE-FI CORE DEVELOPMENT PILLARS

### **Access to Finance**

Programs will provide financial institutions with finance and capacity building to enable them to expand women entrepreneurs' access to debt, equity, venture capital, and insurance.

### **Access to Training, Mentoring, and Networks**

Programs will help build the capacity of women entrepreneurs, as well as connect them to mentors and additional networks, so that they can take their businesses to the next level.

### **Access to Markets**

Programs will work closely with the private sector and financial institutions to create better linkages to domestic and global supply chains for women entrepreneurs.

### **Improve the Enabling Environment**

Programs will work with public sector actors to improve the legal and regulatory constraints that women entrepreneurs face in running their businesses.





## FIRST ROUND ALLOCATIONS

### World Bank Group (IFC and World Bank)

#### Creating Finance and Markets for All

- IFC will lead private-sector initiatives focused on expanding bank and insurance products for women entrepreneurs, increasing the numbers of women receiving equity finance, and expanding women's roles in value chains.
- **The World Bank** will support eight country projects with a focus including digital platforms, women in procurement, agricultural value chains, and access to finance. It will also undertake work on data collection, impact evaluation, and advocacy.

### Asian Development Bank (ADB)

- **Enabling and Empowering Business Environment for Women Entrepreneurs in Sri Lanka** aims to facilitate access to finance for WSMEs in Sri Lanka, as well as provide access to training and mentoring for women entrepreneurs.
- **Women Accelerating Vibrant Enterprises in Southeast Asia and the Pacific (WAVES)\*** will work in Fiji, Papua New Guinea, and Vietnam to improve financial access, reduce non-financial barriers, and help WSMEs develop financial capacity.

### Islamic Development Bank (IsDB)

**Business Resilience Assistance for Value-adding Enterprises for Women (BRAVE Women)** is expanding initiatives in Mali, Nigeria, and Yemen to increase business growth opportunities for women entrepreneurs and provide resilience training and grant matching for WSMEs.

## SECOND ROUND ALLOCATIONS\*

### African Development Bank (AfDB)

**Affirmative Finance Action for Women in Africa (AFAWA)** focuses on improving access to finance for WSMEs, building financial capacity, and improving the policy and financial environment in 21 African countries. It will also launch a series of special initiatives for female entrepreneurs.

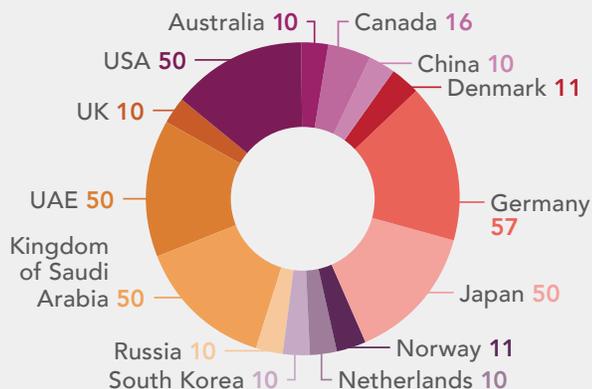
### Inter-American Development Bank (IDB)

**Women Entrepreneurs for Latin America and the Caribbean (WeForLAC)** will work in seven countries to improve access to finance, markets, skills and networks for WSMEs, and will build an entrepreneurship ecosystem for WSMEs. A particular focus will be Honduras.

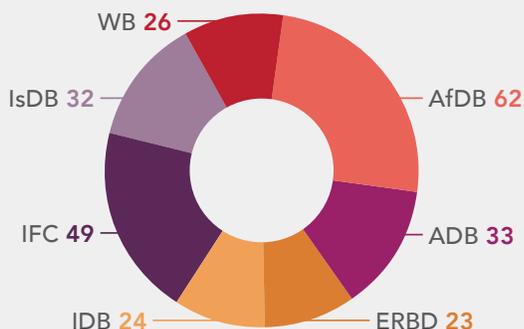
### European Bank For Reconstruction and Development (EBRD)

**Women of the Steppe** will work in the Kyrgyz Republic, Mongolia, Tajikistan, and Uzbekistan to provide financing, mentoring, and network-building assistance for WSMEs. It will also work toward policy reform.

### Value of Contributions to We-fi as of June 2019 (in \$ millions)



### Funding Allocations to Implementing Partners: \$249 million total



For more on We-Fi including the annual report go to <http://we-fi.org>

## LEADERSHIP CHAMPIONS

**We-Fi has 18 Leadership Champions:** women nominated by contributor governments, based on their passion and commitment to promoting women's economic empowerment. They are tasked with mobilizing global support for women entrepreneurs through high-level advocacy.

**Danièle Henkel**  
Canada

**Ma Lu**  
China

**Dong Mingzhu**  
China

**Ulla Tørnæs**  
Denmark

**Janina Kugel**  
Germany

**Nicola Leibinger-Kammüller**  
Germany

**Susi Pudjiastuti**  
Indonesia, nominated by Japan

**Kaori Sasaki**  
Japan

**Miky (Mie Kyung) Lee**  
Korea

**Marilou van Golstein Brouwers**  
Netherlands

**Marjan van Loon**  
Netherlands

**Tone Lunde Bakker**  
Norway

**Nadiya Cherkasova**  
Russia

**Oksana Pushkina**  
Russia

**Princess Reema bint Bandar bin Sultan bin Abdulaziz Al Saud**  
Saudi Arabia

**Her Excellency Reem bint Ebrahim Al Hashimy**  
United Arab Emirates

**Anne Finucane**  
United States of America

**Kristalina Georgieva**  
World Bank Group

## WE-FI EVENTS

**We-Fi has led major gender-focused advocacy events,** including at the World Bank-IMF Annual Meetings 2017 and Spring Meetings 2018, at the World Government Summit in Dubai in 2018, and on the margins of the UN General Assembly in New York in September 2018. This last event was the inaugural meeting of We-Fi's Leadership Champions and convened the We-Fi Governing Committee members and other key stakeholders. In April 2019, We-Fi hosted the West Africa Regional Summit in Abidjan, Côte d'Ivoire, which brought together leaders of state, MDBs, private sector executives, and women entrepreneurs.





# Women's Empowerment and the IMF



## INTRODUCTION

**1. There are clear economic and social imperatives for promoting women's economic empowerment.** GDP per capita losses attributable to gender gaps in the labor market are substantial (up to 27 percent in certain regions). Allowing women to develop their full labor market potential can produce substantial macroeconomic gains, for example by mitigating the impact of a shrinking workforce in rapidly aging economies, or by increasing levels of school enrollment for girls. Better opportunities for women can also contribute to broader economic development and diversification while supporting economic resilience and reducing income inequality.

**2. Despite significant progress in recent decades, wide gender gaps remain.** Gender inequality is observed in many forms, including in inequality of outcomes, such as labor force participation and representation in leadership positions, and inequality of opportunities, such as access to health, education, and financial services. For instance:

- *Globally female labor force participation remains lower than male participation.* Women make up 40 percent of the global labor force, with the average female labor force participation rate being more than 25 percentage points lower than the male rate.
- *Gender wage gaps remain high* – between 10 and 20 percent in most OECD countries;
- *Women are overrepresented in the informal sector and among the poor, and under-represented in senior leadership positions* – women represent the majority of vulnerable home-based workers, and in Europe just 2 out of 10 senior corporate positions are held by women.
- *Almost 9 out of 10 countries have at least one gender-based legal restriction* – such restrictions constrain women from developing their full economic potential.

## IMF WORK IN SUPPORT OF WOMEN'S EMPOWERMENT

**3. Analytical work by the IMF has highlighted that narrowing participation gaps between women and men is likely to deliver large economic gains.** Ostry and others (2018) find that those gains can be greater than the benefit resulting simply from having more workers: increasing gender diversity brings new, complementary skills and ideas to the workplace to the benefit of both men and women and can support sectoral reallocation and economic development. Kazandijan and others (2016) show that by constraining the potential pool of human capital and impeding the development of new ideas, gender inequality decreases the variety of goods countries produce and export, providing evidence that gender-friendly policies could help countries diversify their economies.

**4. Fund analysis also highlights that inclusion of women as users, providers and regulators of financial services can foster greater stability in the banking system and enhance**

**economic growth.** Sahay and others (2015) demonstrate that most types of financial inclusion, including a greater share of women users in finance, increase economic growth, while Aslan and others (2017) show that countries with larger gender gaps in financial inclusion have higher income inequality. Sahay, Cihak, and others (2018) also find that banks with a higher share of women board members had higher capital buffers, a lower proportion of non-performing loans and greater resilience to stress. The authors found a similar relationship between bank stability and the presence of women on banking regulatory boards. These findings support the case for financial inclusion of women to enhance growth and foster financial stability.

**5. The ongoing digital revolution raises additional policy challenges as women appear less endowed with some of the skills needed to thrive in the digital era.** Recent Fund research (Brusseyich and others, 2018) highlights that trends toward greater automation will be especially challenging for women. Since women, on average, perform more routine or codifiable tasks that are more prone to automation, they face a higher risk of losing their job than men – 180 million women’s jobs are estimated to have a high risk of being displaced over the next 20-years.<sup>1</sup> These findings highlight the need for governments to enact policies that foster gender equality and empowerment in the changing landscape of work: providing women with the right skills; closing gender gaps in leadership positions; bridging the digital gender divide; and easing transitions for affected workers.

**6. Fund work also distills the potential for fiscal policy and gender budgeting in influencing women’s economic empowerment.** IMF (2017) provides an overview of gender-responsive budgeting concepts and practices in the G7. Kolovich (2018) summarizes some of the most prominent gender budgeting efforts in more than 80 countries over the past two decades. To advance further research in this area, the Fund has also developed two datasets on gender budgeting and a gender equality indices.

**7. In country work, the IMF has been integrating analysis of gender equality into its regular consultations with member country authorities since 2015, covering a wide range of issues.**<sup>2</sup> Over 40 Article IV reports with a specific focus on gender issues have been completed. Examples of the analysis conducted include: drivers of female labor force participation and wage gaps and their impact on growth and inclusiveness (India, Morocco, Rwanda); impact of closing gender gaps on productivity and growth (which, for example, could boost GDP in Canada by 4 percent, in Japan by 9 percent, and in Niger and Pakistan by 30 percent); gender gaps and demographic challenges (e.g., in Japan, closing the gender gap could help in addressing challenges from an aging population, which could weigh on potential growth by shrinking the labor supply and lowering productivity over the next decade); financial inclusion and women’s economic empowerment (e.g., analyses suggest that enhancing financial inclusion would increase female labor force participation and improve competitiveness and boost potential growth in India Pakistan);

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<sup>1</sup> This estimate is an extrapolation of the findings that 26 million female jobs in 30 countries (28 OECD countries, Cyprus and Singapore) face a higher than 70 percent likelihood of being automated within the next two decades.

<sup>2</sup> Advice on how to analyze gender issues in country work was provided in a note made available to the public in June 2018 (IMF, 2018a).

impact of policy measures on gender inequality (e.g., provision of child care in Egypt, and cash transfers targeting girl's education in Nigeria); and gender budgeting (Morocco, Rwanda).

**8. In general, policies should focus on boosting female labor force participation, investing in education, health, infrastructure, increasing financial inclusion and promoting equal rights.** The specific policy mix will vary according to countries' circumstances and level of development. Indeed, recommendations to boost female labor force participation and enhance gender equality have focused on different instruments such as: (i) elimination of tax-induced work disincentives for secondary earners (Germany) and elimination of social security and tax disincentives to spousal work (Japan); (ii) reform of gender-discriminatory tax policies and laws (Morocco, Jordan, Pakistan); (iii) expanding female education and training programs (Mali, Pakistan, WAEMU); (iv) providing early childhood education and/or childcare services (Argentina, Egypt, Hungary, Mauritius); and (v) strengthening female inheritance rights (Pakistan) and addressing legal inequalities (Morocco, Niger).

**9. The IMF technical assistance and capacity development work on gender-related issues have also expanded.** Through training courses for country authorities and technical assistance missions, the Fund is increasingly engaging with its membership on various aspects of gender equality (IMF, 2018b). Technical level staff in many countries benefit from additional training on conducting gender-based analysis and implementing policy recommendations. To address this need, the IMF has offered workshops, in partnership with ministries of finance and/or gender and UN Women at IMF regional technical assistance centers.

**10. Looking ahead, the Fund will continue with its efforts to foster gender equality.** Promoting gender equality can not only strengthen economies through higher economic growth and stability but can also bring significant change and benefits to people's lives. The Fund, in accordance with its role and mandate, is prepared to support our members in these important efforts.

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# Promoting Women's Entrepreneurship in Sri Lanka

Update on the  
Asian Development Bank's  
Small and Medium-Sized Enterprises  
Line of Credit Project

Supported by the Women Entrepreneurs  
Finance Initiative (We-Fi)



**we-fi**  
WOMEN ENTREPRENEURS  
FINANCE INITIATIVE



# Women-Led SMEs: Untapped Potential for Growth

As Sri Lanka undergoes its transition to upper middle-income status, the country has achieved gender parity in access to education, but women's economic participation is well below potential. Female participation in the labor force was at 33.6% in 2018, significantly lower than that for men (73%). Women's ownership of formal small and medium-sized enterprises (SMEs) is low in Sri Lanka, and most women struggle to transition away from informal microscale businesses.<sup>1</sup> These gender inequalities represent a missed opportunity to boost growth in the context of a steadily aging population and expected future labor shortage.



## COUNTRY SNAPSHOT SRI LANKA

- **GDP per Capita:** \$4,102 (current, 2018)
- **Average Annual GDP Growth Rate (2014-2018):** 4.2%
- **Poverty Index (below \$1.90 PPP a day):** 0.8% (2016)
- **Population:** 21.7 million (2018)
- **Total Fertility Rate:** 2.0 (2016)
- **Female Labor Force Participation Rate:** 33.6% (2018)

## ADB's Approach to Fostering Women's Entrepreneurship

The Asian Development Bank (ADB) has been supporting the Government of Sri Lanka in promoting women's entrepreneurship through the Small and Medium-Sized Enterprises Line of Credit Project, supported by the Women Entrepreneurs Finance Initiative (We-Fi). This reflects a central pillar of ADB's new Strategy 2030 in promoting gender equality.

ADB's project in Sri Lanka targets the following four interconnected challenges and bottlenecks to bring about institutional changes that will foster an environment conducive to women's entrepreneurship in Sri Lanka:

- Women entrepreneurs' limited access to finance;
- Low business capacity of women entrepreneurs;
- Inadequate policy and regulatory framework for women entrepreneurship; and
- Poor data and evidence on women entrepreneurs on which to base policies and practices.

<sup>1</sup> The International Finance Corporation estimated that the proportion of formal women-owned micro and SMEs was 38%-47% in East and Southeast Asia but only 8%-9% in South Asia in 2011.

In the project's first phase (2016–2018), ADB provided a line of credit worth \$100 million to SMEs, with targets for those owned or led by women. Through a novel approach of penalties and incentives, the financing was successfully disbursed through 10 local banks, which lent it to 1,754 SMEs, including 484 (27.6%) owned or led by women.<sup>2</sup> The proportion of women who owned or led SME borrowers exceeded a target that was set initially at 5% but was increased to 20% over the first phase. The government requested additional financing worth \$75 million for 2018–2020, given the strong results and potential for expansion. The project also embedded features for women in export-oriented sectors, such as specialized business development training in agri-businesses and awareness raising campaign for entrepreneurship in the information and communications technology sector, thanks to support from the Japan Fund for Poverty Reduction (JFPR).



## \$12.6 million We-Fi Grant

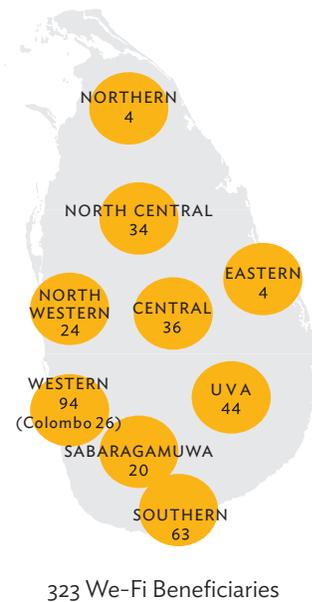
A \$12.6 million grant from We-Fi was introduced in 2018 to further enhance the gender-related impact of the project. The We-Fi grant will help ADB ensure that more women-owned or led SMEs have access to finance, training, and mentorship opportunities. In addition, ADB will strengthen the technical capacity of a wide range of stakeholders, including government, banks, and chambers of commerce and SMEs. All these efforts will contribute to more effectively address the four major bottlenecks while fostering a women's entrepreneurship ecosystem. The key targets include:

- More than 600 women-owned or led SMEs accessing finance;<sup>3</sup>
- 700 women accessing the online networking platform and personalized business development training;
- Government agencies and chambers of commerce introducing gender action plans, while partnering banks introduce new policies and banking practices to reach out to women SMEs; and
- Rigorous impact evaluation to be carried out and results disseminated.



### Progress Update (August 2018 - April 2019)

- **Access to Finance.** 323 women-owned or led SMEs employing 3,934 people have financially benefitted from the We-Fi grant.
- **Leverage.** \$2.9 million of the We-Fi grant has mobilized a \$11.5 million ADB credit line for debt and \$6.7 million in commercial financing for equity.
- **Outreach.** More than 90% of loans and We-Fi grants were made for economic activities outside Colombo District, including 22% in lagging regions (Eastern, Northern, Sabaragamuwa, and Uva) and across various industries (including manufacturing, tourism, trade, healthcare, and agriculture).
- **Capacity Enhancement.** The We-Fi grant incentivized women to complete a comprehensive tailored training program to be eligible to receive an additional 10% We-Fi grant to be blended with their future bank loans. In fact, 504 women entrepreneurs in the agri-business sector in 22 locations across the country have successfully completed the training.



This map was produced by the cartography unit of the Asian Development Bank. The boundaries, colors, denominations, and any other information shown on this map do not imply, on the part of the Asian Development Bank, any judgment on the legal status of any territory, or any endorsement or acceptance of such boundaries, colors, denominations, or information.

2 The participating banks need to meet semi-annual lending targets, including the gender target, to retain their eligibility to access ADB's line of credit and interest is charged on the undisbursed amount.  
 3 The We-Fi grant is blended with ADB's SME credit line for eligible SMEs owned or led by women up to 20%-35% of the total loan principal to improve their access to finance.

# Way Forward

We-Fi has been instrumental in creating a lasting impact in changing the culture of participating banks to lend to women-led SMEs. Banks have expressed interest in expanding the lending portfolio to women-led SMEs through We-Fi. Building on this momentum, it is timely to strengthen the capacity of banks, government agencies, and other stakeholders in an integrated approach to transform their behaviors. Thanks to We-Fi, the ADB project will foster a more sustainable environment for women entrepreneurs and generate more opportunities for women in Sri Lanka.



## PROJECT PROFILE 1

### Commercial Guava Farming for Local Community Development

After a two-decade career break to care for her children, Ruchirani Munasinghe (Ruchi, above) leased land in 2015 to cultivate guava in her small home village in Anuradapura District, North Central Province. Over 4 years, Ruchi expanded her guava farm to 2 hectares with 6 workers. ADB's business development training for women entrepreneurs inspired her interest in more commercially oriented farming. In the training, Ruchi enjoyed learning about finance, marketing, and other managerial subjects, while interacting with other aspiring women entrepreneurs. To complete the training, she presented her business proposal to local bank officers who gave positive feedback. She succeeded in mobilizing blended financing of SLRs800,000 (\$5,333) from the Regional Development Bank, 30% of which was grant-funded under the We-Fi scheme. The proceeds were used to introduce better farming practices, including new plants, equipment and an irrigation system for 0.8 hectares of newly leased land. "I've got more confident in communicating and negotiating with banks after the intensive training. The ADB's financing facility seemingly encouraged banks to smoothly process my loan application," Ruchi recalled. Motivated by her early success, she is planning to expand her farming to penetrate overseas markets and generate more employment in her local community.



## PROJECT PROFILE 2

### Giving Brides Their Dream Kandyan Style Weddings

In 2011, Indumala Rajapaksha (above) opened a bridal service salon in Kandy, Central Province, with capital of just SLRs8,000 (\$53). The salon prepares brides to be a "Kandyan Princess" on their wedding day. Indumala's husband creates hand-made sarees in the company's design factory. Indumala has rapidly grown her business in Kandy and was considering opening a new branch in Colombo. However, it was a challenge managing larger operations with new staff while continuing to meet standards of service across multiple branches. Financial support from a We-Fi grant of SLRs2 million (\$13,333) blended with the ADB credit line of SLRs8 million (\$53,333) through the Commercial Bank of Ceylon allowed Indumala to overcome these challenges. She was able to invest in salon facilities in the new Colombo branch and add 6 new staff to the existing 37 employees, out of which 27 are women. "I am proud serving new brides with traditional Sri Lankan attire to enhance their inner beauty. I am also glad to create new employment opportunities, especially for females, and promote local production of wedding dresses," Indumala said.

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Photos by ADB and Indumala Rajapaksha (cover, 2nd photo and page 4, right).

On the cover: ADB-supported business in Sri Lanka. Photos on page 3: Business development trainings for women.

## WPL SUMMIT 2019 OUTCOME DECLARATION “TAKING ACTIONS TO ADVANCE SOCIETY THROUGH SDGs”

We, as women political leaders, participated in the WPL Summit 2019 on Taking Actions to Advance Society Through the Sustainable Development Goals (SDGs) held in Tokyo, Japan, from 25 to 27 June, co-hosted by Women Political Leaders and the House of Representatives of Japan.

The WPL Summit 2019 gathers more than 300 women political leaders from all parts of the world, committed to best and fast attaining the SDGs, and to take impactful action. This results in the following outcomes:

We celebrate the first WPL Summit to have been held in the Asia-Pacific region. Accounting for over 60% of the world's population and creating over 60% of global growth, Asia plays a key role in the world's political, economic and cultural development. Promoting women's rights and enhancing women's participation in public life contributes to advancement not only in the region, but across the world.

We recognise the importance of bringing more women's perspectives to all policies, including the construction of a disaster resistant society responding to the needs of the people, and promote equity between women and men in politics. We encourage women's participation on all political levels, including local assemblies, to reflect the diversity of public opinion. We support the UN Women Call to Action to Parliamentarians launched at the WPL Summit 2019 in Tokyo and welcome the global guidelines introduced there for progress in Parliaments to improve the lives of women, girls and all society around the world.

We applaud the G20 ambition to reduce the gap in labor force participation between men and women by 25 percent by 2025, bringing more than 100 million women into jobs. We concur that the economic participation of women is essential for development and growth around the world.

We recognise SDGs as the common roadmap. The WPL Summit 2019 is the first worldwide gathering of female politicians on SDGs. Achieving the SDGs will improve the quality of life of every individual, create happiness, and advancement throughout society. We assert that diversity and inclusiveness are important factors for success and growth, and richness in diversity of age, ability, gender, ethnicity, and other factors, is what enables a country to progress.

We recognize that environmental issues are closely interrelated, and support the G20 goal to find common ground to address climate change and achieve a sustainable society and economic growth. It is essential to aim at the creation of a circular economy from a broader perspective. In the spirit of *mottainai*, we promote building an international resource cycle and the transition to a society with low pollution and emissions. We encourage the implementation of the G20 decision on building an international framework on marine plastic litter.

We recognize that understanding women's specific health needs and comprehensively supporting women's health over their lifetime is crucial to ensure the well-being of both women as individuals, and society as a whole. We promote best practices in maternal and child health.

We, as women political leaders, will take action to promote women's empowerment and bring about a society where no one is left behind. We recognize that girls' education is fundamental. We will report the outcomes of this Summit to the participants of the G20 Summit to be held in Osaka, Japan, and recommend that concrete actions be taken, especially in supporting girls' education.

## WPL（女性政治指導者）サミット 2019 成果宣言 SDGsを通じて社会の発展に向けてアクションを起こそう

私たち女性政治指導者は、6月25日から27日にかけて日本の東京でWPLと衆議院の共催によるWPLサミット2019「持続可能な開発目標(SDGs)を通じて社会の発展に向けてアクションを起こそう」に参加した。

最良かつ迅速なSDGsの達成とインパクトのあるアクションを起こすことにコミットした女性政治指導者が、世界中から300名を超える規模でWPLサミット2019に集い、以下の成果を得た。

- WPLサミットが、アジア・太平洋地域で初めて開催されたことを祝する。世界人口の60%以上が生活し、世界の経済成長の60%以上を生み出すアジア地域は、政治、経済及び文化の発展において、世界の中心的な役割を果たす。アジア・太平洋地域における女性の権利の向上及び公的場面における社会参画の促進は、地域のみならず世界全体の発展に資するものである。
- 生活者の多様なニーズに対応した災害に強い社会の構築等、あらゆる政策により多くの女性の視点がもたらされることの重要性を認識し、政治における男女間の公平を推進する。地方自治体の議会をはじめとした全ての政治的レベルにおける女性の参画が促進され、多様な民意が反映されることを奨励する。東京におけるWPLサミット2019で発表されたUN WOMEN（国連女性機関）による国会議員に対する行動喚起を支持するとともに、世界中の女性及び女兒の生活並びに全ての社会の改善を議会において推進するためのグローバルなガイドラインが紹介されたことを歓迎する。
- 男女間の就業率の格差を2025年までに25%減少させるとするG20の意欲を称賛する。女性の経済への参画が世界各国における開発と成長に不可欠であるとの主張に賛意を示す。
- SDGsは、共通のロードマップであることを認識する。WPLサミット2019は、初めての女性政治家によるSDGsに関する世界的な会合となる。SDGsの達成は、全ての人の生活の質を改善し、幸福や社会全体の発展を生み出す。多様性及び包摂性は、成功及び成長の重要な要素であり、年代、能力、性別、民族その他の要素の多様性の豊かさこそが国全体としての進歩を可能とすることを主張する。
- 環境問題は相互密接に関連していることを認識し、気候変動に対処するための共通の基盤を見出し、持続可能な社会と経済成長を達成するというG20の掲げる目標を支持する。より広い視点での循環経済の形成を目指していくことが不可欠である。「もったいない精神」の下、国際的な資源循環体制の構築及び低汚染・低排出型社会への移行を促進する。また、海洋プラスチックごみに関する国際枠組の構築に関するG20の決定の実施を奨励する。
- 女性特有の健康に関するニーズを理解し、女性の健康を生涯にわたり包括的に支援することは、個々の女性と社会全体の双方の福祉を確保するために不可欠であることを認識する。また、母子保健のベストプラクティスを推進する。
- 私たち女性政治指導者は、女性のエンパワーメントの推進、さらには「誰ひとり取り残さない」社会の実現に向けて行動する。私たちは、女子教育の充実が基礎となることを認識する。このサミットの直後に日本の大阪で開催されるG20首脳会議の参加者に対し本成果を報告するとともに、特に女子教育支援について具体的な行動をとることを提言する。



Women 20 (W20) has set the overarching theme “Closing the Gender Gap for New Prosperity” in 2019. W20 fully endorse the statement in the Buenos Aires G20 Leaders’ Declaration that “gender equality is crucial for economic growth and fair and sustainable development,” and handed to Prime Minister Shinzo Abe, the Chair of G20, our Communique containing prioritized outline as below on March 23, 2019.

【W20 2019 Communiqué ( prioritized outline only)】

**1. Request their 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.**

Major reasons for the existing gender gap in labor force participation include social customs evolved from gender related social norms, the lack or insufficient levels of occupational education and training including encouragement for women and girls. These factors are relevant to the gender gap in wages, pensions and other earnings. Furthermore, gender-based violence and harassment in the workplace are gaining importance in women’s choice of work. In order to promote women’s labour force participation, it is unavoidable to remove systemic legal and social barriers, make equal access to education and training essential for work, and to provide infrastructure to promote shared care responsibility. It is expected that the mid-term report explains promoting and interfering factors and identifies policy effects by using common indicators.

**2. Close the digital gender gap, and promote life-long learning and education on gender equality in schools and workplaces to eliminate gender stereotypes and unconscious bias.**

Boost equal participation of girls and women of all ages in Science, Technology, Engineering, Arts, and Mathematics (STEAM), and prevent amplification of gender discriminations in Artificial Intelligence (AI) by promoting equal participation of women in the design and development of digital technologies.

**3. Empower women owned-/led- business including women entrepreneurs.**

Ensure financial inclusion, promote women’s entrepreneurship, and accelerate women’s access to investment and markets. Incentivize investors to proactively incorporate gender factors into decision-making.

Links to W20 Communiqué and Menu of Action are follows;

W20 Communiqué: [https://w20japan.org/pdf/w20\\_communique\\_jp.pdf](https://w20japan.org/pdf/w20_communique_jp.pdf)

Menu of Action: [https://w20japan.org/pdf/W20\\_MoA.pdf](https://w20japan.org/pdf/W20_MoA.pdf)



G20 に向けて女性に関する政策提言を行う G20 公式エンゲージメント・グループ「女性 20 (W20)」は、2019 年、「Closing the Gender Gap for New Prosperity」をテーマに掲げて活動。G20 ブエノスアイレス首脳宣言に謳われた「ジェンダー平等は、経済成長及び公正で持続可能な発展のために極めて重要である」とする声明を全面的に支持し、G20 の首脳に以下の提言の実施を要請するコミュニケ（共同声明）を、2019 年 3 月 23 日に安倍晋三内閣総理大臣に手交しました。

#### 【2019 年 W20 コミュニケ(共同声明)の骨子と説明】

**1. 労働もしくは雇用大臣に対し、2025 年までに労働参加率における男女格差を 25%減らすという 2014 年のブリスベン・コミットメントに関する中間報告を、2020 年の G20 において提示するよう要請する。**

労働市場参加率における男女格差の主な原因には、ジェンダーに関する社会規範に基づく慣行、それに伴う女性の職業意識啓発や教育・訓練、就業時間等の制約などが含まれる。これらは賃金、年金、その他の所得を含む収入における男女格差と無関係ではない。さらに、職場における暴力・ハラスメントは女性の職業選択における関心事として重要性を増している。女性の労働参加を促進するためには、法的・社会的な障壁を取り除き、労働参加に必要な教育・訓練への平等なアクセス及び性別に固定されないケアワークの分配を可能にするインフラ整備が不可欠である。G20 による中間報告では、労働参加率の男女格差について、促進及び促進阻害要因が明示され、指標による進捗の確認ができるよう期待する。

**2. デジタルにおけるジェンダー格差の解消とジェンダー・ステレオタイプと無意識のバイアスを無くすためジェンダー平等に関する学校や職場での教育や生涯教育を推進する。**

デジタル化社会における男女の平等な社会参画に不可欠な全ての世代の女性に向けた科学、技術、工学、アーツ、数学領域 (STEAM) への平等な参画を後押しするとともに、デジタル技術のデザインと開発における女性の平等な参画を推進することで、人工知能 (AI) の使用にかかわるジェンダー差別の増幅を防ぐ。

**3. 女性起業家を含む女性が主導・所有するビジネスを強化する。**

女性の金融アクセスの保障、女性による起業の促進、女性の投資とマーケットへのアクセスを加速化させるとともに、投資家の意思決定にジェンダー要素が導入されるようなインセンティブを構築する。

コミュニケ及びメニュー・オブ・アクション（コミュニケの提言内容に沿って提示された具体的な行動事項例集）は以下のリンクから見るすることができます。

コミュニケ（日本語）：[https://w20japan.org/pdf/w20\\_communique\\_jp.pdf](https://w20japan.org/pdf/w20_communique_jp.pdf)

メニュー・オブ・アクション（英語のみ）：[https://w20japan.org/pdf/W20\\_MoA.pdf](https://w20japan.org/pdf/W20_MoA.pdf)