



Rusiani and her son Habil in their shop in their shop in rural Indonesia (2010). Access to low-interest loans for small businesses is difficult, particularly for women. Photo: Suzi O'Keefe/Oxfam

THE G20 AND GENDER EQUALITY

How the G20 can advance women's rights in employment, social protection and fiscal policies

Across G20 countries and beyond, women are paid less than men, do most of the unpaid labour, are over-represented in part-time work, and are discriminated against in the household, in markets and in institutions. In 2012 in the Los Cabos Declaration, G20 leaders committed to tackling the barriers to women's full economic and social participation and to expanding opportunities for women in their countries. Oxfam supports this commitment, and calls on the G20 to go further and assess its agenda and actions on women's rights and gender equality. During the Australian presidency, the G20 has the chance to make good its promises for truly inclusive growth – working to make women more resilient to economic crisis through gender-sensitive economic growth and gender-equal employment policies.

SUMMARY

In its 'World Development Report 2012: Gender Equality and Development', the World Bank asserted that gender equality was a core development objective in its own right and also 'smart economics'. The same year, in their Los Cabos Declaration, G20 leaders committed to tackling the barriers to women's full economic and social participation and to expanding opportunities for women in their countries. Oxfam supports this commitment, and calls on the G20 to go further and assess the entirety of their agenda and actions in the light of development and rights-based commitments to women's rights and gender equality.

Across G20 countries and beyond, women get paid less, do most of the unpaid labour, are over-represented in part-time work, and are discriminated against in the household, in markets, and in institutions. Their situation is worse when their gender identity intersects with other forms of social and economic power inequalities and marginalization based on, for example, race, class, or income. The G20 countries' commitment to gender equality and inclusive growth can only be realised if they take action to rectify the shortcomings of an economic system that excludes or devalues what matters most: the realization of the rights and dignity of all human beings and protection of the natural environment.

The effects of such a deeply gender-discriminatory system include women's poverty and, in many cases, their inability to live up to their full potential. Women's crucial contributions to economies and to society are under-recognized and limited because of gender discrimination that has the powerful effect of threatening their health and well-being, as well as those of their families. Women consistently make up the majority of the world's poorest citizens and of groups marginalized from economic decision making, and their unpaid contributions are largely invisible in a system that does not value the totality of their work.

The relationships between growth, economic inequality, and gender equality are complex. It is important to note that growth does not automatically lead to gender equality; however, inclusive growth cannot be achieved with gender-blind policies.

- Only one high-income country in the G20 – South Korea – has achieved greater income equality alongside economic growth since 1990.¹ However, this growth is built on gender inequality in wages and discriminatory practices: South Korea ranks worst among OECD countries on the gender wage gap.²
- It will take 75 years for the principle of equal pay for equal work to be realized³ at the current rate of decline in wage inequality between men and women.
- The monetary value of unpaid care work is estimated at anything from 10 percent to over 50 percent of GDP.⁴ An additional 20–60 percent of GDP would be added if the hidden contribution of unpaid work was recognized and valued.⁵
- If women's paid employment rates were the same as men's, the USA's GDP would increase by 9 percent, the Eurozone's by 13 percent, and Japan's by 16 percent. In 15 major developing economies, per capita income would rise by 14 percent by 2020 and 20 percent by 2030.⁶

Oxfam is concerned with gender equality and women's rights as ends in themselves; and because their absence drives poverty, while their fulfilment has

been shown to drive development. This paper argues that the G20's growth and development agenda can only be considered inclusive – and can only make a positive difference to real people – when women and men have equal opportunities to benefit, human rights are fulfilled, and sustainable development is pursued. These are not only 'women's issues' – they are systemic issues that determine the well-being of the whole planet.

Oxfam recommends that the G20:

Treats gender inequality as a systemic issue – including in governance and accountability mechanisms

The G20 can contribute to an enabling environment for women's economic and social rights by:

- Identifying gender differences in work that men and women do, including unpaid work, and addressing gender discrimination in opportunities and outcomes of macro-economic policies;
- Developing a mechanism that ensures inclusion of gender in macro-economic policy making processes, in accordance with UN and International Labour Organization (ILO) commitments;
- Developing meaningful engagement processes with civil society, including women's rights organizations, so that policies are more rooted in the reality of women's lives;
- Supporting an accountable post-2015 UN process and inclusion of stand-alone goals on extreme economic inequality, achieving gender equality and women's rights, and transformative targets to this end.

Promotes gender-equitable fiscal policy

The G20 can ensure gender-equitable fiscal policy by:

- Promoting financing of public services to reduce women's unpaid care work and to expand their job opportunities;
- Ensuring that taxation systems and policies recognize unequal gender roles and work to redistribute them;
- Promoting the elimination of gender bias in national budgets and tax codes;
- Engaging with women's groups to promote greater accountability of budget processes through gender-sensitive budget monitoring and gender budgeting.

Ensures decent work and social protection

The G20 can ensure decent work and social protection that benefit women by:

- Promoting a universal social protection floor that ensures protection for women;
- Pursuing data collection and analysis that recognize unpaid work and policies to redistribute it;
- Ending workplace gender discrimination and promoting family-friendly policies, such as increasing parental leave entitlements, access to care for children and the elderly, and social insurance;
- Targeting employment policies to create decent jobs for women, eliminate gender wage gaps and occupational segregation;
- Promoting labour legislation that improves the bargaining power and position of women.

1 INTRODUCTION

The greatest goals of the international community should be the realization of the rights and dignity of all human beings and the protection of the natural environment. Our global economic system should be at the service of these objectives. Instead, women and men serve an economic system that discounts and excludes what matters most; from the care required for children, the sick and the elderly to preservation of the natural environment.

The G20 has an opportunity to change this. Systematic discrimination against women and girls is the most pervasive cause, and consequence, of the inequality in power relations that drives poverty. The G20 countries referenced this reality in their 2012 Los Cabos Declaration in Mexico, which committed them to reducing barriers to women's full economic and social participation and identifying the barriers that women face in accessing financial services and education.

As with the other G20 frameworks and commitments, Los Cabos missed an opportunity to take a broader view of the global economy from a gender equality perspective and to promote coherent policy solutions to achieve women's economic and social rights. Unfortunately, the fundamentals of G20 policy making have always been blind to the deep-seated gender discrimination that underlies the global economic system.

The G20 was launched as a financial ministers' group in response to the Asian financial crisis. In the face of the rapid power changes across the world, the G20 was upgraded to the level of leaders in 2008. Since then, the G20 heads of government or heads of state have conferred in annual summits. Amidst renewed efforts to stimulate the global economy, the G20 rebranded itself as the world's 'premier forum for international economic cooperation'.⁷

From the perspective of global governance and accountability, the G20 grouping has little legitimacy: its membership was selected by just two nations (the USA and Canada); 173 nations are excluded; it is an informal body without a charter or articles of agreement; and it is not accountable to any other body, such as the more representative United Nations.⁸ There is little participation from low- or middle-income countries that are not members, except on an 'invited' basis; there is limited transparency in decision making processes, and scant evidence of engagement with civil society, including women's groups.

Notwithstanding the shortcomings, the justified criticisms and need for revisiting its major policies and governance structures, the G20 has achieved a certain level of success in stabilizing financial markets, coordinating reforms and stimulating the global economy.

The importance of the G20 lies in the group's ability to convene the governments of the world's most powerful economies to coordinate

action on global economic issues. During its 2014 Australian presidency, the G20 has the chance to make good its promises to contribute to making women more resilient to deal with economic crisis through gender-sensitive economic growth and gender-equal employment outcomes.

In 2013, the Heinrich Böll Foundation launched a report by labour economist James Heintz⁹ that discussed the G20's strategies and their likely effects on gender equality, finding that their approach to gender is overly narrow.

This paper builds on Heintz' work by examining the links between economic and gender inequality, women's rights, and inclusive growth. Oxfam argues that the G20 should treat gender inequality as a core systemic issue. The paper considers whether the G20's governance and main frameworks are consistent with these commitments, looking at case studies in selected G20 countries. It provides recommendations on what the G20 should do to advance women's economic and social rights.

2 INEQUALITY, WOMEN'S RIGHTS, AND INCLUSIVE GROWTH

Women's continued marginalization from economic decision making and from the equal enjoyment of the benefits of these decisions undermines the formulation and effectiveness of macro-economic policies pursued by the G20. Gender inequality undermines the fulfilment of economic and social rights and the G20's commitments to shared and inclusive growth and sustainable development.

GENDER INEQUALITY AND ECONOMIC INEQUALITY

Since its inception, economic inequality (in income, wealth, and consumption) has increased within the G20, which includes some of the richest and most unequal countries in the world.¹⁰ There continues to be disproportionate growth in low-wage, insecure jobs while the pay cheques of the top one percent of earners grow, and funds to pay for social protection and safety nets have been cut.

Most G20 countries have rapidly rising rates of economic inequality while just five succeeded in reducing inequality in the 1990s and 2000s as their rates of growth increased (Brazil, South Korea, Mexico, Turkey and Argentina).¹¹

A recent Oxfam report, 'Working for the Few: Political capture and economic inequality', describes trends in economic inequality, identifying political capture of the global economic system by powerful elites as the main contributor to economic inequality.¹² It finds that the wealth of the richest one percent of people in the world is 65 times the total wealth of the bottom half of the global population. There are growing concentrations of extreme wealth driven significantly by corporate profits, stagnating wages as a percentage of GDP, and technological changes.¹³ Further, the boards and management teams of transnational and national corporations are dominated by men.¹⁴

At the same time, gender gaps have narrowed between men and women in some areas (e.g. education), while persisting or deepening in others (e.g. employment, wages, political participation, violence, freedom of movement, and sexual and reproductive rights). Mounting concern around economic inequality must be seen in the context of gender inequality, given that gender discrimination can both contribute to economic inequality and be exacerbated by it.¹⁵ For gender inequalities to be reduced, economic policies need to reflect changing social and economic contexts.

One of the biggest gender gaps and most fundamental gender inequalities of relevance to macro-economic policy making is unpaid care work. Societies depend on this work, which includes caring for children, elderly and sick members of the household and the community, and domestic labour such as cooking, cleaning, washing, and (in developing countries) fetching water and collecting fuel.¹⁶

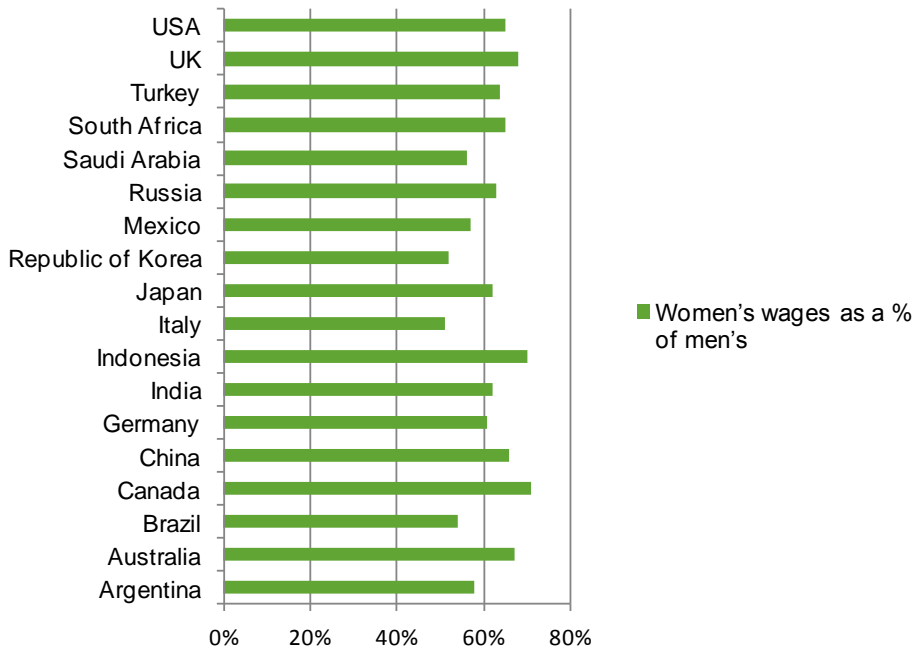
The interaction between women's paid and unpaid workloads is one of the most crucial and yet most neglected systemic issues in economic policy making. Women are effectively subsidizing the economy with an average of 2–5 hours more unpaid work than men *per day*. The monetary value of unpaid care work is estimated at anything from 10 percent to over 50 percent of GDP.¹⁷ An additional 20–60 percent of GDP would be added if the hidden contribution of unpaid work was recognized and valued.¹⁸

The unpaid work burden on women is one of the main reasons that women are concentrated in low-waged, precarious, and unprotected employment.¹⁹ But even as female participation in the labour force rises, women continue to shoulder the majority of unpaid work.²⁰ This unpaid work is vital for any society, but when unequally distributed it creates time deficits that affect women primarily and create gender inequality in social, political, and economic spheres.

While international financial institutions, including the World Bank and the IMF, acknowledge the importance of unpaid care work to the functioning of the global economic system, little serious attention is paid to the issue from the perspective of macro-economic policy making – a trend that the G20 could play a leadership role in reversing.

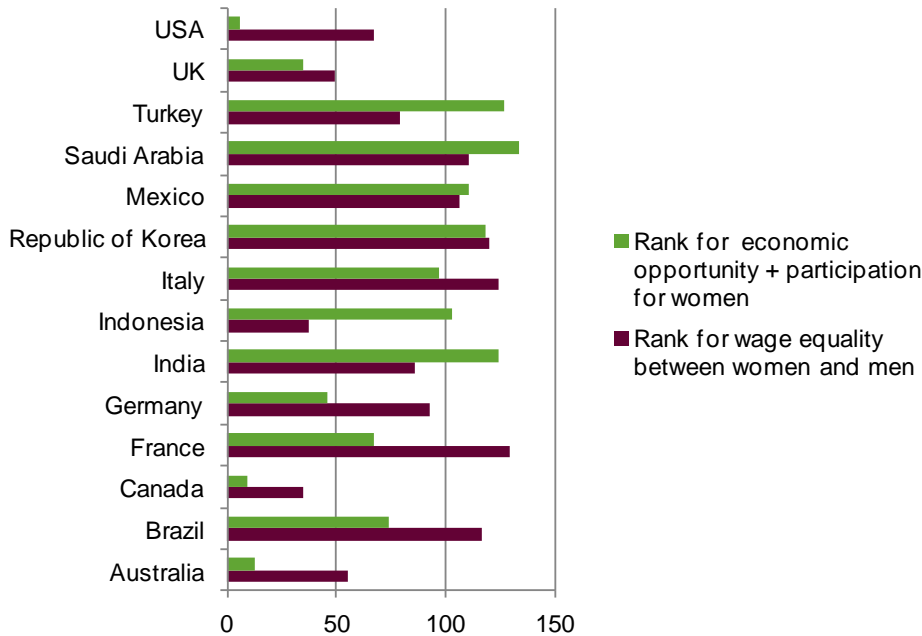
Another area where systemic gender inequality is seen in the economy is in wages. At least 13 of the G20 countries rank in the bottom half of the 136 countries surveyed in the World Economic Forum's 'Global Gender Gap Report 2012' for wage equality,²¹ while eight rank in the bottom half in terms of women's economic opportunities and participation (see Figures 1 and 2). Part-time and informal work affects wages, and women are generally more represented in part-time work than are men. Between a third and a half of women's employment is part-time in five G20 countries (Argentina, Australia, Germany, Italy, UK). Between one-third and upwards of 80 percent of women's employment is informal in at least seven G20 countries (Argentina, Brazil, India, Indonesia, Mexico, Turkey and South Africa). The long-term implications are that women's wages and benefits remain under downward pressure.²² Growth appears to be less than inclusive.

Figure 1: No wage equality in any G20 country²³



Source: World Economic Forum, 'Global Gender Gap Report 2013'. Rankings are out of 136 countries.

Figure 2: Opportunity is not enough: often economic opportunity is better than wages



Source: World Economic Forum, 'Global Gender Gap Report 2013'. Rankings are out of 136 countries.

And yet, if women's paid employment rates were the same as men's, the USA's GDP would increase by 9 percent, the Eurozone's by 13 percent, and Japan's by 16 percent. In 15 major developing economies, per capita income would rise by 14 percent by 2020 and 20 percent by 2030.²⁴

Economic policies need to keep pace with changes in the social and economic landscape. In the United States, for instance, women now make up around half of the paid workforce, as compared with only about a third in 1969.²⁵ Reasons for this increase include higher costs of living, a rise in the number of female-headed households, education, and new technologies that have reduced the drudgery of women's unpaid work and have expanded their reproductive choices. But efforts to equalize the pay gap, provide paid family leave, and discourage sex segregation in the types of job done by women and men still have some way to go.

Oxfam recommends tackling the inequalities that exclude women and girls from participating in economic growth and promoting their rights as a key strategy for overcoming inequality.²⁶ But the G20 has yet to systematically integrate gender into its understanding of economic priorities, the formulation and implementation of policies, or the impact these policies have on the lives of women and men. Further, they have failed to develop any mechanism to consider whether the few gender-specific commitments they have made to date are implemented.

Oxfam recommends that the G20 develops a more systematic approach to considering gender equality in its agenda and a more holistic approach to integrating gender into policy formulation. These recommendations are critical, and to achieve them the G20 should put in place a system to acknowledge the gender differences in work that men and women do, including unpaid work, and address gender discrimination in opportunities and outcomes of macro-economic policies. The G20 should also put in place a policy development mechanism to ensure that gender is incorporated into the formulation, application, and monitoring of its macro-economic policies in accordance with UN and ILO commitments.

WOMEN'S RIGHTS, GENDER EQUALITY AND INCLUSIVE GROWTH

Despite extreme and growing inequality, under Australia's presidency the G20 growth agenda has narrowed in focus and the concept of inclusive growth has dropped off the formal agenda.²⁷ Fully inclusive and shared growth will address gender equality outright, considering women's voice and agency, their choices and opportunities, and their freedom from violence. It will work for both rich and poor women, minorities, as well as for men and the natural environment. It will require economic strategies that, according to the Association for Women's Rights in Development (AWID), challenge 'economic models based on unsustainable patterns of consumption and production, the privatization of public systems, and the exploitation of unequal gender and social relations'.²⁸

Unfortunately, thus far the G20's concept of inclusive and shared growth²⁹ has not accounted for the ways in which the global economic system has widened inequality, violated human rights, depleted natural resources on which societies depend (particularly poorer ones), and failed to address the marginalization of women from economic decision making and the benefits of growth and development.

'Income growth by itself does not deliver greater gender equality on all fronts.'

World Bank, 'World Development Report 2012: Gender Equality and Development'

While gender equality (particularly in jobs and wages) often encourages growth, the reverse does not appear to be true: growth by itself does not promote gender equality or women's empowerment. A recent review of research on the subject found that 'there is persuasive evidence to suggest that gender equality in education and employment contributes to economic growth', but that 'the impact of economic growth on gender equality was weaker and less consistent'.³⁰

This finding echoes arguments made by donors, multilaterals, governments, and corporations alike that investing in women is 'smart economics'. And the case is clear: when women control more household resources, they are more likely to spend these to the benefit of children, leading to better health and education outcomes, which in the long run encourage growth.³¹ Women provide the bulk of the essential unpaid reproductive work of caring for children; work that secures the next generation of productive resources in the labour market.³²

But more importantly, without explicit attention to the advancement of women's rights and the kinds of opportunities and outcomes available to women and men, the G20's policies are more likely to create new forms of inequality rather than eliminate it.³³ When economic growth occurs, gender inequalities are often reinforced or replaced by new inequalities and human rights violations. In China, for instance, new economic opportunities for women and men have been accompanied by increased migration and cutbacks in government and employer support for child care and elderly care, which increase women's unpaid work. Women have been more likely than men to be laid off in China's restructuring of its state-owned enterprises, less likely to be re-employed, and increasingly concentrated in lower-paid and informal jobs.³⁴

'Growth cannot be considered "inclusive" if inequalities between men and women persist or worsen.'

James Heintz, 'Missing Women'

3 INTERNATIONAL COMMITMENTS ON WOMEN'S RIGHTS AND DEVELOPMENT

As duty-bearers, members of the G20 have a responsibility to tackle human rights with their economic policymaking, paying special attention to which kinds of change make the most difference for marginalized women and men. Consideration of human rights, particularly women's rights, and sustainable development should not be extra-curricular considerations in macro-economic agenda-setting.

OBLIGATIONS TO PROMOTE WOMEN'S ECONOMIC AND SOCIAL RIGHTS

Even though the G20 grouping is not a formal institution with a human rights mandate itself, its member countries do have human rights obligations³⁵ to respect, protect, and fulfil. The G20 should at a minimum ensure that its policies are consistent with and conducive to existing agreements related to labour, economic and social rights, and sustainable development,³⁶ paying particular attention to reducing barriers to women's enjoyment of these rights.

Rights-based frameworks

Human rights principles and obligations are laid out in the **Universal Declaration of Human Rights** and made more specific to women's rights in the **Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW)**, covering rights to and at work. The **Beijing Platform for Action (BPfA)** framework went further, calling on all governments, bilateral donors, and multilateral financial and development institutions to review, adopt, and maintain macro-economic policies and development strategies that address the needs and efforts of women and eradicate poverty.³⁷

The **International Covenant on Economic, Social and Cultural Rights (ICESCR)** and various **ILO conventions** have called for fair wages and equal remuneration for work of equal value, without distinction of any kind. The ILO has an important 'decent work' agenda to ensure women and men can obtain decent and productive work in conditions of freedom, equity, security and human dignity'.³⁸

Development frameworks

The Millennium Development Goals (MDGs) have been an important catalyst for development progress, with poverty halved before the target date of 2015. However, the MDGs did not fully integrate commitments to women's rights and gender equality or address other structural inequalities and sustainability frameworks.³⁹ Progress has been made on

gender equality in basic education, women's representation in parliaments, and female participation in the labour force.⁴⁰ But the nature of work opportunities for women does not reflect the commitment to 'decent work and productive employment' highlighted in MDG1.

The **Post-2015 Development Framework** will need to take on board lessons from the progress and shortcomings of the MDGs. It should be a global agenda for all countries, not just some. It must be rooted in human rights and a commitment to end extreme deprivation, and address systemic threats to equitable and sustainable development. It should also tackle the systemic barriers to inequality (not just the symptoms) and promote sustainable development, gender equality, and women's rights. It should accelerate action on climate change within the framework of the UN Framework Convention on Climate Change (UNFCCC).⁴¹

Oxfam is calling for specific goals to eliminate extreme economic inequality and to achieve gender equality and women's rights, in addition to mainstreaming gender across the other goals and targets. The elements of the gender goal should be transformative, challenging unequal power relations, subsequent discrimination against women, and meeting their needs and interests. It should build on women's rights instruments and frameworks, such as the BPfA, CEDAW, the International Conference on Population and Development Programme of Action, and UN Security Council resolutions, as well as relevant regional frameworks. Any development of the new framework should be based on analysis and proposals from women's movements, and should provide space and funding for groups in the post-2015 consultation process.

4 THE G20'S GOVERNANCE AND INCLUSIVE GROWTH AGENDA AND WOMEN'S RIGHTS

Governance and inclusion

A review of the 'Saint Petersburg Accountability Report on G20 Development Commitments'⁴² notes that the only ways in which the G20 is accountable to non-G20 countries are through the invitation of a handful of non-members to the annual summit by the current president of the G20 and outreach meetings with developing countries.⁴³ In addition to participation problems, the 'poor governance' of the G20 – including lack of transparency and accountability around its decision making and achievements – is concerning, given the amount of influence and power it has over 'the agenda and processes of the other global rule-setters, superseding their formal governance structures'.⁴⁴

Women's lack of representation in institutions cannot be an excuse for policies that ignore their interests (i.e. gender-blind policies): the G20's decisions should be informed and shaped by both sexes. This includes ensuring that mechanisms create space for the inclusion of women and their organizations in key economic and financial decision making processes so that these better reflect the reality of women's lives.

Box 1: Women's participation strengthens policy outcomes in Indonesia

Oxfam's 'Raising Her Voice' project in Indonesia has helped to make local government more accessible to women, who have influenced the first participatory budget exercise in villages where the project was implemented. The result of this greater participation in budgeting and planning is 'closer scrutiny and accountability of local government for the delivery of the programmes and plans'. The programme has shown how women's greater participation and inclusion positively influence investment into women's issues and concerns

Source: Oxfam, 'Raising Her Voice: An overview of Oxfam GB's programme to promote women's political leadership and participation'.

G20 policy frameworks: advancing women's rights and gender equality?

While the policies of the G20 have tended to be gender-blind, they are not gender-neutral in their formulation or likely outcomes. For instance, the G20's fiscal consolidation and austerity policies have resulted in cuts in the public sector, with gender-differentiated impacts. Women use public services more often than men, and the public sector generally

provides a source of decent jobs for women in both developed and developing countries.⁴⁵ For example, in Canada women have achieved the greatest levels of economic equality in the public sector, including in participation rates and access to pension plans: 55 percent are women, compared with only 30 percent of women employed in the private sector, and their earnings in the public sector are on average 4.5 percent higher than for those employed in the private sector.⁴⁶

Oxfam agrees with Heintz that the G20 should systematically integrate gender into its agenda and primary policy framework (the Framework on Strong, Sustainable and Balanced Growth) and the Development Action Plan. In addition, the G20 should make gender a part of its monitoring activities of international financial organizations, and use gender equality indicators to assess progress within the G20 and internationally. A consultation process should be established with key stakeholders on how the G20 will be held accountable for advancing gender equality.⁴⁷

These are important recommendations for the G20 to consider and operationalize. Their existing commitments should be set against human rights and development standards related to gender equality.

The **Framework on Strong, Sustainable and Balanced Growth** is the G20's primary policy framework.⁴⁸ It states that each country has responsibility for its own economic management, while achieving shared goals is dependent on the actions of others. The framework notes that 'an enduring and meaningful reduction in poverty cannot be achieved without inclusive, sustainable and resilient growth'. It commits to action in five policy areas:

- Monetary and exchange rate policies that mitigate the risk of volatility in capital flows and promote a stable and well-functioning international monetary system;
- Non-protectionist trade and development policies and resolution of bottlenecks to achieve inclusive, sustainable, and resilient growth in developing countries and especially low-income countries, as they related in 2013 in particular to infrastructure, food security, and financial inclusion;
- Fiscal consolidation (deficit reduction) policies that are growth-friendly for many countries;
- Financial reform including regulation of shadow banking, implementation of new bank capital and liquidity standards, and 'too-big-to-fail' problems (where a business is considered so important to the economy, the government provides assistance to prevent it from failing);
- Structural reforms, ostensibly to boost and sustain global demand, foster job creation (by cutting minimum wages, labour protections, and safety nets), contribute to global rebalancing, and increase growth potential. These are policies that have often created more precarious employment, and studies are unclear as to whether they contribute to decent work.

The framework would benefit from the incorporation of a gender perspective, but is gender-blind – as is the Mutual Assessment Process, led by the G20, to ensure policy coherence and collective policy action. There is a need to go beyond ‘old habits’ but, although the G20 recognizes this, it has tasked the IMF with assessing whether its policies are ‘collectively consistent with a more sustainable and balanced trajectory for the global economy’.⁴⁹ While the IMF has commissioned useful analysis of the gender dimensions of macro-economic policy, and important (but gender-absent) research on reducing inequality⁵⁰, its policies have frequently impacted negatively on women and poor people,⁵¹ which could have implications for the G20’s policies.

The **Seoul Development Consensus** focuses on narrowing the development gap, primarily by working with developing countries to boost growth and achieve the MDGs.⁵² The **Multi-Year Action Plan on Development** – which expired in 2013 – enumerated how the G20 would do this. The Consensus has just two references to gender inequality and no evidence of checking for coherence across the plan. The scope of the gender-related commitments is very narrowly focused on developing skills indicators for employment and productivity to address links between education, health problems, gender gaps, and life-long skills development and employment skills strategies. The plan also made a commitment to ‘green growth’, aiming to ‘decouple economic expansion from environmental degradation’.⁵³ The development priorities of the current G20 president, Australia, are to link development actions to growth by creating the conditions for developing countries to attract infrastructure investment; by strengthening tax systems; and by improving access to financial services.

There is little in place to monitor even these commitments, however. The G20’s ‘Saint Petersburg Accountability Report on G20 Development Commitments’, for instance, only refers to gender in its section on human resources development, specifically with regard to creating internationally comparable indicators on gender gaps in skills. Initiatives such as the launch of a women’s finance hub, and identification of barriers to accessing financial education and services, are marked in this publication with a simple ‘on track’ but with little detail to ascertain their depth – let alone their impact.⁵⁴

In February 2013, the G20 launched its **Initiative on Financing for Investment** to ‘improve the investment climate’ and identify new sources for long-term investment, particularly for large-scale, long-term cross-border public–private partnerships (PPPs) in infrastructure.⁵⁵ What the agenda omits is consideration of the social (including gender) and environmental goals⁵⁶ for infrastructure and the need for regulatory mechanisms to mitigate risks that arise from social and environmental impacts.⁵⁷ Large-scale infrastructure is one of the main causes of forced displacement globally, negatively affecting marginalized groups the most, including women and ethnic minorities. Such projects can be carbon-intensive, harm the natural environment, and negatively affect people’s livelihoods.⁵⁸

The G20’s **Saint Petersburg Action Plan** of September 2013 builds on

the group's previous consensus, committing its members to boosting job creation, supporting recovery, addressing short-term risks, and building foundations for 'strong, sustainable and balanced growth' and making the G20 a forum for 'open and engaged dialogue'.⁵⁹

Issues that the Action Plan omits include:

- connections between the reproductive (unpaid) and productive (paid) responsibilities of women;
- redistribution of unpaid care work within households, and from households to the state;
- enabling regulatory and legal environments and frameworks that ensure women's economic rights (e.g. education, control of and access to productive assets) – especially at work;
- providing social protection;⁶⁰
- enhancing women's organizational capacity to contribute to policy debates and solutions and to hold institutions accountable.⁶¹

G20-related groups

Official G20 outreach groups – including the Business 20, (B20), Youth 20 (Y20), G(irls) 20, Civil 20 (C20), and Labour 20 (L20) – have sought to draw attention of the G20 to a number of specific issues impacting on G20 gender equality. Most notable among these have been L20 calls for greater effort among G20 members for improvements in women's workforce participation.

In 2014, the L20 is calling for the G20 to reduce inequality generally, reduce precarious employment and promote inclusive labour markets by boosting the activity rates of women; approach training as an investment in social protection and in gender equity; and taking action to address inequities in apprenticeship systems.⁶² In a 2013 discussion paper for the Saint Petersburg summit, the L20 group criticized the G20's lack of consideration of gender balance issues, the gender pay gap, and called for support for the care economy to enable women to re-enter the workforce, as well as to decrease precarious working conditions for employees in the care sector.⁶³ The group has also called for the inclusion of gender equality measures in infrastructure investment and in the 'green economy'.⁶⁴

In Mexico in 2012, the B20 recommended support for women farmers; in Russia in 2013, the B20 advocated for increasing women's financial inclusion.⁶⁵ In 2014, the Australian B20 will seek to maintain continuity with the Russian B20 agenda and will focus on driving impact in four areas: financing growth, human capital, investment and infrastructure, and trade.⁶⁶ The 2014 B20 Summit coincides with the release of this paper and it remains to be seen if advocates on women's representation among Australian business will lead to a strong gender focus within the 2014 B20.

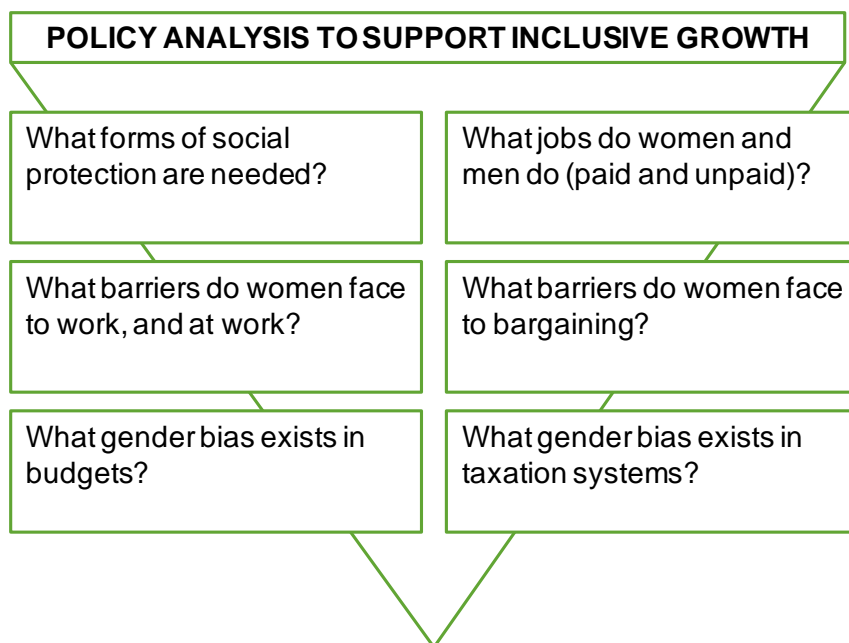
The Australia C20 advocacy platform is focused on inclusive growth and employment, infrastructure development coupled with social

infrastructure investments, climate and sustainability, and governance (including tax avoidance, evasion, and corruption). The C20 communiqué is strongly focused on inclusive growth and calls on the G20 to close the participation gap for women through targeted employment education and training strategies for women, and for all G20 decisions to take into account gender-differentiated impacts.⁶⁷

There is potential for greater collaboration between the G20, L20, C20, B20 and other outreach groups, such as the Y20 and G(irls)20, for stronger joint advocacy on a holistic approach to women's rights and gender equality across the full G20 agenda.

5 TRENDS IN WOMEN'S EMPLOYMENT, FISCAL POLICY, AND SOCIAL PROTECTION

Figure 3: Policy analysis to support inclusive growth



Employment and social protection in G20 countries

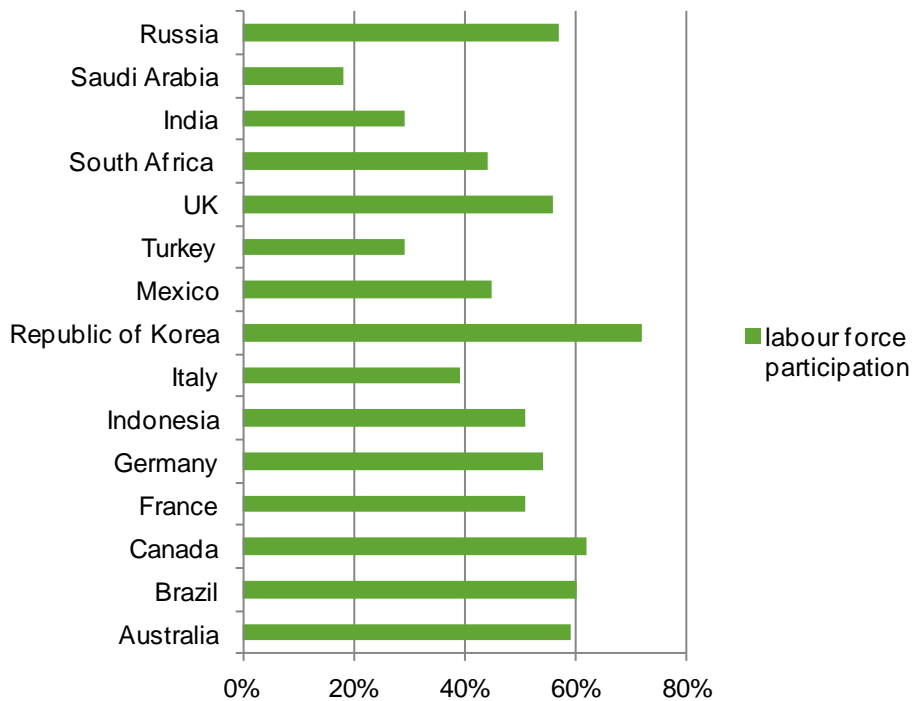
The G20's attention to increasing female participation in the labour force has been patchy, with very little consideration of the large numbers of women in informal employment or the wide-ranging barriers to decent formal paid work and gender equality in wages. The G20 supports the creation of decent jobs with flexibility to combine work and care responsibilities, but should re-emphasise social protection in its new development agenda.

Worldwide, between 1980 and 2008, 52 million women joined the labour force, with female labour force participation⁶⁸ increasing from 50 percent in 1980 to 52 percent in 2008, while that of men declined from 82 percent to 78 percent over the same period. Prior to the global financial crisis, women's employment rates had been on the rise due to economic development, rising education levels, and declining fertility rates.⁶⁹

'The kind of formal employment that contributes most consistently to empowering women to exercise greater voice and agency within their households and communities has been on the decline in the shift to market-oriented strategies.'

N. Kabeer et al, 'Paid Work, Women's Empowerment and Inclusive Growth: Transforming the Structures of Constraint'

Figure 4: Female participation in the labour force (2011)



Source: World Bank data (2009–2013)

Since the 2008 economic crisis, gender gaps in employment, the vulnerability of women’s employment, and occupational segregation by gender have remained unaffected in some regions (Latin America, Caribbean, and the Middle East), have worsened in many regions (South Asia, East Asia, and Africa), or have wiped out women’s ‘advantage’ in others (Central and Eastern Europe).⁷⁰ The crisis broke a general trend in high employment growth rates for women in many parts of the world, resulting in the loss of 13 million jobs for women. The ILO estimates that this trend will not be reversed before 2017, almost ten years since the economic crisis peaked.⁷¹

There are some extremely poor performers in G20 countries, with just over half exceeding 50 percent rates for female labour force participation (see Figure 4).

Worldwide, the only countries with lower rates of female labour force participation than Saudi Arabia are Afghanistan, Algeria, Iran, Iraq, Jordan, Syria, and the West Bank and Gaza.⁷² This is due in large part to restrictive social and cultural norms that influence the ability and preference of women to enter the workforce, particularly in the public realm. In general, gender gaps are larger in the Middle East, North Africa, and South Asia, regions where there are also big gaps between men and women in terms of vulnerable employment.

Unfortunately, some of the fastest-growing economies have very poor track records on advancing gender equality in women’s labour force participation and on reducing the gender wage gap.⁷³ Only one high income country in the G20 – South Korea – has achieved greater income equality alongside economic growth since 1990.⁷⁴ However, research

‘96 percent of single mothers in our poll say paid leave is the workplace policy that would help them the most, and nearly 80 percent of Americans say the government should expand access to high-quality, affordable child care.’

The Shriver Report (2014), ‘A Woman’s Nation Pulls Back from the Brink’

shows that gender inequality has played a big role in stimulating South Korea's growth,⁷⁵ as women's wages have been kept low compared with men's. South Korea has a low gender equality index, and ranks worst among OECD countries on the gender wage gap.⁷⁶ Such discrimination and inequality will have a cost in the long run.

There is significant evidence that combined with social, cultural, political, and other forms of discrimination against women, gendered economic inequality severely and systematically undermines paths to sustainable development and inclusive growth. Changes in macro-economic and financial systems are needed, along with formal legislation and institutions and informal changes in attitudes and beliefs and in social and cultural norms that discriminate against women (in the market as well as in non-market spheres) and marginalize them. This is even more the case for ethnic and racial minorities, in G20 and developing countries alike.

For instance, in the USA gender, race, and ethnicity create a powerful mix of inequality factors, with gender inequality cutting across all racial groups. In 2012, among full-time workers, African-American women earned 90 percent compared with African-American men in comparable jobs (and 68 percent compared with white men), Hispanic women earned 88 percent compared with Hispanic men (but only 59 percent of the wages of white men), and Asian women earned 79.7 percent compared with Asian men.⁷⁷

The Institute for Women's Policy Research found that most of the current workforce will be in retirement before the gender wage gap closes at its current rate of convergence – in the year 2058.⁷⁸ Factors driving this inequality include slow wage growth for the working poor in sectors where women are concentrated,⁷⁹ lack of family-friendly medical leave and childcare policies (related to continued inequality within the household in the provision of care), continued employment discrimination, and overall lack of enforcement of existing legal protections. In Canada, employment rates for Aboriginal women are 15 percent below those of non-Aboriginal women, and 34 percent below those of men.

In China, women's labour force participation is relatively high at 68 percent, but women are not well protected or supported in their roles by employers, the state, or at home because they are increasingly concentrated in poorly paid informal jobs (38 percent are in informal employment).⁸⁰ Brazil has increased women's participation by over 20 percentage points since 1980, from 36 percent in 1980 to 60 percent in 2011, but overall the country has high levels of inequality and almost half of women's jobs are in the informal sector.⁸¹

In Australia, while women's participation is relatively high at 65 percent,⁸² women are over-represented among part-time and casual employees and the under-employed, and under-represented in management and senior executive roles.

Worldwide, it will take 75 years for the principle of equal pay for equal work to be realized⁸³ at the current rate of decline in wage inequality between men and women.

'A woman deserves equal pay for equal work. She deserves to have a baby without sacrificing her job. A mother deserves a day off to care for a sick parent without running into hardship – and you know what, a father does, too. It's time to do away with workplace policies that belong in a "Mad Men" episode.'

President Barack Obama, State of the Union Address, January 2014

Worldwide, it will take 75 years for the principle of equal pay for equal work to be realized at the current rate of decline in wage inequality between men and women.

Box 2: Best-practice example: Quebec's low-fee childcare programme

In 1997, the Canadian province of Quebec created a low-fee childcare programme to improve the status of women and poor families, and to contribute to building a better labour force. In 2011, the programme (which costs CAD7 per day per child) was serving 215,000 pre-school-age children, nearly half of all Quebecois children in this age group. The programme costs the province CAD2.2bn a year, or roughly 0.7 percent of its GDP.

Between 1996 and 2011, the rate of female employment increased faster in Quebec than in the rest of Canada. In Quebec, mothers experienced more pronounced increases in labour force participation than women without children, which was not the case in Canada as a whole. Moreover, the relative poverty rate of single-mother families fell from 36 percent to 22 percent, and their median real after-tax income shot up by 81 percent.

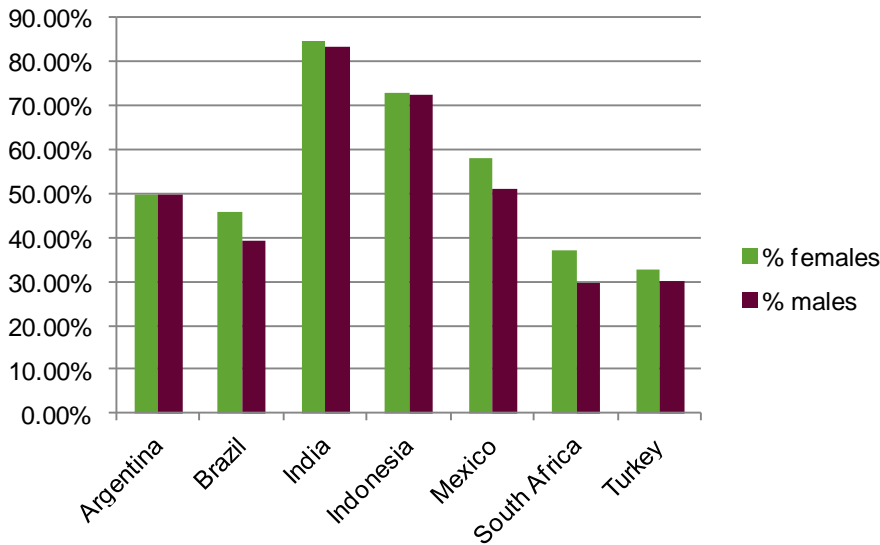
One study estimates that in 2008 universal access to low-fee child care in Quebec induced nearly 70,000 more mothers to hold jobs than would have been the case if no such programme had existed – an increase of 3.8 percent in women's employment. The same study estimates that Quebec's GDP was higher by about 1.7 percent (CAD5bn) as a result, and that the tax transfer returns that the Quebec and federal governments receive from the programme significantly exceed its cost.

In terms of legislation, the G20 countries have a mixed track record in providing paid parental leave (see Figure 6) and equal remuneration for men and women. Several G20 countries mandate paid paternity leave, but the maximum is 14 days (in the UK), with an average of only a few days.

Most G20 countries do mandate non-discrimination in hiring. However, the reality is that regulation of gender equality in the right to work and in rights at work is necessary,⁸⁴ but it is not sufficient to address the complexity of gender gaps in employment. The greatest potential of legislation to make a positive difference in access to quality work for women lies in tackling overt discrimination, alongside structural discrimination that dictates norms within the workplace and at home.

The fact that women are often left without any choice but to work in precarious informal jobs is deeply rooted in gender and power inequality and in exclusionary social norms that value the work and worth of boys and men over girls and women. A move from informality to formality and from the poorly paid and protected informal sector to better-regulated sectors generally improves women's employment outcomes and their economic and social rights. Further, measures to ease the time crunch women face between their paid and unpaid responsibilities are crucial to close this gap and increase growth: e.g. infrastructure that reduces travel time to work and policies that address discrimination in the market.⁸⁵

Figure 5: Informal employment rates in selected G20 countries



Source: ILO Statistical update on employment in the informal economy (June 2012)

In terms of social protection, the G20's collective approach leaves a lot to be desired. A comprehensive 2011 report commissioned by the ILO showed the critical role that social protection plays in reducing poverty and suffering and making globalization fairer and more inclusive.⁸⁶ However, the G20 has not taken up the report's proposals including for a social protection floor to respond to the recent economic crisis. As Nancy Alexander points out in relation to the Rio+20 processes, 'social protection' characterizes the G20's approach to equity, but in UN debates, social protection is more often viewed as one facet of a rights-based approach to development.⁸⁷ As a reflection, the Saint Petersburg Accountability Report mentions social protection only in a very limited manner.

At the national level, there are some positive stories from individual G20 countries. For instance, in South Africa social service delivery is now included in the government's Expanded Public Works Programme as part of its definition of public work, an important innovation given the urgent need for care of large numbers of HIV and AIDS patients.⁸⁸ Such programmes can have a positive effect on employment: in South Africa, labour market participation has increased by 13–17 percent compared with non-recipient households, mostly among women, and in Brazil, beneficiaries of the *Bolsa Família* social welfare programme are more likely to work than non-recipients.⁸⁹

A better approach for the G20 to enhance gender equality and women's rights through its policies would be for it to go beyond anti-discrimination legislation to address wider issues such as parental leave, child care, paid time off for care work, social protection, and policies that recognize women's contributions through unpaid care work, reduce its drudgery, and redistribute responsibility for care (towards the state, community, and men), along with asset ownership, reduction of gender segmentation in occupations, and financial inclusion.

Figure 6: Paid maternity leave



Source: World Economic Forum, Gender Gap Report 2013

To ensure that its employment and social protection policies contribute to women’s economic and social rights, the G20 should promote social protection and decent work for women, recognizing their unpaid workload.

FISCAL POLICY IN G20 COUNTRIES

Government spending, taxation, and public debt should benefit women’s economic and social rights by creating incentives for women to take up formal employment and to stay in the workforce, and by ensuring that cutting expenditure does not harm their access to public services or reduce good jobs for women.

The G20 countries have generally focused on reducing public debt or borrowing, with an emphasis on cutting spending (as opposed to raising taxes).⁹⁰ The features of austerity, including reductions in public sector jobs and services, social security entitlements, and labour rights, have had documented negative effects in both developing and developed countries. In fact, according to new research, ‘68 developing countries are projected to cut public spending by 3.7 percent of GDP in the third phase of the crisis (2013–2015) as compared to 26 high-income countries’.⁹¹ Yet, instead of promoting growth, let alone human rights and sustainable development, these policies have often dismantled the mechanisms that reduce inequality and enable equitable growth.⁹²

Box 3: Plan F – A recovery plan for women

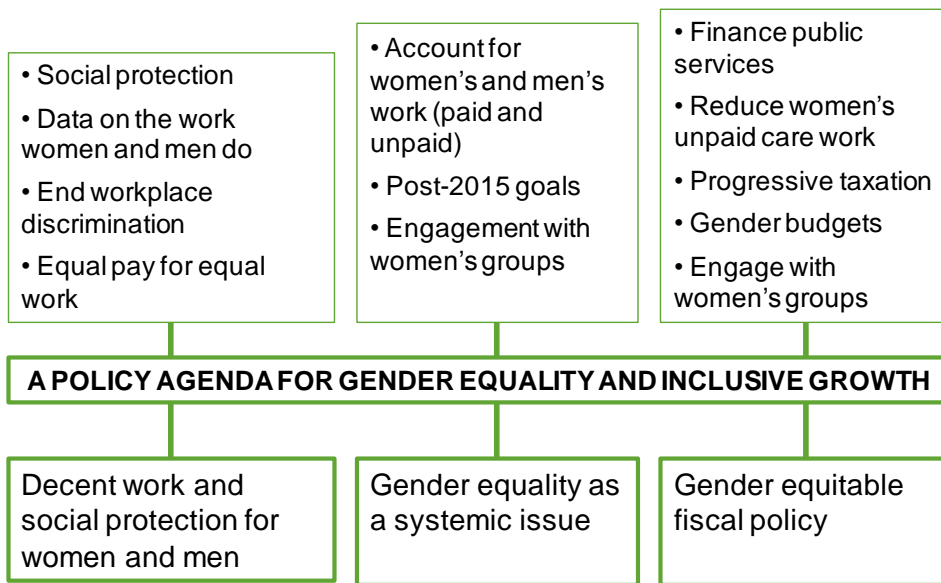
The Women’s Budget Group in the UK has found that spending cuts will reduce employment opportunities for women and make it harder to combine earning a living with providing care for families. It found the biggest loss to women is from tax and benefit changes, pointing out: ‘The government’s own impact analysis shows that 57 percent of those gaining from this measure are men and only 43 percent are women.’ The group

proposes that the government:

- invests in high-quality care;
- stops cuts to public services;
- ensures that women workers with employed partners gain from earning;
- raises the minimum wage to a living wage;
- repeals measures weakening social security;
- raises more tax revenue from wealthy people and companies;
- supports investment in social housing.

Source: UK Women's Budget Group (2013) 'To Ensure Economic Recovery for Women, We Need Plan F'

Figure 7: A policy agenda for gender equality and inclusive growth



Changes to tax systems have gendered effects that have resulted in losses for women. In Canada, the decision to create an individualized income tax system in the 1980s significantly contributed to increasing women's labour force participation. However, the Conservative government's promise to introduce a policy intended to provide tax relief tilted towards the highest-earning breadwinner in a household for families with children under five. This policy, called 'income tax splitting', threatens to roll back gains and may have the effect of discouraging secondary breadwinners to engage in paid work.⁹³ Indirect taxation also has gender-differentiated impacts.

The implications of these policies for gender equality are being considered by a number of women's groups and by feminist scholars.⁹⁴ For instance, Caren Grown and Devaki Jain⁹⁵ have undertaken an extensive multi-country research project that could inform taxation policies promoted by the G20.

6 WOMEN'S PAID AND UNPAID WORK IN CONTEXT

The G20 operates as a collective, as well as each member state having responsibilities within its own borders. The following case studies illustrate some of the ways in which national policies are (or are not) currently taking into consideration the range of women's work, paid and unpaid.

INDIA: WOMEN'S EMPLOYMENT IN DECLINE⁹⁶

The example of India demonstrates that fast growth does not automatically lead to gains in gender equality, women's rights, or economic empowerment. A recent ILO study found that, while economic growth has been rapid, India is one of the few countries where women's participation in the formal labour force has declined, and drastically so – from 37 percent in 2004–05 to 29 percent by 2009–10.⁹⁷ This reality cuts 'across all age groups, across all education levels and in both urban and rural areas'.⁹⁸ Within the G20, women's labour force participation in India and Turkey tie for the second lowest, above only Saudi Arabia, a country in which there are severe constraints on women's mobility.

About half of this decline is explained by a combination of women's enrolment in secondary school, increases in household incomes (which can decrease incentives for work), and 'problems with labour data measurement'.⁹⁹ The rest is said to be explained by women being unable to find the right opportunities and by their concentration in economic sectors that are not growing.

This reflects a messy reality behind the statistics: often, less visible social and cultural norms, exclusionary practices, and unequal gender power relations that restrict women's mobility and determine which jobs are available to and desired by them are also likely to affect the trends in women's employment.

A recent report by Oxfam India analyzed the relationship between violence against women (VAW) and women's experience of employment.¹⁰⁰ It found that poor women are more likely to face domestic violence than rich women, with women in informal employment being at greater risk. As household members move from casual work to stable informal and formal employment, the incidence of VAW is reduced – though the risk is not eliminated.

Outside the home, women's vulnerability to sexual harassment and violence is common. The prevalence of VAW, combined with discrimination in wages, irregular payments, and ambiguous service conditions,¹⁰¹ combines with conservative mindsets within families to drive women out of the workforce.

On the bright side, in urban areas more women are classified as ‘regular workers’ rather than self-employed, casual, or daily workers (the proportion has risen from 28 percent to 38 percent in the past 20 years¹⁰²). India’s economic development plans aim to promote ‘gender-inclusive growth’. Its far-reaching Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) reserves 33 percent of all the workdays it provides for women workers and the programme’s design takes into account women’s caring responsibilities.

Interventions to advance inclusive growth, including via women’s employment, cannot focus on income alone but need to take into account the context in which policies are being implemented. For India, this includes ensuring the safety of women in transportation to work, flexible work policies, and liberal maternity leave, as well as diversity committees and training for women and men.¹⁰³

Box 4: India’s Close the Gap campaign

The Close the Gap campaign is an initiative on equality launched in 2013. It challenges manifestations of inequality in all areas, such as property rights, health, education, the right to food and nutrition, and budgetary allocations for marginalized groups. It began by focusing on gender inequality, and more than 50,000 people across 12 Indian states responded to the question, ‘How would you close the gap between men and women in India?’ Its recommendations included affirmative action for women in public institutions; budgeting, implementation, and monitoring of existing legislation on violence against women; and increasing accountability on legislation and policies.

Source: Oxfam (2012) ‘Indians Demand Equality for Women’, <http://policy-practice.oxfam.org.uk/publications/indians-demand-equality-for-women-302024>

AUSTRALIA: INEQUALITY, CARE-FRIENDLY POLICIES, AND POLICY COHERENCE

The past ten years in Australia have seen a number of policies aimed at supporting women to enter or re-enter the workforce, and at supporting their caring responsibilities. Australia’s sex discrimination regime and the reporting regime under the Workplace Gender-Equality Agency, which requires workplaces to monitor and report on gender equality indicators, have supported the reduction of workplace discrimination and the development of more supportive workplaces for women. More recent developments like the right for employees with caring responsibilities to request flexible work; and a government sponsored scheme of paid parental leave provide positive examples of policies designed to facilitate women’s equal participation in the workforce by recognizing and supporting their reproductive and caring roles.

However, barriers to women's participation remain. In particular, while Australia's social protection system supports women who choose to remain outside the workforce to care for children, the combined effect of income tax and reduction in benefits can create a disincentive to work, particularly for women who are second income earners. There is also a large gap in levels of retirement savings between men and women, because contributions are linked to paid work.¹⁰⁴ This means that women lose out since they are more often in part-time and casual employment, have lower overall workforce participation and receive on average lower rates of pay than men.¹⁰⁵

In addition, entrenched workforce practices and attitudes towards balancing work and care can hinder women's opportunities for promotion or their ability to access meaningful work with the required levels of flexibility. Overall, Australia's example provides some promising models of policies to support women in the workplace, but also highlights the importance of ensuring coherence across government policies and of ensuring that tax and social protection are supportive of women's choices.

INDONESIA: 'FLEXIBILIZATION' OF WOMEN'S WORK

In 2010, Oxfam undertook research in West Java, Indonesia to examine the effects of the economic crisis on workers. The report showed that while trends towards 'labour market flexibilization' preceded the economic crisis, factory owners took advantage of the crisis to reduce their costs and increase their profit margins. This was further compounded by the inconsistent application of the rule of law, particularly by provincial governments.¹⁰⁶

The study documented the treatment of workers, including the firing and re-hiring of 79 women workers who had been at a factory for between eight and fourteen years and the re-hiring of younger workers under a variety of more flexible, lower-paid arrangements. The workers fought for their right to legally mandated severance pay, staging an eight-day protest at the provincial office. The factory relented, but had already employed other contract workers.

This example highlights the failure of economic stimuli in response to the financial crisis to recognise the specific vulnerability of women to high participation rates in export-oriented industries and to migration. To make matters worse, the Indonesian government did not consistently apply existing protections for workers, allowing companies to exploit the crisis by rapidly increasing the existing trend towards the flexibilization of labour. This resulted in less secure pay and conditions for women.

The results have been felt beyond reduced income, especially for women. Women who have lost their jobs may also face violence at home or divorce. In one focus group, women spoke of the emotional toll that losing their jobs had taken on the household. For half the women, this had led to increased conflict. Despite instances of breakdowns in family

'Factories want younger and fresher workers for contracts where they can pay less.'

Trade union leader, Indonesia, 'The Global Economic Crisis and Developing Countries: Impact and Response'

relationships, the critical coping mechanism for all workers was reliance on their social networks and families. These social networks were supporting them by means of financial loans, and providing food and care for children.

Labour laws need to protect workers, and while the laws in Indonesia are good, they are not consistently applied. The national labour law, in which minimum wage setting has been decentralized, is an important factor to consider in setting labour, employment, social protection, and fiscal policies. Indonesia has social security and insurance initiatives, including a national social security and insurance scheme for workers. However, implementation has been slow and there is no coverage for the unemployed or for workers in the informal sector, who constitute the majority of workers.

TURKEY: INEQUALITY, VULNERABILITIES, AND GOVERNMENT SUCCESSES

In 2013, Oxfam and the Economic Policy Research Foundation of Turkey (TEPAV) prepared a report on female participation in the labour force, and on fiscal and social policies that affect women's employment in Turkey. According to the report, despite an upward trend since 2005, women's participation in the labour force was the second lowest (with India) among G20 countries in 2011 – at 29.5 percent.

Between 2004 and 2012, many women moved from agriculture and the informal sector to the formal economy. However, informal work is still very high for women, with more than half of women working without social benefits or job protection. This makes them vulnerable to exploitation by employers; excludes them from claiming a minimum wage, workers' benefits, or maternity leave; and prevents access to financial services and information. Unpaid care work still forms a large proportion of women's work.

In Turkey, there are significant differences in the pattern of women's employment between rural areas, industrialized regions, and more developed urban areas. In the east of the country, agricultural employment, and women's participation in it, is more than twice as high as the national average.¹⁰⁷

As in many parts of the world, Turkish women have moved from employment in agriculture to services, but men continue to be disproportionately represented in higher-end positions while women work in low-paying or in part-time jobs.¹⁰⁸ There is also a large gender wage gap (despite equal pay legislation), and more women than men continue to be unemployed.

Some government policies have had notable success in creating an upward trend in women's employment and female labour force participation, including the major legislative change that upholds the equality principle; progress in tackling illiteracy; a law on compulsory

education that helped to narrow the gender gap; employment incentives (insurance premium schemes) for women and investment incentive schemes in developing regions to tackle informality; and the expansion of social security coverage to cover domestic workers, agricultural workers and home-based workers.

However, action is still needed to overcome the limits of current policies. First and foremost, positive legislation must be followed through to ensure that women can enjoy the rights provided by changes in the constitution, civil code, labour law, and penal code for equal pay for equal work. Other measures could include expansion of child and elderly care facilities; creating a wider legal base for paternity leave in order to assist in balancing work and family life, but also to prevent maternity leave from becoming a disincentive for employment of women; elimination of laws restricting women's entry to the labour market under certain conditions; further expansion of education facilities; expanding social security coverage and ending vertical segregation in the labour market. Ending discrimination in the workplace would be another important move towards expanding future opportunities for women.

CANADA: PROGRESS HAS SLOWED TO A HALT

Progress in women's labour force participation in Canada has slowed to a halt over the past two decades, and the gap between men's and women's shares of earned income has remained virtually unchanged.¹⁰⁹ Full-time employment rates for women aged 25–64 have held steady over the past five years at 57 percent on average, compared with 76 percent for men. This gap is most striking among Aboriginal women, whose employment rates are 15 percent below those of non-Aboriginal women.

A key issue affecting women's participation is the absence of a national childcare system. Lack of affordable childcare options, coupled with fiscal policies (such as the costly Universal Child Care Benefit programme) that provide an incentive for lower-income mothers to stay at home, create a vicious cycle in which women work fewer years, contribute less to their pensions and employment insurance, and have lower salaries when they re-enter the workforce after their child-rearing years are over. Women also spend on average more than twice as much time as men on unpaid care work in the household (50 hours vs. 24 hours weekly). It is worth noting that data on unpaid work is now less readily available to policy-makers since the government abolished the mandatory long-form census in 2010.

Women's organizations across Canada have been advocating for a federally funded accessible childcare programme as a means to advance gender equality and increase women's participation in the labour force, in particular for low-income women. Many have argued that the CAD2.8bn currently spent annually through the Universal Child Care Benefit programme could be reallocated for this purpose.

7 CONCLUSION AND RECOMMENDATIONS

The G20's commitments themselves appear not to have been vetted for their likely contribution to women's economic and social rights or gender equality. This is a major barrier to the advancement of the G20's inclusive growth and development agenda, including the likely effectiveness of its efforts to promote employment. These efforts cannot be made in isolation from the reality of women's and men's lives; first and foremost, G20 countries must understand and take into account the paid and unpaid (care) work that they do, and then make coherent efforts to increase economic opportunities for women and promote their rights, both to work and at work.

The G20 includes some of the richest – but also most unequal – countries in the world. It can play a crucial role in promoting a global economy that benefits women, men, and the natural environment. Now is the time to ensure that this influence is used in a way that creates opportunities for women and men, especially the most marginalized, and that dismantles status quo policies and practices that lead to the kinds of crisis that entrench inequality and poverty and threaten to damage our ecosystem for generations to come. Gender inequality is a systemic issue that must be tackled as a core obstacle to development and inclusive growth and, in turn, inclusive growth and development should contribute to women's economic and social rights as a matter of priority.

The policies pursued in the name of gender equality and inclusive growth may achieve neither of these aims if they are not sufficient or coherent. Such policies must include ensuring an enabling environment for women's employment, social protection linked to decent paid work, a reduction in the barriers to enjoyment of decent work, and an understanding of the jobs done by women and men, including those that are unpaid. During its presidency of the G20, Australia must show leadership on gender equality and women's rights by putting inequality on the G20 agenda for the Brisbane Summit and by recommitting the G20 to a truly inclusive form of growth. To do so, it Australia should take the following recommendations to the G20 group.

Treat gender inequality as a systemic issue – including in its governance and accountability mechanisms

The G20 can contribute to an enabling environment for women's economic and social rights by:

- Identifying the gender differences in work that men and women do, including unpaid work, and addressing gender discrimination in opportunities and outcomes of macro-economic policies;
- Putting in place a policy development mechanism to ensure that gender is incorporated into the formulation, application, and monitoring of its macro-economic policies in accordance with UN and ILO commitments;

- Developing meaningful mechanisms to engage with civil society, including women's rights organizations, so that policies are more rooted in the reality of women's lives;
- Supporting an accountable UN process for the post-2015 agenda and ensuring that what comes after the MDGs includes stand-alone goals on extreme economic inequality and on achieving gender equality and women's rights, as well as transformative targets to this end across the framework.

Promote gender-equitable fiscal policy

The G20 can ensure gender-equitable fiscal policy by:

- Promoting financing of public services to reduce women's unpaid care work and to expand public sector opportunities for female employment;
- Ensuring that taxation systems and policies recognize unequal gender roles and work to redistribute them;
- Promoting reviews of national budgets and tax codes to eliminate explicit gender biases;
- Engaging with women's groups to encourage meaningful accountability of budget processes through gender-sensitive budget monitoring.

Ensure decent work and social protection

The G20 can ensure decent work and social protection that benefits women by:

- Promoting a universal social protection floor to realize human rights and support decent living standards worldwide, including allocating resources to establish an adequate level of social protection for women;
- Pursuing data collection and analysis that recognize unpaid work and policies to redistribute the burden of unpaid care work;
- Ending workplace gender discrimination and promoting family-friendly policies, such as increasing parental leave entitlements, access to care for children and the elderly, and social insurance;
- Targeting employment policies to increase decent jobs for women, eliminate the gender wage gap and occupational segregation, and advance women's economic and social rights;
- Promoting labour legislation that improves the bargaining power and position of women.

NOTES

- 1 Oxfam (2012) 'Left Behind by the G20?: How inequality and environmental degradation threaten to exclude poor people from the benefits of economic growth', Oxfam Briefing Paper 157, <http://www.oxfam.org/en/policy/left-behind-by-g20>
- 2 South Korea slipped from 108th to 111th position on the World Economic Forum (WEF)'s Gender Gap Index due to declines in labour force participation and wage equality. Asia News Network (2013) 'Philippines best performer in Asia-Pacific in gender equality, says WEF', 25 October 2013.
- 3 ILO (2011): A new era of social justice, Report of the Director-General, Report I(A), International Labour Conference, 100th Session, Geneva, 2011.
http://www.ilo.org/wcmsp5/groups/public/@ed_norm/@relconf/documents/meetingdocument/wcms_155656.pdf
- 4 United Nations (2013) 'Report of the Special Rapporteur on Extreme Poverty and Human Rights'.
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- 7 <http://www.boell.org/web/146-535.html>
- 8 N. Alexander (2013) 'G20 Governance' in 'Global Financial Governance & Impact Report 2013', New Rules for Global Finance, Washington, DC.
- 9 J. Heintz (2013). 'Missing Women: The G20, Gender Equality and Global Economic Governance', Washington, DC: Heinrich Böll Stiftung,, www.boell.org/downloads/Heintz_Missing_Women.pdf
- 10 Income inequality is growing in 14 of the G20 countries. Oxfam (2012) 'Left Behind by the G20?' op. cit.
- 11 Ibid.
- 12 Oxfam (2014) 'Working for the Few: Political capture and economic inequality', Oxfam Briefing Papers, <http://www.oxfam.org/en/policy/working-for-the-few-economic-inequality>
- 13 This paper provides an in-depth discussion of the interdependence between extreme economic inequality and political capture and argues that, left unchecked, political institutions become undermined and governments overwhelmingly serve the interests of economic elites, to the detriment of ordinary people.
- 14 In the USA, for instance, the already dominant control by white men of the boards that oversee the nation's largest corporations has widened in recent years, according to a report issued by the Alliance for Board Diversity. Huffington Post (2012) "Corporate Boards Getting Whiter While America is Not", 3 May 2011.
- 15 Oxfam (2014) 'Working for the Few', op. cit.
- 16 In 'The Unpaid Care Work – Paid Work Connection' (ILO, 2013), Rania Antonopoulos argues that unpaid care work 'entails a systemic transfer of hidden subsidies to the rest of the economy that go unrecognized, imposing a systematic time-tax on women throughout their life cycle. These hidden subsidies signal the existence of power relations between men and women. But also, they connect the 'private' worlds of households and families with the "public" spheres of markets and the state in exploitative ways'.
- 17 United Nations (2013) 'Report of the Special Rapporteur on Extreme Poverty and Human Rights'.
- 18 R. Antonopoulos (2008) 'The Unpaid Care Work – Paid Work Connection', op. cit.
- 19 United Nations (2013), op. cit.
- 20 World Bank (2012) 'World Development Report 2012: Gender Equality and Development'; OECD (2012) 'Women in Paid and Unpaid Work: Measuring What Matters for Gender Equality'.
- 21 World Economic Forum (2013) 'Global Gender Gap Report 2013'.
<http://www.weforum.org/reports/global-gender-gap-report-2013>
- 22 World Bank (2012) op. cit.; Dufló (2012) 'Women Empowerment and Economic Development', *Journal of Economic Literature*, 50(4), 1051–1079.
- 23 There are 19 sovereign countries in the G20, plus the EU.
- 24 <http://www.unwomen.org>
- 25 <http://www.americanprogress.org/wp-content/uploads/2013/09/StateOfWomen-4.pdf>
- 26 Oxfam (2012) 'Left Behind by the G20?', op. cit.

- 27 https://www.g20.org/g20_priorities/g20_2014_agenda
- 28 Association for Women's Rights in Development (AWID) (2012) 'Friday Files: Financing for Gender Equality: Rhetoric versus real financial support', in AWID (2013) 'Have the Millennium Development Goals Promoted Gender Equality and Women's Rights?'
- 29 The term 'inclusive' is not tightly defined by the G20, but it is often considered synonymous with 'equitable', 'with an emphasis on job creation and an enabling environment for the private sector'. The World Bank maintains that 'growth is "inclusive" when higher earnings are driven by employment opportunities for the majority of the labor force, particularly the poor'. E. Stuart (2011) 'Making Growth Inclusive: Some lessons from countries and the literature', Oxfam Research Reports.
- 30 N. Kabeer et al. (2013) 'Paid Work, Women's Empowerment and Inclusive Growth: Transforming the structures of constraint', UN Women.
- 31 World Bank (2012) op. cit.
- 32 N. Kabeer et al. (2013) 'Paid Work, Women's Empowerment and Inclusive Growth', op. cit.
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