

IF NOT NOW, WHEN?

A roadmap towards a more gender-equitable economic recovery.



FOREWORD

We began our presidency of the Women 20 (W20) humbled by the knowledge that we did so in a milestone year for the promotion of gender equality and women's empowerment.

This year marks the fifth anniversary of the establishment of the W20, an official G20 policy recommendation engagement group, and the 25th anniversary of the Beijing Declaration and Platform for Action, the most progressive blueprint for advancing the human rights of women and girls globally.

In January, the W20 delegates came together in Riyadh for the first time and, over two days, we set out our agenda. We have retained the three focus areas of previous W20 Presidencies: labor inclusion, financial inclusion, and digital inclusion. In addition, the W20 delegates asserted the importance of inclusive decision making—for without diverse perspectives, decisions would not be comprehensive and reflect the interest of all members of their societies.

We agreed on the importance of ensuring that entrepreneurship takes a visible position as a cross-cutting topic due to the growing number of women entering the economy. And W20 Saudi Arabia continued the legacy of W20 Japan by adopting accountability as the backbone of each pillar. It is critical to propose mechanisms for tracking the implementation of the G20 leaders' commitments to foster gender equality and women's economic empowerment.

Less than two months later, on 11 March 2020, the World Health Organization (WHO) declared a global pandemic. That was the moment when the world should have turned its attention to the needs of women. But instead, women were left to bear the brunt of a multidimensional crisis.

On the government task forces established to respond to the threat of the virus, women's voices were largely missing—despite the fact that women constitute the majority of both frontline health and social care workers, and continue to shoulder a greater burden of unpaid care work within their families and communities.

In the absence of their voices and experiences, COVID-19 and the subsequent economic shock has highlighted pre-existing inequalities and deep-seated vulnerabilities in social, political and economic systems across the world.

As committed delegates of W20, we intensified our efforts. We commissioned this report firstly to highlight how the crisis is eroding the hard-won progress made towards gender equality over recent decades. But we also wanted to show how COVID-19 is an opportunity; an opportunity for the G20 Leaders to reset their economies based on the full and equitable participation of women by committing to the actions set out in our communiqué.

As they meet this November, G20 leaders have an unparalleled opportunity to expedite the achievement of the Sustainable Development Goals by recognizing women as agents of recovery and



of women. They must commit and pave the way for an equitable economic recovery where women, as equal partners and key economic actors, are an integral part of the solution.

A failure to act could slow the path to gender equality by more than 50 years. But the full commitment of G20 leaders to our recommendations would see us win this back—and more.

We hold 110 years of gender equality in our hands. It is too great an opportunity to ignore.

Dr Thoraya Obaid
W20 Chair – Saudi Arabia 2020

EXECUTIVE SUMMARY

We stand at a critical juncture in modern human history. The COVID-19 pandemic presents a stark choice: ignore the impact of the crisis on women and allow societies to become less equal, more divided and poorer; or help women to emerge fully recognized as equal partners and key economic actors, and in the process boost the potential for a faster socio-economic recovery. In this report we explore the dangers of doing nothing by highlighting the disproportionate impact of the pandemic on women. We then outline 10 key policy recommendations that would enable us to build a better future world, with equality and inclusion at the heart of our societies.

The movement towards gender equality can be strengthened during periods of great adversity. After the combined horrors of World War I and the Spanish flu, women gained ground in multiple areas, from greater participation in the labor force and in leadership positions, to greater social and financial independence and the right to vote.¹ And in China, women's participation in both the labor force and higher education increased during the Great Leap Forward and the Cultural Revolution.²

While some of the tangible gains may have proved superficial and temporary, the vital roles played by women during these periods of upheaval helped chip away at deeply engrained gender stereotypes.

Today, women are shouldering an outsized burden of the hardship caused by a global health and economic crisis. Pathogens such as SARS-CoV-2 (which causes COVID-19) do not discriminate – but society does. A range of factors – from affluence and age to gender and race – largely govern the impact the pandemic has had on people's lives and livelihoods. COVID-19 has burrowed deep into the cracks in the fabric of our societies, seeking out social and economic inequalities, and ruthlessly exploiting them.

As the Institute for Fiscal Studies noted: “The specific nature of the economic shock associated with COVID-19 has interacted with many old and deep inequalities.”³

History teaches that
disease outbreaks...expose
and exploit existing forces
of marginalization, seeking
out fault lines of gender,
race, caste, and class.

MELINDA GATES
Co-chair of the Bill &
Melinda Gates Foundation.⁴

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Gender inequality is no exception: a number of studies have highlighted the devastating macro-level impact of COVID-19 on women. The International Labour Organization (ILO) reports that women are more likely to work in harder hit and higher risk sectors – such as healthcare, social and domestic work;⁵ and United Nations (UN) analysis finds that women (and girls) have borne the brunt of school closures in terms of increased unpaid work and reduced levels of education and that “gender-based violence is increasing exponentially.”⁶

By 2021, an additional 47 million women are expected to be living on less than US\$1.90 a day as a result of the pandemic.⁷

Online analytics^a show a 7% increase in discussion of gender equality issues between 2019 and 2020.

This erosion of female empowerment and poverty reduction threatens not only progress made towards implementing the Sustainable Development Goals (SDGs), but also the development agenda in countries across the world.

To better understand the current situation and its likely future impact, the W20, in partnership with Accenture Research,^b conducted a survey of 7,000 adults in seven countries^c in August 2020, to explore the direct and indirect impact of COVID-19 on people’s lives and livelihoods.

Our survey findings confirm that the pandemic has had a negative impact on most people – but women have consistently been hit harder across countries, age groups and lifestyle indicators [see Fig. A1]. For example, we find that:



Women have seen their earnings decline almost two thirds more sharply than men, dropping by 16.5% on average since the pandemic began, compared with a drop of 10.1% for men



Among those respondents in employment when the pandemic struck, 5% of the women are now unemployed, compared with just 2.8% of the men



Mothers^d are spending an additional one hour 20 minutes per day on childcare – an increase of 29%



The proportion of women with easy access to healthcare, including maternal and reproductive services, has dropped by more than half – from 69% pre-pandemic to just 32%



Half of women say levels of tension and stress in their household are high, up from just 15% pre-pandemic

^a Online analytics conducted by Quilt.AI covers search, web and social in seven countries. See methodology for more details.

^b Accenture Research is a knowledge partner of the W20. For more information: <https://www.accenture.com/sa-en/about/events/g20-saudi-arabia>.

^c Brazil, India, Japan, Saudi Arabia, South Africa, United Kingdom, United States of America.

^d Includes guardians and anyone with responsibility for at least one child under the age of 18.

These tough experiences translate into significant concern over the short to long-term impact of the crisis on women [see Fig. A2]. Forty-two percent of female respondents believe their government has failed to account for the impact of the crisis on women, rising to 55% in South Africa.

A further 44% believe women will suffer more than men from the economic fallout, including 55% of those in Brazil. And looking to the future, 31% of female respondents believe the pandemic has set progress towards gender equality back by at least 10 years; in India this figure climbs to 49%.

Our econometric analysis suggests respondents' fears are not unfounded. We estimate that the unequal impact of the crisis may have added as many as 51 years to the time it will take to reach gender equality.^e

This might seem an unbelievably large impact in such a relatively short period of time—but this is no ordinary economic recession, and it is no ordinary health emergency. COVID-19 has precipitated an economic and social crisis which has touched almost every aspect of our lives.

We are also measuring the pandemic 'shock' at a specific point in time. The sooner a vaccine is found, the more likely it is that some of the losses women have suffered relative to men during the pandemic would disappear, lowering our estimate.

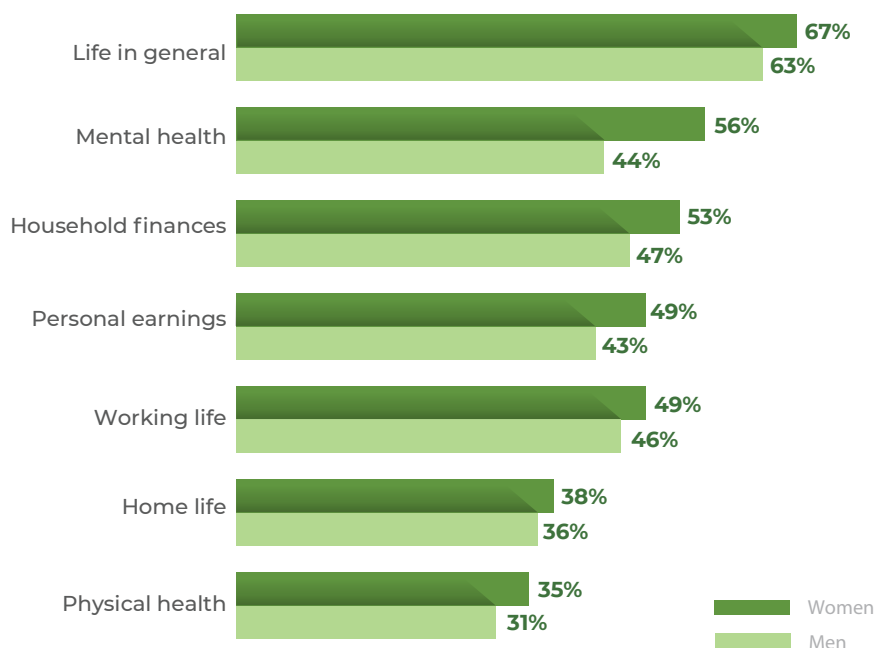
However, some changes will never be reversed. With every day that women and girls suffer, the more we erode the hard-won progress made towards gender equality over recent decades, and the firmer our extended timeline becomes. But it does not have to be this way.

The uneven impact of the pandemic on women has not gone unnoticed. Important debates on issues ranging from the burden of household responsibilities and increased domestic violence, to equal pay and female reproductive health, have become mainstream concerns.

But while recognition and energetic public discourse are crucial first steps towards a more gender equal world, this not sufficient to drive significant change.

Figure A1. How would you describe the impact of the COVID-19 pandemic on your:

Percentage of respondents selecting 'very negative' or 'negative' on a five-point scale.



Source: Accenture Research; Base: n=4,832 women; n=2,150 men.

^e Years in addition to the 99.5 years outlined in the World Economic Forum's Gender Gap Report 2020.

We need to act.

Unfortunately, the picture here is bleaker. United Nations Development Programme (UNDP) analysis of government action to tackle the COVID-19 crisis finds that just 39% of enacted policy measures have integrated a gender lens—and that 20% of the countries analysed have yet to introduce any measures to combat gender-based violence, support unpaid work or strengthen women’s economic security.⁹

The W20 delegates have, therefore, identified 10 areas where G20 leaders must take immediate action to correct the stark gender imbalances and ensure an equitable economic recovery. [See next page].

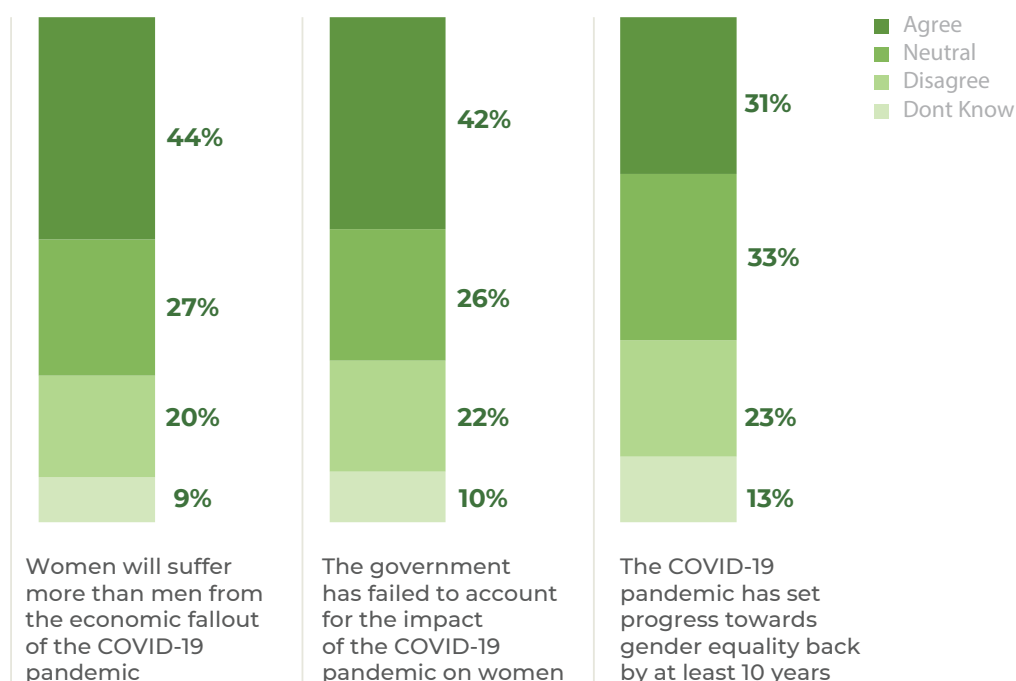
[In this crisis] we risk walking back on what we have actually moved forward on. We can easily let go if we don’t pay attention. Gender equality doesn’t fall from the sky. It has to be written into policies, and it has to be fought for.

KRISTALINA GEORGIEVA
Managing Director, IMF⁸

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Figure A2. Please indicate how much you agree or disagree with the following statements:

Percentage of female respondents answering on a five-point agreement scale.



Source: Accenture Research; Base: n=4,832 women.



HEALTH

Increase the provision of—and the equal access to—high-quality healthcare services through a significant increase in investment in social infrastructure.



EDUCATION

Ensure women and girls have access to education, including online learning, and that they can participate in training with special attention to technical and vocational education, e-skills, and lifelong learning opportunities through a significant increase in investment in social infrastructure.



DIGITAL INCLUSION

Increase women's and girls' access to digital technology, especially in remote and rural areas, by investing in infrastructure, high-speed connectivity and training to improve skills.



FINANCIAL INCLUSION

Develop, in partnership with public and private financial institutions and banks, innovative and easily accessible digital financial products to increase women's access to financial services.



LABOR FORCE INCLUSION

Adopt gender-responsive budgeting informed by gender impact assessments to ensure that pandemic recovery measures foster a gender-inclusive workforce.



UNPAID WORK

Significantly increase investment in social infrastructure to create jobs and build resilience in order to provide affordable and quality child, dependents, and eldercare through a significant increase in investment in social infrastructure.



INCOME PROTECTION

Implement social and income protection mechanisms for alternative employment models to ensure appropriate coverage for all workers in the formal and informal economy. Special attention should be given to essential workers, part-time workers, the self-employed, and vulnerable groups, particularly those in low-income countries.



ADVANCEMENT AND LEADERSHIP

Urgently ensure equal representation of women at all levels of decision-making in national and global political and economic bodies, including those in the private and public sectors.



ENTREPRENEURSHIP

Develop and fund action plans to stimulate women's participation in entrepreneurship and innovation ecosystems by supporting the start-up, scale-up and sustainability of women-owned businesses, particularly in ecommerce and the digital economy.



SEX-DISAGGREGATED DATA

Fund the research and the collection of sex-disaggregated data on the course of the pandemic.

Our analysis suggests that even partial commitment to these recommendations could shave up to 14 years off the pre-pandemic gender equality timeline. However, under a full commitment scenario, we could accelerate progress, reaching gender equality as soon as 2061—59 years ahead of pre-pandemic estimates. [see Fig. C3]

This 110-year gender equality dividend is too important an opportunity to ignore. A rich body of research points to myriad benefits of greater gender equality: more inclusive decision-making; more innovation and growth; better health and education outcomes; less conflict among countries; and greater economic resilience and stability. The economic empowerment of women does not just benefit women—it benefits the whole of society; women and men, young and old.

We call on G20 leaders to act now, so that we can turn the challenge of COVID-19 into an opportunity to drive a faster socio-economic recovery, and to build a fairer, more harmonious, more prosperous world.

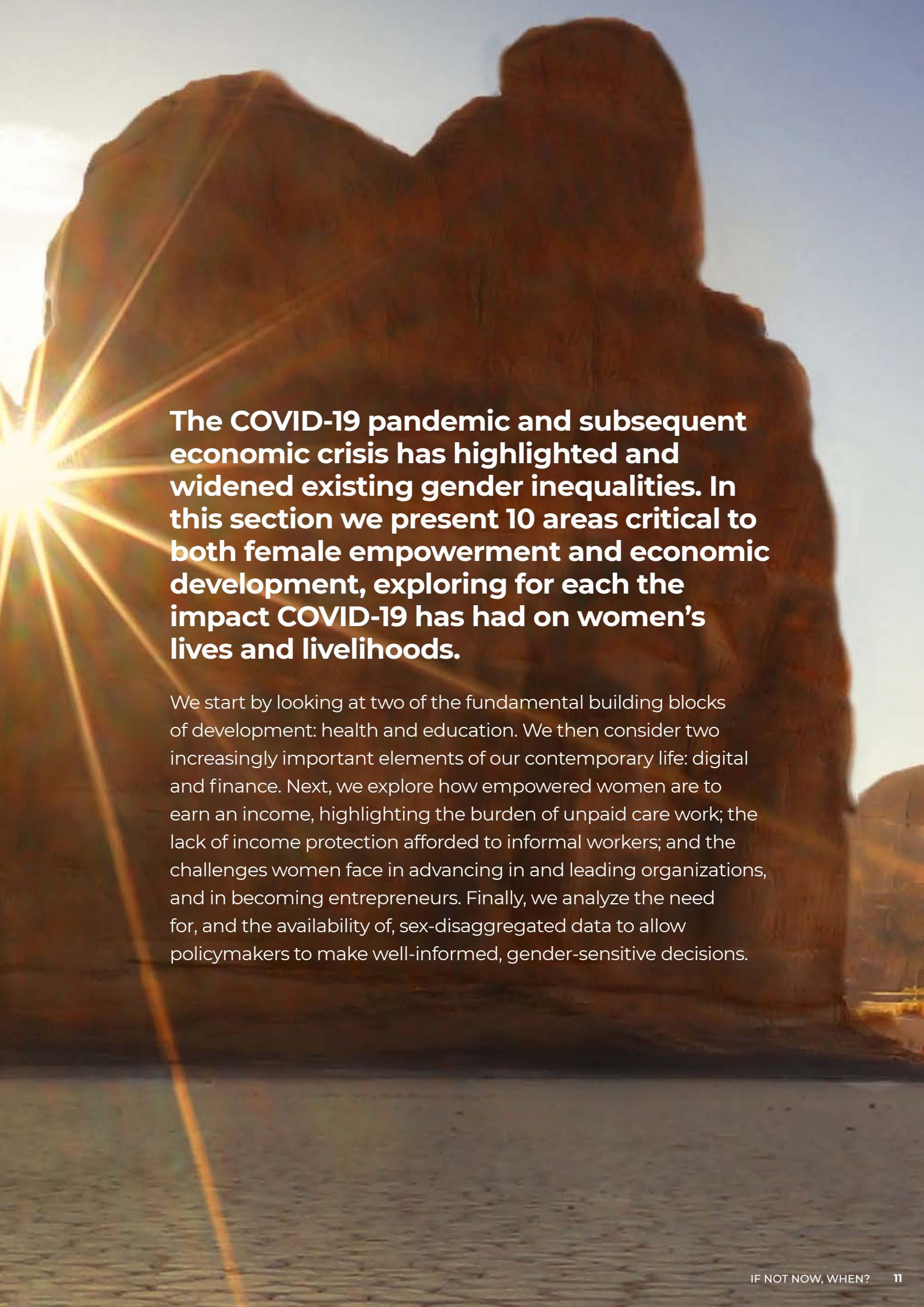
110 YEARS

Difference in gender equality timeline scenarios: 'Current trends' vs 'Full commitment'





THE CHALLENGE OF COVID-19



The COVID-19 pandemic and subsequent economic crisis has highlighted and widened existing gender inequalities. In this section we present 10 areas critical to both female empowerment and economic development, exploring for each the impact COVID-19 has had on women's lives and livelihoods.

We start by looking at two of the fundamental building blocks of development: health and education. We then consider two increasingly important elements of our contemporary life: digital and finance. Next, we explore how empowered women are to earn an income, highlighting the burden of unpaid care work; the lack of income protection afforded to informal workers; and the challenges women face in advancing in and leading organizations, and in becoming entrepreneurs. Finally, we analyze the need for, and the availability of, sex-disaggregated data to allow policymakers to make well-informed, gender-sensitive decisions.



Health

Health and economic growth have an important, mutually beneficial relationship. While richer economies are able to invest more in healthcare, good health contributes to growth, for example, by boosting attendance and productivity, in both the classroom and the workplace.¹⁰

Research from Chatham House says that “it is not an exaggeration to say that no society has seen sustained economic progress when it has neglected investment in its people’s education and health.”¹¹

Around the world, women tend to live longer than men. However, this gender gap falls where women struggle to access healthcare services.¹² By contrast, improved access has been linked to increases in women’s life expectancy, lower maternal mortality and lower child mortality.¹³

Ensuring women’s health can also boost economic stability and performance as a result of its direct impact on household income, labor market and working conditions.¹⁴ Women with a good understanding of—and access to—the health services they need are less likely to suffer from domestic violence and more likely to participate in society, seek economic empowerment and pursue their own interests.¹⁵

In contrast, restricted access to healthcare during pregnancy can have fatal consequences. Despite improvements in maternal mortality rates, approximately 810 women died from preventable causes related to pregnancy and childbirth per day in 2017.¹⁶ The vast majority of these deaths happen in poorer countries which tend to have worse healthcare systems. In Sub-Saharan Africa, two-in-five births happen with no skilled health personnel in attendance.¹⁷

For much of documented history, women have been excluded from medical and science knowledge production, so essentially we’ve ended up with a healthcare system, among other things in society, that has been made by men for men.

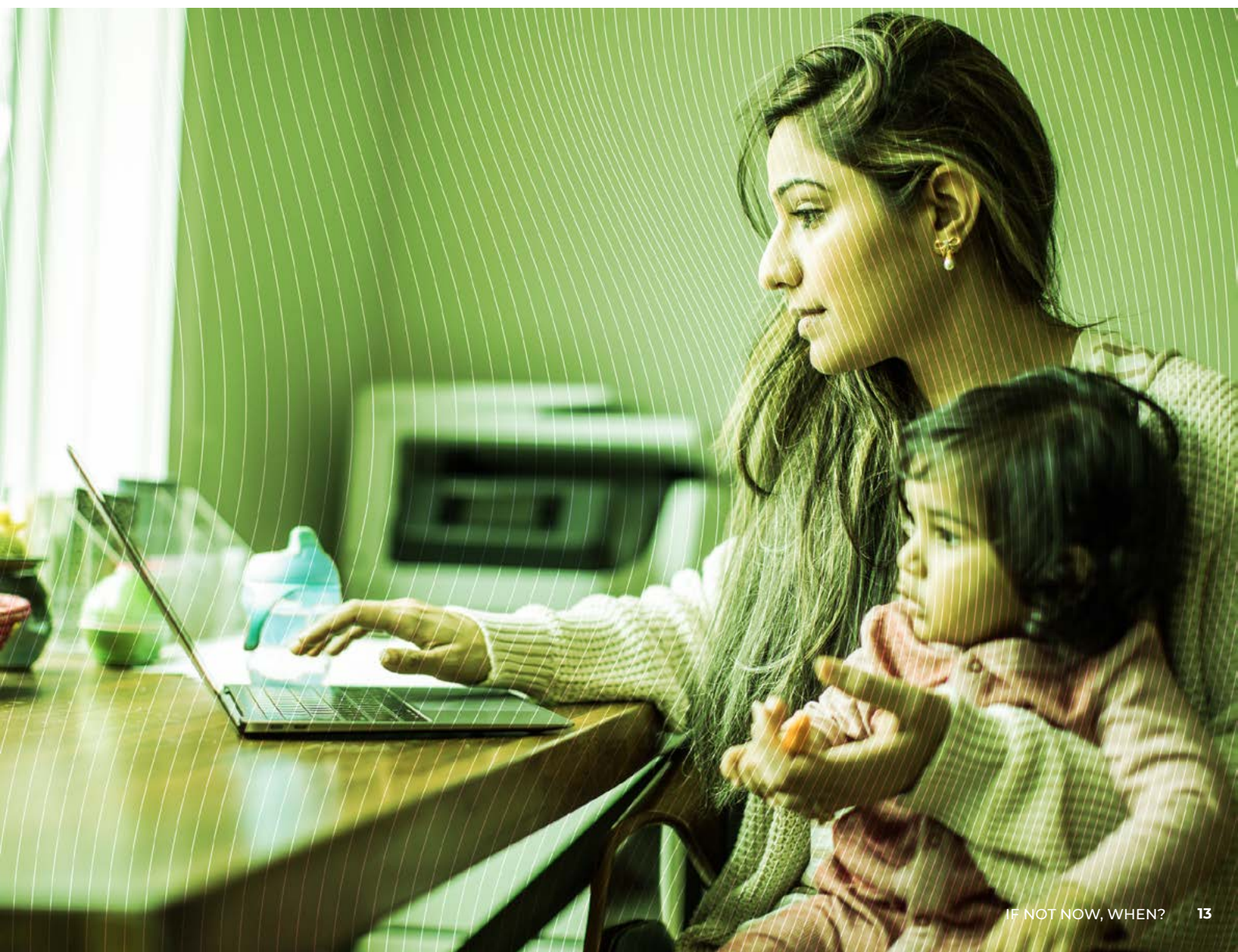
DR KATE YOUNG
Monash University, Australia¹⁸

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Earlier in life, poor access to healthcare also weighs on educational attainment, limiting aspirations and earning potential. A study in India suggests that many girls avoid going to school during menstruation for reasons such as pain, bleeding and embarrassment; even in school, related issues may prevent girls from concentrating fully.¹⁹

Even when women can access healthcare services, gender gaps persist. Modern day medicine continues to perpetuate an archaic simplification of humanity in which the male body has been characterized as the default, rendering the female body 'atypical'.²⁰ Women are mostly absent from medical textbooks and are underrepresented in clinical studies,²¹ meaning diseases which manifest differently in women than men are too often overlooked or misdiagnosed.²² A 2019 study of over 43,000 articles and 13,000 clinical trial records concluded that "sex bias against female participants in clinical studies persists despite legal and policy initiatives to increase female representation."²³

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THE IMPACT OF COVID-19

Globally, women account for approximately 47% of global COVID-19 cases across all age groups—rising to 63% of those aged 85 or over.²⁴ But one of the critical lessons from previous global pandemics, such as Ebola and Zika, is that the greatest threat to women's lives is not the virus itself, but rather reduced access to healthcare services.²⁵

The current pandemic has created additional barriers to already hard-to-access sexual and reproductive health services. Healthcare service providers have been overwhelmed and some patients have chosen to postpone regular medical appointments out of fear of contracting the virus.²⁶ In the UK, almost one million women are estimated to have missed mammograms in the six months to September 2020 due to breast screening programmes being paused.²⁷ And up to 47 million women could lose access to contraception in low and middle-income countries,²⁸ contributing to an additional seven million unintended pregnancies worldwide.²⁹

Gender-based violence concerns have also increased. Research has found that domestic violence tends to increase when families are forced to spend more time

163%

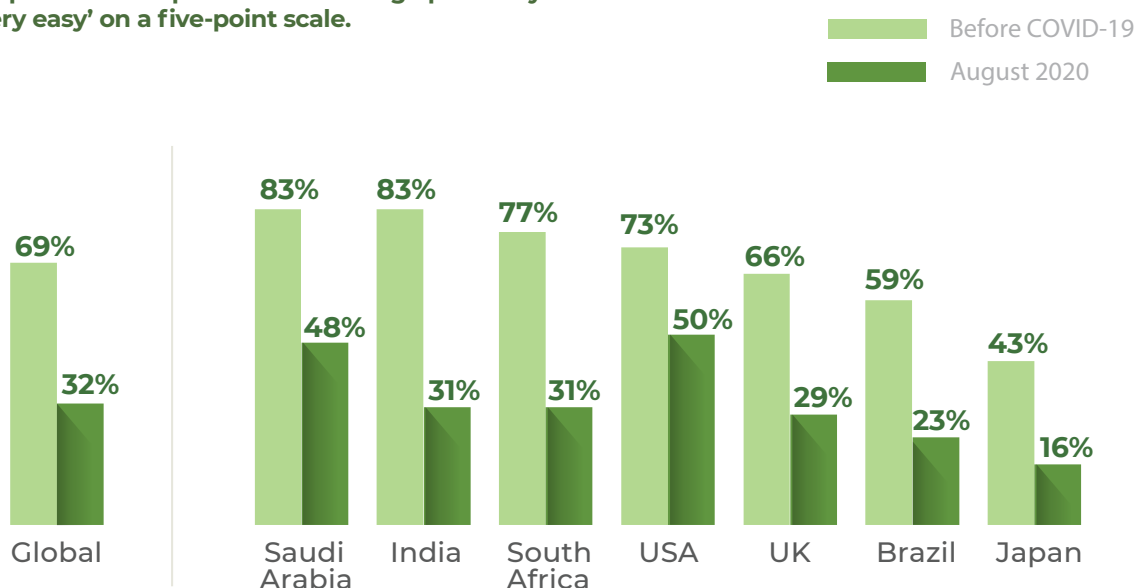
Increase in online searches around sexual assault (Saudi Arabia, 2020 vs 2019)

together,³⁰ and strict 'shelter-in-place' measures also reduce victims' access to advice and limit the ability of healthcare and other professionals to respond.³¹

Worryingly, the proportion of women citing high levels of stress and tension in their households has more than tripled from 15% pre-pandemic to 50%, according to our survey.

Figure B1: Describe your situation today and then think back to your situation before the COVID-19 pandemic: Ability to access healthcare:

Proportion of respondents selecting 'quite easy' or 'very easy' on a five-point scale.



Source: Accenture Research; Base: n=4,832 women

The [COVID-19] pandemic is deepening inequalities, and millions more women and girls now risk losing the ability to plan their families and protect their bodies and their health. Women's reproductive health and rights must be safeguarded at all costs. The services must continue; the supplies must be delivered; and the vulnerable must be protected and supported

DR NATALIA KANEM
UNFPA Executive Director³²

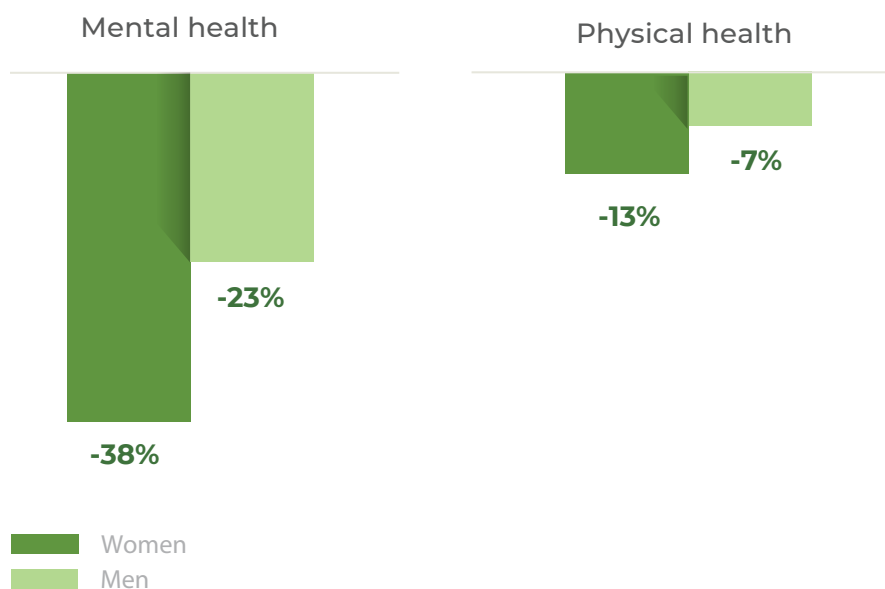


Our findings confirm the difficulty many women are having in accessing the healthcare they and their families need. Before the pandemic, 69% of women said it was easy to access healthcare, ranging from 83% in Saudi Arabia to 59% in Brazil. Today, the global figure has dropped by more than half to just 32%, falling as low as 16% in Japan [see Fig. B1]. The knock-on impact on child nutrition and health could be significant given the outsized responsibility women shoulder for family health.³³

The danger for women is highlighted by data which suggest that their physical and mental health has declined faster than men's over recent months [see Fig. B2]. Our survey finds that 56% of women say their mental health has suffered since the pandemic began—ranging from 45% in the US to 67% in Japan. And just over a third (35%) of women say their physical health has declined.

Figure B2: How would you describe the impact of the COVID-19 pandemic on your: Mental Health and Physical Health

Net proportion of respondents selecting 'positive' less those selecting 'negative'.



Source: Accenture Research; Base: n=4,832 women; n=2,150 men.



Education

Education plays a critical role in boosting economic and human potential. Investment in education has been linked to increasing productivity,³⁴ wages³⁵ and economic growth.³⁶ And, as one of the SDGs, quality education has been identified as crucial to enabling upwards mobility, reducing poverty, reducing inequalities and building more tolerant and peaceful societies.³⁷

The benefits of investing in women's education diffuse out from the individual, to their families and wider society. For women themselves, education boosts their potential earnings, financial independence and ability to make decisions that reduce their exposure to violence or abuse. Women with secondary education earn twice as much as those with no educational achievement, on average—and the likelihood of them being married as a child or of having children at an early age is also reduced significantly.³⁹

At the household level, universal secondary education for mothers could reduce stunting rates for their children by more than a third and cut under-five mortality rates by one fifth.⁴⁰ Better outcomes for children have also been linked to women being older when they give birth; having a lower number of offspring; and being more educated.⁴¹

Finally, women's education benefits economies more broadly. IMF modelling suggests that closing the education gender gap could increase the participation of women in the labor force by 19 percentage points and output by 9%.⁴² A reduction in population growth could also offer economies a large demographic dividend.⁴³ The loss in human capital wealth incurred today because many adult women did not benefit in their youth from universal secondary education^f could be as high as US\$30 trillion globally.⁴⁴

There has been some progress in the past decade with the share of girls enrolling in primary education at an all-time high; girls even outnumber boys in secondary school in some countries.⁴⁶ However, at the start of 2020, 132 million young girls worldwide were not in school; 34 million at primary school age, 30 million at lower-secondary, and 68 million at upper-secondary school age.⁴⁷

At tertiary education level, women (40.6%) are more likely to be enrolled than men (35.6%).⁴⁸ However, in many countries, women remain under-represented in STEM [see Digital Inclusion] while the link between college education and the labor market is not always robust; for example, in Saudi Arabia, just 41% of tertiary educated women go to find jobs, compared with 94% of men, despite similar attainment rates.⁴⁹

Moreover, schooling does not always equate to learning. Even when girls are 'in school' the poor quality of education they receive means that a large proportion fail to acquire fundamental skills such as reading. A study of lower income countries estimated that 40% of women would remain illiterate even if they had all completed at least grade six.⁵⁰

Globally, around 5.5 million more girls than boys of primary school age were out of school in 2018.

UN⁴⁵



^f Defined as 12 years of schooling.

This may be at least partially driven by bias, whether unconscious or purposeful, in education systems around the world. While two-thirds of our survey respondents believe their boys and girls have an equal chance of success in education, more believe it favors boys than girls in six of the seven countries we studied, climbing as high as 29% in Japan and 20% in Brazil [see Fig. B3]. Women (13%) are more likely than men (8%) to say their country's education system favors boys.

And perhaps of even greater concern is that some parents, especially in disadvantaged communities with limited resources, prefer to prioritize the education of boys, giving them more time to study, whilst young girls are expected to assist with household tasks. One in eight parents in the US (12%), who have both boys and girls, said they consider the education of their boys more important than that of their girls.

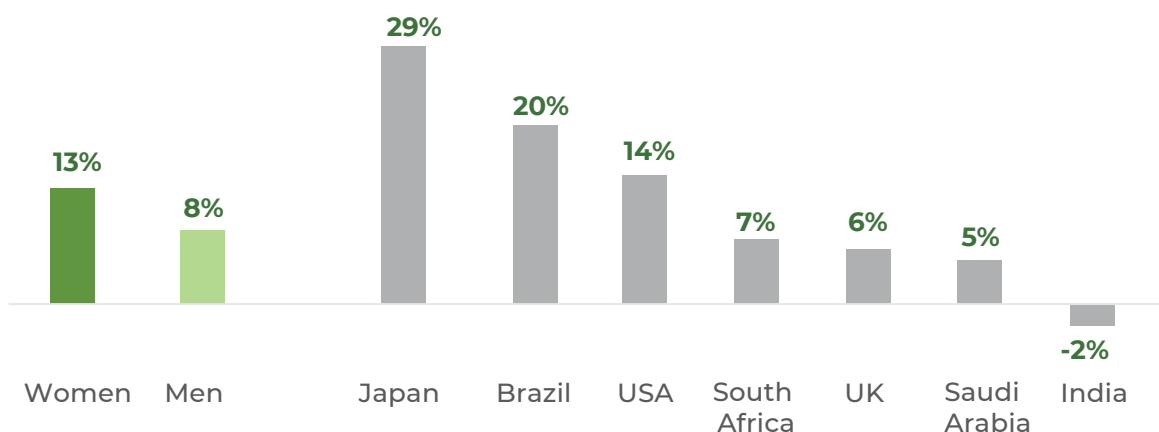
Education—as a critical component of a country's human capital—increases the efficiency of each individual worker and helps economies to move up the value chain beyond manual tasks or simple production processes.

WORLD ECONOMIC FORUM³⁸



Figure B3. Thinking about the education system in your country, do you think it offers boys or girls a greater chance of future success?

Net proportion of respondents who believe the system offers boys (vs girls) a better chance of success.



Source: Accenture Research; Base: n=7,005 respondents;

Note: respondents could also select "It offers both boys and girls an equal chance of success."

THE IMPACT OF COVID-19

UNESCO estimates that an additional 11.2 million girls are at risk of not returning to education following school closures during the pandemic.⁵¹ Experience from previous pandemics suggests that many may have taken on additional care responsibilities at home or started working to financially support their families. The risk is highest in regions such as sub-Saharan Africa and South and West Asia, but also exists in higher income economies. 1.2 million of the girls at risk are in North America and West Europe.⁵² It also extends across all education levels: 3.6 million young women may not return to tertiary level education.⁵³

While many children with internet access have been able to continue learning from home to some degree, this is simply not an option for those living in digitally excluded communities—in households with poor or no access to the internet [see Digital Inclusion]. Tellingly,

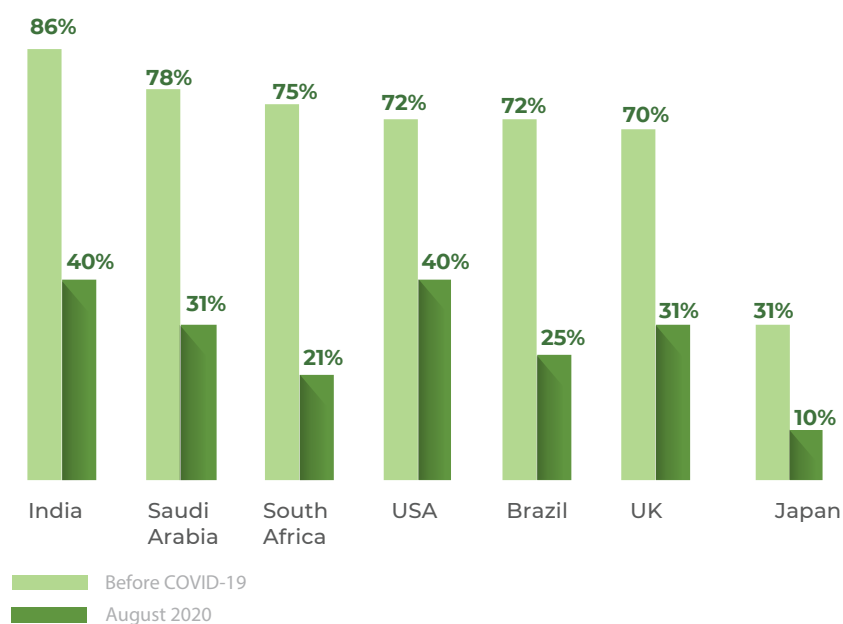
our survey found some of the steepest drops in parents' assessment of the quality of education received by their children in lower income economies [see Fig. B4]. For example, when surveyed, just 21% of parents in South

Africa said their children were getting good quality education, down from 75% pre-pandemic; similar declines were observed in Brazil (down 47 percentage points) and India (down 46 percentage points).

The impact of this loss of school time could be severe. Aside from the direct effect on learning, it is estimated that more than 368.5 million children rely on school for their daily source of nutrition.⁵⁵ Furthermore, time away from the classroom exposes children to domestic violence and abuse, heightened risk of teenage pregnancies, and online exploitation and cyberbullying.⁵⁶

Figure B4: Describe your situation today and then think back to your situation before the COVID-19 pandemic: The quality of education received by your children:

Proportion of respondents selecting 'quite high quality' or 'very high quality' on a five-point scale.



Source: Accenture Research; Base: n=2,996 parents or caregivers.

Longer-term, both individual earnings and economic growth are expected to be negatively affected by this loss of learning. Research from the World Bank suggests that losing four months of schooling in the US could result in a reduction in lifetime earnings of 2.6% per annum; this equates to US\$2.5 trillion dollars or 12.7% of annual GDP.⁵⁷ At the global level, the loss of earnings for students is estimated at 12-18% of current GDP,⁵⁸ a figure which does not include loss of earnings suffered by parents and other caregivers in providing home schooling and other care activities.

The importance of education is further highlighted by its relationship with the ability of people to endure the pandemic. Education opens doors into a wider variety of job roles, including those which can often be done remotely, limiting the risk of contracting the virus [see Fig. B5]. Pre-pandemic, university-educated women (25%) were only slightly more likely than non-university-educated women (22%) to work from home at least half the time. But when surveyed, the figure had more than doubled to 56% for those with degrees, compared to just 37% of those without.

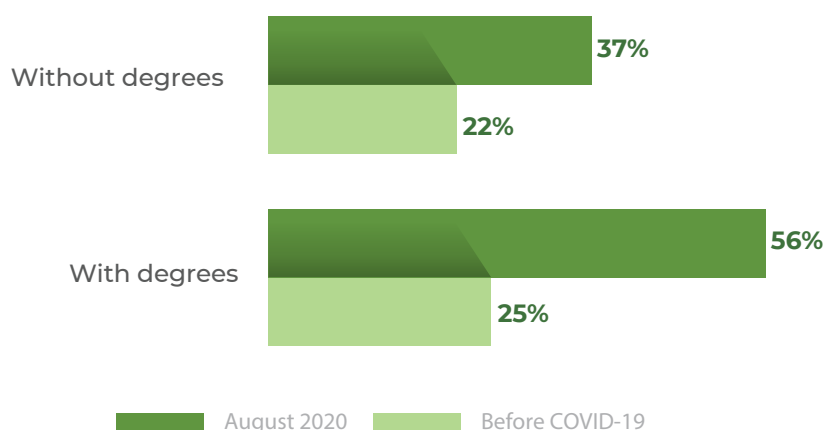
In a crisis like COVID-19, girls and young women are the first to be removed from school and the last to return

MALALA YUOSAFZAI
NOBEL PEACE PRIZE
WINNER 2014 ⁵⁴



Figure B5. What proportion of your working hours do you currently spend working from home? And what proportion did you spend working from home before the COVID-19 pandemic started?

Proportion of female respondents selecting 50%-100% of their time.



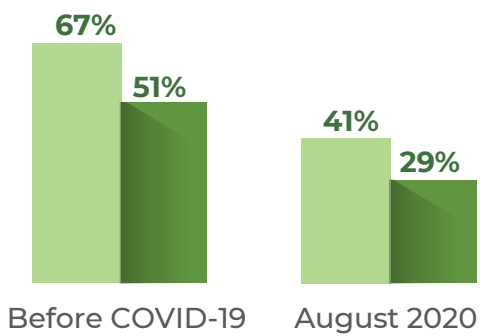
Source: Accenture Research; Base: n=1,807 women in employment with degrees; n=1,007 women in employment without degrees.

Our analysis also suggests that university-educated women have seen a slightly lower decline in earnings (15% drop), on average, since the start of the pandemic compared to those without degrees (18% drop). Moreover, because those without degrees typically entered the pandemic in a worse financial situation, gaps with their better educated peers in areas such as their ability to pay bills and job/income security have widened [see Fig. B6].

Figure B6. Describe your situation today and then think back to your situation before the COVID-19 pandemic:

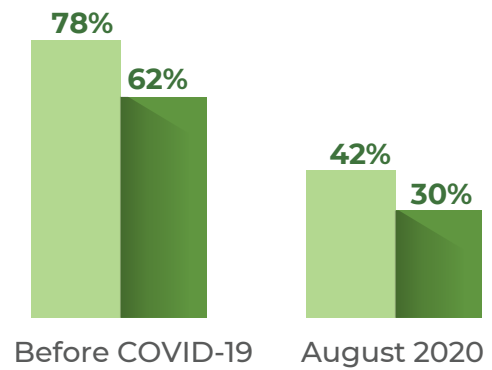
Ability to pay bills and expenses:

Proportion of female respondents selecting 'quite easy' or 'very easy' on a five-point scale.



Confidence in job and income security:

Proportion of female respondents selecting 'very confident' or 'quite confident' on a five-point scale.



With Degrees Without Degrees

Source: Accenture Research; Base (Ability to pay bills): n=2,581 women with degrees; n=2,232 women without degrees; Base (Confidence in job and income security): n=1,807 women in employment with degrees; n=1,007 women in employment without degrees.

28%

Increase in online
discussion of gender
equality and education
(2020 vs 2019)





Digital Inclusion

The impact of digital technology on the world is so significant that it is now referred to as the Fourth Industrial Revolution. These technologies have the power to promote inclusion, efficiency and innovation⁵⁹—but only for those people who can use them. Boosting digital inclusion—which encompasses good, affordable internet access, the necessary hardware and software, and digital literacy and support—is key to narrowing this ‘digital divide’.

Raising levels of digital inclusion could act as a powerful catalyst to get more women into the labor force and close the gender gap. It opens the door to a series of opportunities to boost female economic empowerment, including greater access to markets, knowledge, and flexible working arrangements.⁶⁰ A shift towards digital financial services could also boost the financial inclusion of women [see Financial Inclusion].⁶¹

Research from Accenture suggests that if we doubled the pace at which women become fluent users of digital technologies, it could dramatically shorten the timeline to gender equality.⁶² This could also enable 97 million more women worldwide—77 million of whom live in lower income countries—to secure paid work, and so reduce the gender pay gap by 21% worldwide.⁶³

However, women do not enjoy the same levels of digital access as men. The International Telecommunication Union (ITU) estimates that just 48% of women globally use the internet, compared with 58% of men.⁶⁴ One issue is access to mobile internet. Women are 26% less likely than men to have a smartphone, on average, in low and middle-income countries⁶⁵—and they are 23% less likely than men to use mobile internet services, rising to 58% and 41% in South Asia and sub-Saharan Africa respectively.⁶⁶ Up to 70% of women and girls do not have mobile devices, internet access or digital literacy skills in some parts of the world.⁶⁷ Even when women are able to get online, one in six respondents to our survey say they experience sexual harassment⁹ “regularly” or “all the time”—and one in three experience this at least “sometimes.”

1 in 3

Women say they face sexual harassment online at least “sometimes”

Affordability also remains an issue, both in terms of data charges and the cost of internet-enabled devices. This hits women harder because they tend to have less control over financial resources [see Financial Inclusion].

In more than half of low and middle-income countries, broadband services still cost more than the UN Broadband Commission’s target of 2% of monthly income per capita and basic internet-enabled devices cost more than 20% of average monthly income.⁶⁹

⁹ Respondents were given the following definition of harassment: ‘conduct which annoys, threatens, intimidates, alarms, or puts a person in fear of their safety (e.g., unwanted sexual advances, obscene remarks).’

Women are also less likely to be ‘producers’ of digital technologies. In the US, only around a quarter of tech workers are women.⁷⁰ In the UK, women account for just 17% of IT specialists—a figure which has barely moved during the past decade.⁷¹ Globally, women hold relatively few key in-demand roles in areas such data and Artificial Intelligence (AI; 26%) and Cloud Computing (12%).⁷² A recent study in the US found that poor workplace culture causes half of women who take tech roles to drop out before they reach the age of 35.⁷³

The pipeline of women into tech roles is also squeezed earlier in life by social and cultural norms which limit girls’ participation in relevant subjects. At 15 years of age boys are 10 times more likely than girls to want to become ICT professionals, on average.⁷⁴ Just 3% of students joining information and communication technology (ICT) courses across the globe are women. That improves slightly to 5% for mathematics and statistics courses.⁷⁵ In our survey, 25% of men and 19% of women say they believe careers related to Science, Technology, Engineering and Mathematics (STEM) are more suited to men; just 3% of all respondents believe they are more suited to women.

Hurdles to access, affordability, lack of education, as well as inherent biases and sociocultural norms curtail women and girls’ ability to benefit from the opportunities offered by the digital transformation.

OECD⁶⁸

”



THE IMPACT OF COVID-19

'Shelter-in-place' measures introduced by governments to combat the spread of the virus have made people more reliant on digital services than ever before. Digital tools such as contact tracing apps are at the forefront of health efforts. Communication and collaboration tools help people to stay connected with friends and family and to work from home. Internet-connected devices allow people to order vital goods and services without going outside, helping the global e-commerce market to grow by an estimated 33% in 2020 to US\$2.4 trillion.⁷⁶

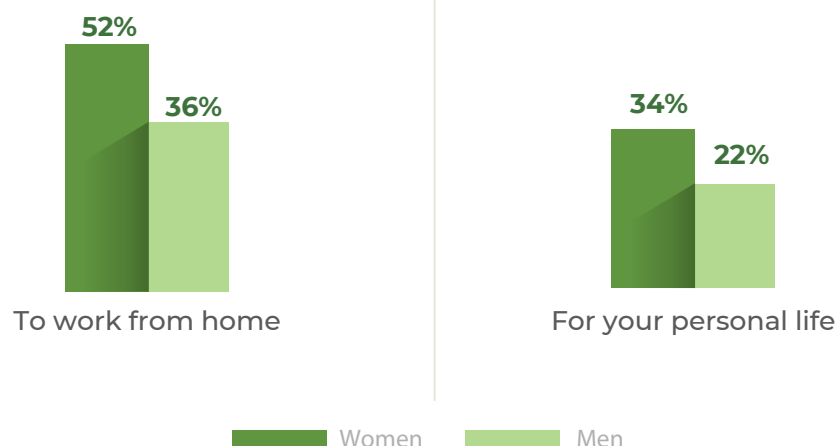
Our survey highlights how access to the internet has become relatively more important for women over recent months [see Fig. B7]. The proportion of women who say they are reliant on the internet for personal reasons has climbed by 34% globally since the pandemic broke. And the proportion who depend on the internet to work from home surged by 52%.

50%

Increase in online searches for coding/tech skills for women (Brazil and India, 2020 vs 2019)

Figure B7. To what extent do you rely on the internet?

Percentage change in proportion of respondents selecting 'very reliant' or 'reliant' on a five-point scale, August 2020 vs pre-pandemic.



Source: Accenture Research; Base: n=4,832 women, n=2,150 men; Note: for 'personal life' respondents were given the following examples: 'accessing your finances, purchasing the goods you need, entertainment, educating your children.'

Women (and men) are now more likely to perform a range of day-to-day tasks digitally [see Fig. B8]. Globally, 63% of women are doing more online communications since the pandemic started, ranging from 79% in Brazil, India and South Africa, to 42% in Japan and the US. And 47% are now buying more food and groceries online, rising to 68% in both India and Saudi Arabia.

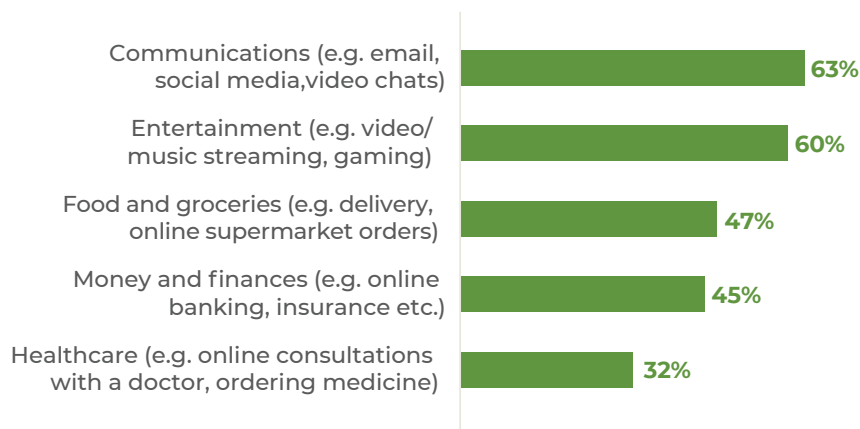
Against this backdrop of increased demand, it is a major concern that survey respondents say both the ease of getting online and levels of connectivity have declined since the start of the pandemic.^h When surveyed, 43% of women globally said their internet connection was fast and reliable enough to meet their needs, down from 60% pre-pandemic.

The biggest decline on this measure—for both women and men—is seen in India. Over the same period, the proportion of women saying they can access the internet “easily” has dropped from 84% to 71%.



Figure B8. Do you use the internet for each of the following more, less, or the same since the COVID-19 pandemic started?

Proportion of female respondents selecting ‘more.’



Source: Accenture Research; Base: n=4,832 women.

^h Our survey was fielded online so the impact of Covid-19 on digital connectivity would be expected to be significantly higher across entire adult populations, especially given 98% of our respondents had internet access at home.



Financial Inclusion

The ability to access useful, affordable financial products—such as bank accounts, credit and insurance—has been identified as an enabler to achieving seven SDGs.⁷⁷ Getting a transaction account is a key first step, opening the door to other financial services. But while 1.2 billion more adults have gained access to such an account globally since 2011, as of 2017, 1.7 billion still remain unbanked.⁷⁸

Financial inclusion plays a critical role in the economic empowerment of women. Providing women with the right financial instruments has been linked to a range of positive outcomes, including poverty reduction,⁷⁹ better risk management,⁸⁰ increased control over household resources,⁸¹ the ability to start or invest in businesses,⁸² and better education and nutrition of children.⁸³

The roll-out of digital financial services, such as mobile banking, has the potential to further lower barriers to women's access, use and management of financial products.⁸⁵ The benefits over more traditional 'bricks and mortar' services include speed and ease of access, reduced need to travel at specific times, increased security and privacy, and greater efficiency and control.⁸⁶

However, despite the key role played by women in managing household finances—including accessing government support, remittances and household expenditure—women remain less financially included than men. Global Findex⁸⁷ data shows that while the proportion of women with a bank account increased by 39% between 2011 and 2017, men are still 11% more likely to have one—rising to 15% more likely in low and middle-income countries.

Globally, men are also more likely to have borrowed money (12% more likely), saved money (15%), or made a digital payment (17%). This financial exclusion may weigh on women's ability to influence household purchase decisions or even control how their own earnings are spent.⁸⁸

Financial inclusion helps lift people out of poverty and can help speed economic development. It can draw more women into the mainstream of economic activity, harnessing their contributions to society.

SRI MULYANI INDRAWATI
Finance Minister, Indonesia⁸⁴



In all but seven of the countries analyzed by the World Bank in Women, Business and the Law 2020 (WBL), women can open a bank account in the same way as a man.⁸⁹ However, female financial inclusion is restricted in many other ways. For example, the WBL report finds that women are not protected from discrimination when accessing credit in 115 economies. And some women prefer to keep their earnings secret or illiquid due to concerns that other members of their household might take control of their accounts.⁹⁰ Our survey finds that 97% of prospective female entrepreneurs require funding to set up their business—but 45% expect this to be a major challenge.

Lower internet access [See Digital Inclusion], as well as lower levels of numeracy and literacy, are also likely to weigh on women's ability to enjoy the benefits of online financial services.⁹¹ And research from CARE found that even where awareness of digital options is high, take-up can be limited by the fear of making mistakes, poor network coverage or a preference for physical (paper) records.⁹²

45%

Prospective female entrepreneurs expect funding to be a major challenge



THE IMPACT OF COVID-19

The lack of financial control many women experience has been compounded by a loss of earning power during the pandemic. Our analysis of respondents' self-reported personal earnings suggests that the average woman has lost 16.5% of her income since the start of the pandemic, compared with a 10.1% decline for men.ⁱ

This disparity plays through into women's ability to pay for goods and services. Pre-pandemic, three in five women say it was "easy" to pay for essential bills and expenses, compared with two in three men. However, when surveyed, this proportion dropped 41% to just 35%. The decline for men was significant, but smaller at 37%, indicating that the gender gap has widened in relative terms.

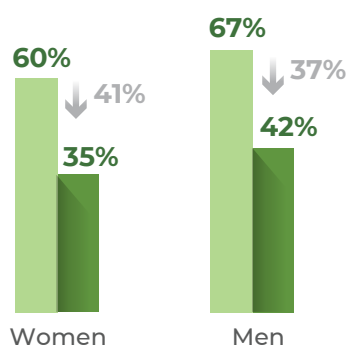
44%

Increase in online searches for grants for single mothers (UK, 2020 vs 2019)

Figure B9. Describe your situation today and then think back to your situation before the COVID-19 pandemic:

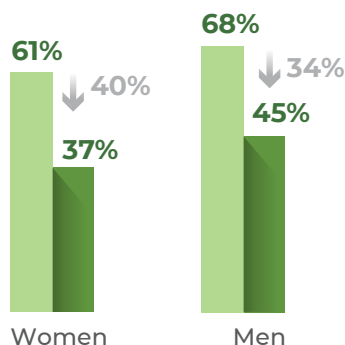
Ability to pay bills and expenses:

Proportion of respondents selecting 'quite easy' or 'very easy' on a five-point scale.



Personal disposable income:

Proportion of respondents selecting 'normally have enough' or 'always have enough' on a five-point scale.



Before COVID-19 August 2020 ↓ Percentage Decline

Source: Accenture Research; Base: n=4,832 women, n=2,150 men; Note: for 'bills and expenses' respondents were given the following examples: 'rent, utilities'; and for 'personal disposable income' the following clarification: 'i.e., the money you have available to buy non-essential products and services.'

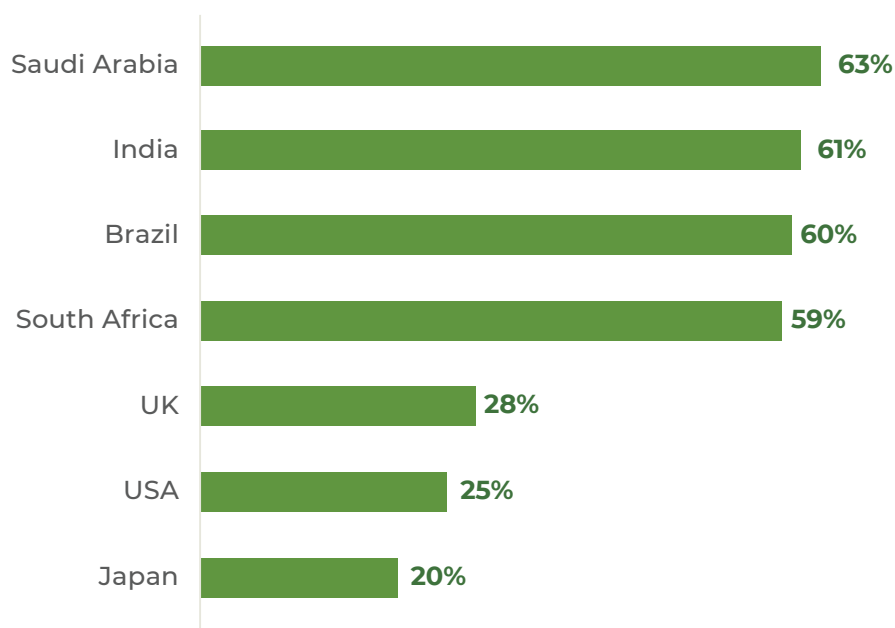
ⁱIncludes men and women reporting any personal earnings before the pandemic only; 11% of women and 5% of men reported having no earnings at all.

The situation as regards personal disposable income is almost identical at the global level [see Fig. B9]. In every market surveyed, women report a steeper decline in the ability to pay for non-essential goods and services than men, ranging from 73% in South Africa to 19% in the UK.

Digital financial services have also become more important during the pandemic, highlighting the need to boost both the digital and financial inclusion of women, particularly in emerging markets. Nearly half of the women we surveyed (45%) are using the internet more to manage their money and finances compared with before the pandemic, with around three in five women across Saudi Arabia, India, Brazil and South Africa increasing their use of these services [see Fig. B10].

Figure B10. Do you use the internet to manage your money and finances more, less, or the same since the COVID-19 pandemic started?

Proportion of female respondents selecting 'more.'



Source: Accenture Research; Base: n=4,832 women; Note: respondents were given the following examples: 'online banking, insurance.'



Gender inclusive workforce

Productive employment plays a critical role in sustainable, inclusive economic and social development. However, across the world, women are less likely to be in paid employment than men. And even when they are, they tend to earn less, to work in less secure roles and to feel less included.

Reducing these gaps is critical to the economic empowerment of women around the world. Women who are able to participate in economic activity are more likely to have access to quality healthcare and participate in different dimensions of their society.⁹³ Our survey finds that women in full-time employment tend to be more optimistic than their peers across a range of social and economic indicators. For example, before COVID-19, 69% of women working full-time found it easy to pay bills and expenses (vs 54% of other women), and 76% found it easy to access healthcare (vs 65% of other women).

Greater gender equality in the labor force has also been linked with a range of macroeconomic benefits, including greater productivity and export diversification,⁹⁴ and innovation.⁹⁵ The IMF estimates that closing the gender gap in workforce participation could increase GDP in emerging markets by 35%;⁹⁶ and another study suggests gender gaps in workforce participation (and entrepreneurship) cost 15% of the OECD members' GDP.⁹⁷ A World Bank report estimates that global wealth would be US\$172 trillion larger if women earned the same as men.⁹⁸ Beyond the economic benefits a more gender-equal participation in the workforce has been linked to lower levels of conflict in lower income economies.⁹⁹

However, women are 27 percentage points less likely to be active in the labor force compared with men—a figure unchanged from 2005 [see Fig. B11]. In relative terms, this means men are 57% more likely to be economically active than women. Moreover, the ILO estimates that 15% of the women in the labor force, equivalent to approximately 214 million women, are underutilized, compared with 12% of their male peers.¹⁰¹

Around the world, finding a job is much tougher for women than it is for men. When women are employed, they tend to work in low-quality jobs in vulnerable conditions, and there is little improvement forecast in the near future.

ILO¹⁰⁰



Even when women do enter the workforce, gender gaps persist. Across the world, women continue to be overrepresented in the informal economy, while being underrepresented in managerial positions.¹⁰² The OECD estimates that on average, women are employed for shorter hours and have shorter job tenures than men.¹⁰³

Men are also more likely to hold jobs in higher paying industries than women—but when women join these sectors, they are sometimes offered lower wages or less senior roles.¹⁰⁴ This contributes to a gender pay gap of 23%, meaning women earn on average 77% of what their male counterparts do.¹⁰⁵

Our survey also finds that women are less likely than men to feel included in the workplace than their male counterparts. Pre-pandemic, 55% of women said that they had at least “some influence” over decisions in their teams, compared with 65% of men.^j

These gender gaps perpetuate because of both legal and social barriers. Across the world, women have just 75% of the legal rights of men across a set of World Bank indicators identified as crucial to economic empowerment.

23%

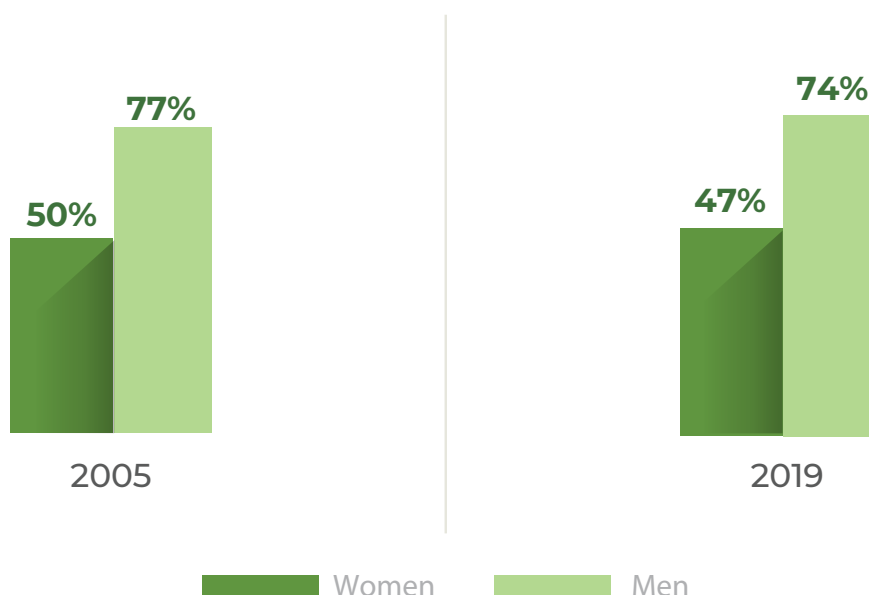
Gender pay gap

Ninety economies still restrict the types of jobs women can do.¹⁰⁶ Social norms around gender roles also limit women's choices. For example, the ILO estimates that women around the world perform 265 minutes of unpaid care work per day, over three times more than men¹⁰⁷ [see Unpaid Work].

In the workplace, women also face discrimination and harassment. Of the women we surveyed, almost one in three say they experience sexual harassment while doing their job at least “sometimes”; and more than one in seven say they experience such behaviour “regularly.”

Figure B11. Global labor force participation rate.

Percentage of population aged 15+.



Source: The World Bank.

^j Respondents were asked “Which of the following best describes how you feel in your team/organization today and before Covid-19?” Responses for ‘partially included’ combine ‘I feel like a key component of my team with real influence over decisions’ and ‘I have some influence over decisions, but do not feel like a key component of my team.’

THE IMPACT OF COVID-19

The COVID-19 crisis has exacerbated existing gender inequalities in the workforce, leaving women more vulnerable to the economic impact of the pandemic. The high proportion of jobs held by women in sectors hit hardest by the pandemic, such as hospitality and retail, mean women's jobs are 19% more at risk than men's jobs.¹⁰⁸ And overall, almost half (49%) of employed women are working in sectors with a medium or high-risk of income and job losses during the pandemic. This compares with 40% of men.¹⁰⁹

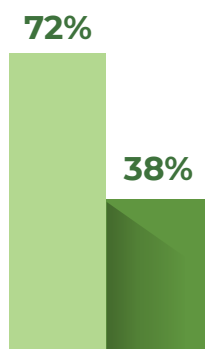
The impact on women's employment has been swift and devastating. By early April 2020, an estimated one million employees from the garment industry in Bangladesh had been fired or furloughed; the vast

majority of them were women.¹¹⁰ Almost three-quarters of domestic workers, 80% of whom are women, have lost their jobs.¹¹¹ Health and care workers, 70% of them women, have faced heightened exposure to the virus.¹¹²

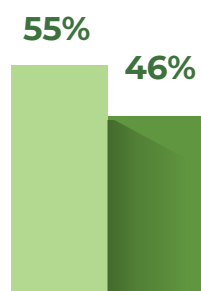
Among our survey respondents that were in employment when the pandemic struck, 5% of the women are now unemployed. This compares with just 2.8% of the men. But our analysis suggests that empowerment is also slipping among those still in jobs [see Fig. B12]. For example, the proportion of employed women feeling confident in their job and income security fell dramatically from 72% pre-pandemic to 38% when surveyed. And just 46% now feel included in the workplace, down from 55%.

Figure B12. Describe your situation today and then think back to your situation before the COVID-19 pandemic:

The level of confidence you have in your job and income security. Proportion of employed women selecting 'quite confident' or 'very confident' on a five-point scale.



How included you feel in your team / organization. Proportion of employed women selecting 'I feel like a key component of my team with real influence over decisions' and 'I have some influence over decisions, but do not feel like a key component of my team.'



Before COVID-19 August 2020

Source: Accenture Research; Base for job and income security: n=2,825 women; Base for workplace inclusion: n=2,352 women.

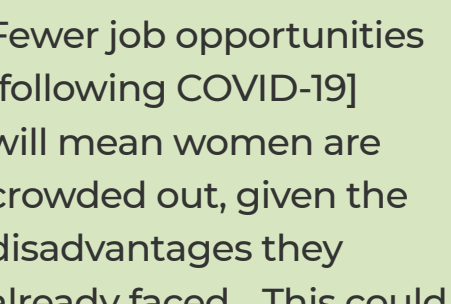


46%

Proportion of women who feel 'included' in the workplace (vs. 55% pre-pandemic).

The decline in women's economic empowerment could have significant long-term impact. Experience of pandemics like Ebola and Zika suggests that women take longer than men to recover from the impact of a financial crisis.¹¹³ Women are less likely to have significant savings or have put money away for retirement, leaving them at higher risk following periods of unemployment or restricted income.¹¹⁴

The drive for more physical distancing in the workplace could also accelerate automation trends. This is a concern given that 11% of the female workforce is at a high risk of automation, compared with 9% of their male peers.¹¹⁵



Fewer job opportunities [following COVID-19] will mean women are crowded out, given the disadvantages they already faced... This could be even worse for young women from minority groups.

NAVYA BARADI
Canada, G(irls)20 delegate
and focus group participant

”



Unpaid work

Across the world, women perform the majority of unpaid work, such as the care of children, older persons and other dependent, sick or persons with disabilities in the household. It also includes wider household management activities, such cleaning, cooking and washing. Taken together, these unpaid, sometimes hidden, activities weigh on the ability of women to find and thrive in paid employment.

In no country do men provide an equal share of care work; in fact, globally, women contribute two to 10 times more.¹¹⁶ The ILO estimates that women account for 76.2% of total hours contributed in unpaid care work.¹¹⁷

This pattern emerges early in a girl's life. According to ILO estimates, 73% of the 35 million 15-17 year-olds that perform more than 20 hours of care in their own households are girls.¹¹⁸ Women aged 16-24 who responded to our survey, spend 8.75 hours per week on domestic chores, 8% more than their male peers.

Unpaid care work is
the main reason why
women are outside the
labor force.

ILO¹¹⁹



Having to balance paid employment with this unpaid work affects women's choice of work and their pay. There is a clear link between women's relative time on unpaid domestic work and their economic participation, across economies.¹²⁰

For example, many women in developing and emerging countries choose a lower-paid job in agriculture that gives them the flexibility to go back home and feed their children every few hours.¹²¹ For home-based textile workers, who typically get paid by unit produced in countries such as Brazil, India and Thailand, earnings are dependent on how much time they can give to work versus childcare.¹²²

Women are also more likely to work part-time and for limited hours, which has implications for their ability to access social protection and increases their risk of working poverty. In the G20, 18% of women in formal employment and 28% of women in informal employment work fewer than 35 hours per week. For men, the figures are 8% and 17.5% respectively.¹²³

Motherhood can also weigh on women's chances of thriving in the workplace. A study in the UK found that, by the age of 42, mothers in full-time work suffered from a pay penalty of 7% compared with peers without children.¹²⁴ By contrast, a US study found that fathers actually got a pay bonus of 6% compared with non-fathers.¹²⁵

Research into the causes of these disparities found that mothers suffer from "lower perceived competence and commitment, higher professional expectations, lower likelihood of hiring and promotion, and lower recommended salaries."¹²⁶

Women will have achieved true equality when men share with them the responsibility of bringing up the next generation.

RUTH BADER GINSBURG
US Supreme Court Justice
(1993-2020)

”

Affordability of childcare is also a major barrier, particularly in markets where nuclear family units tend to live far from relatives. In Australia, New Zealand, the UK and the US, couples with two young children put more than 30% of their earnings towards childcare.¹²⁷

In the US, the average annual cost of center-based childcare for infants exceeds that of public college tuition, and in some states even housing costs such as mortgage repayments and rent.¹²⁸ For an estimated 24% of American households headed by single women, the ability to afford quality childcare is so limited that they rely on informal arrangements with friends and family.¹²⁹



THE IMPACT OF COVID-19

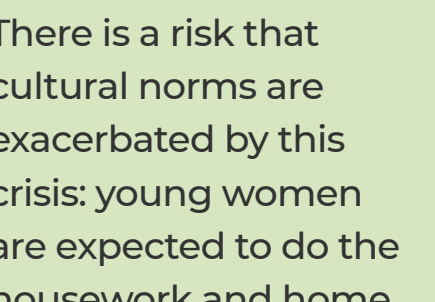
'Stay-at-home' measures introduced by governments around the world, including asking those who could do so to work from home, have increased the burden of both care and domestic responsibilities on women.

Our survey finds that mothers^k are spending an additional 1.3 hours a day on childcare—an increase of 29% from pre-pandemic levels—as school and nursery closures and travel restrictions limit their care options. The rise is steepest in South Africa and the UK where women are spending an extra 1.9 and 1.8 extra hours per day looking after children.

Beyond childcare, women report spending an additional 2.3 hours per week on other household tasks such as cooking and cleaning—an increase of 21% from pre-pandemic levels.

These extra hours are taking a toll. Over a third of mothers (36%)—rising to 47% in Brazil—say that it has become harder to perform their care responsibilities since the pandemic started. Additional home schooling, rising tension and the provision of more meals are all contributing factors [see Fig. B13]. In Brazil, online searches for how to educate children increased by 200% since the start of the pandemic.

Some hope can perhaps be found in men's increased involvement in domestic activities since the pandemic started. Men report that the hours they put into childcare and other household tasks have increased by 34% and 25% respectively since the pandemic started. This could potentially transform



There is a risk that cultural norms are exacerbated by this crisis: young women are expected to do the housework and home schooling but young men are also under increasing pressure to provide for their families financially.

SOFIA BERNI
Italy, G(irls)20 delegate and
focus group participant



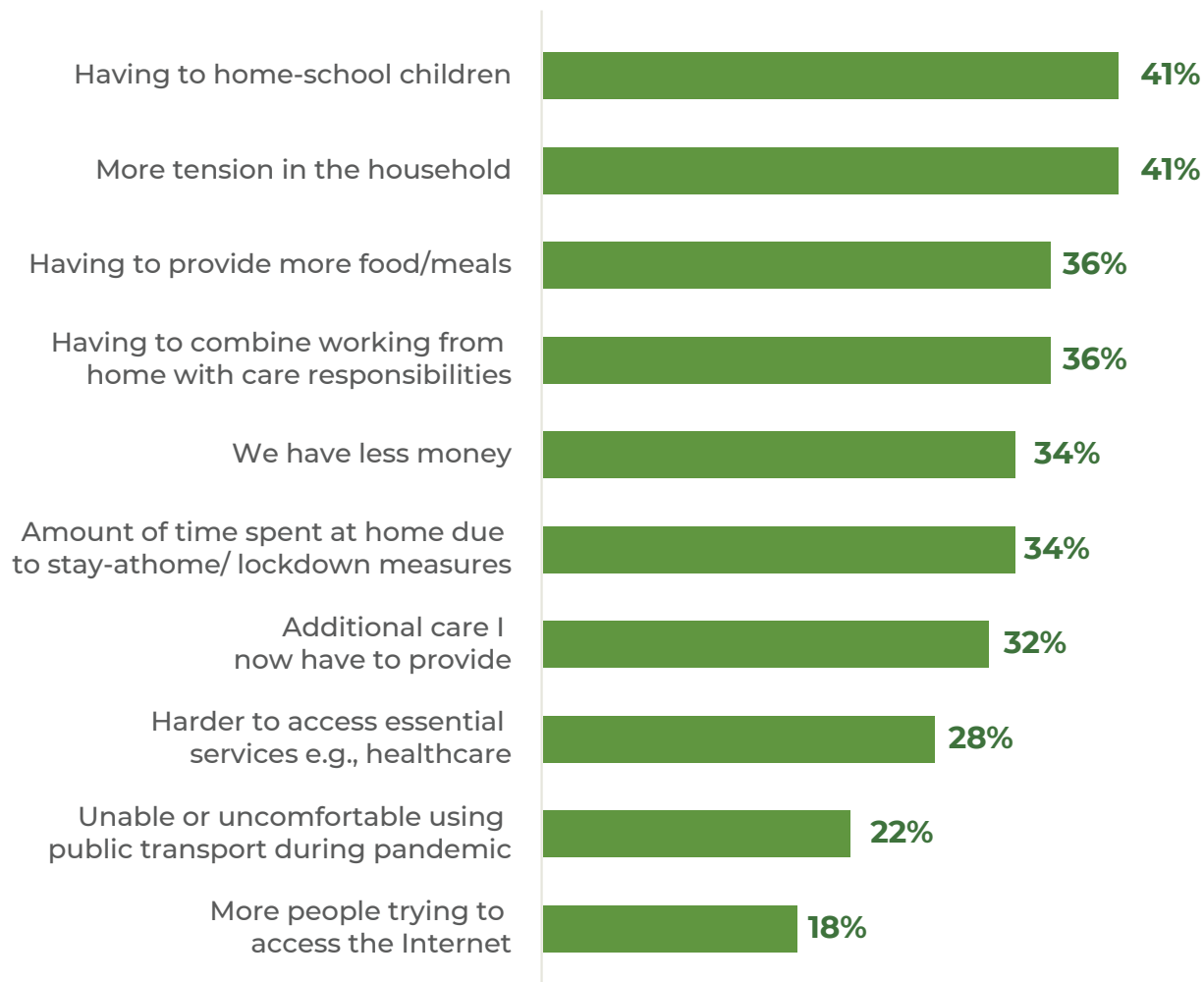
30%

Increase in online
discussion of impact
of childcare on gender
equality (2020 vs 2019)

^kIncludes guardians and anyone with responsibility for at least one child under the age of 18.

Figure B13: Why has it become harder to perform your care responsibilities since the pandemic started?

Percentage of women with care responsibilities who say it has become 'harder' or 'much harder' to perform them.



Source: Accenture Research; Base: n=1,075 women. Note: chart shows top 10 responses.



Income protection

Unlike workers who are formally employed, workers in the informal economy have little, or no income protection. They do not have access to social security benefits that guarantee income security, particularly in case of unemployment, sickness, work injury, maternity, loss of a breadwinner, or in old age. This makes them particularly vulnerable to situations where they are unable to work, as they have no income replacement. Research from the ILO confirms that the poor face higher rates of informal employment.¹³⁰

Across the G20, 50% of women's employment and 59% of men's employment is informal. This rises to 60% and 67.5% respectively for lower income economies¹ in the G20.¹³¹

A particularly worrying pattern is the overrepresentation of young women in the informal economy—with 59% of women aged 15-24 in the G20 in informal employment, compared with 48% of adult women.¹³²

Though men are more exposed globally to informal work than women, women are more likely to be working without income protection. They are overrepresented among contributing family workers, home-based workers doing piece-rate work in the lower tiers of supply chains, and domestic workers.¹³³ By contrast, they are underrepresented among employers in the informal economy; across the G20, men are more than twice as likely as women to employ others.¹³⁴

There is a clear inverse relationship between levels of education and informal employment.¹³⁶ In the G20, 95% of women (and 93% of men) with no educational achievement work in the informal economy. By contrast, 45% of women with secondary-level education and 21% of those with tertiary education hold informal jobs, compared with 53% and 26% respectively for men.¹³⁷ A lack of access to childcare options, finance and assets further constrain women's employment choices and entrepreneurial capacity. Our survey finds that, pre-pandemic, the income and job security of women working in formal employment was 45% higher than that of their peers working informally [see Fig. B14].

Working in [the] informal...economy... leaves women often without any protection of labor laws, social benefits such as pension, health insurance or paid sick leave. They routinely work for lower wages and in unsafe conditions, including risk of sexual harassment.

UN WOMEN¹³⁵

”

¹ Argentina, Brazil, China, India, Indonesia, Mexico, Russia, Saudi Arabia, South Africa, Turkey.

Income protection measures also matter beyond the informal economy. The rise of digital technologies has facilitated an increase in alternative forms of employment for both women and men (e.g. part time, temporary work) and new forms of work have emerged (e.g. zero hours contracts, gig work). In the US, gig type jobs account for a third of all jobs, equivalent to 57 million people.¹³⁸

This has blurred the lines between workers that are formally and informally employed and has exposed regulatory gaps. For example, in many cases workers for digital platforms are not even classified as workers at all, but rather as participants (e.g. on crowdsourcing platforms like Clickworker). In other platforms they are considered independent contractors (e.g. on digital platforms such as Uber). But in nearly all cases they have lower income protection than those formally employed.

Women are also overrepresented in some alternative employment types, such as part-time arrangements, across most countries.¹³⁹ This is not necessarily a matter of choice. Throughout the world, more women than men report that

50%

Proportion of women
in paid employment
working informally

they are underemployed, meaning that they are willing but unable to work more hours.¹⁴⁰ So while this might appear as beneficial for women, or for other workers who need flexibility in their working arrangements, it actually masks the lack of opportunity for access to more secure jobs with better pay, better working conditions, and income support.



THE IMPACT OF COVID-19

The global recession has hit hardest the sectors where there is a disproportionate number of women in informal employment. Across the G20, 53.5% of women in informal employment are in high-risk^m sectors that suffered a drastic fall in economic output owing to pandemic-related lockdowns and social distancing measures, including accommodation and food services, real estate, business and administrative activities, manufacturing and wholesale/retail trade. This compares with 43% of men in informal employment. As a result, relative povertyⁿ for informal workers and their families could increase by 34 percentage points globally and 36 percentage points in G20 countries, owing to their lost income during the crisis.¹⁴¹

For millions of workers, no income means no food, no security and no future. [...] As the pandemic and the jobs crisis evolve, the need to protect the most vulnerable becomes even more urgent.

GUY RYDER
Director-General, ILO¹⁴²

”

Women working in alternative employment types are also more financially at risk from the impact of the pandemic. Overall, 13% of women in paid employment who responded to our survey are working without any form of income protection; this doubles to 26% of women working part-time. And given the nature of the pandemic, it is concerning that women working full-time are almost twice as likely to say their contract guarantees sick leave as their peers working part-time (47% vs 26%).

The lack of financial independence and security available to women working without income protection could have significant repercussions for other outcomes, from their mental health, to their home life as well as their career aspirations. Moreover, if going to work is a matter of survival because they have no other way to pay for essentials such as food and housing, they may be more likely to ignore stay-at-home restrictions endangering their own—and their household’s—health.

51%

Proportion of women working informally who say their earnings have fallen since the start of the pandemic

Our survey highlights the increased vulnerability of women in informal employment. Almost half of women (49%) in employment without any form of income protection^o said, when surveyed, that they now feel insecure in their current job and income, up from 16% before COVID-19 [see Fig. B14]. More than half (51%) of these women working informally say their earnings have fallen, and 43% say they “never” or “rarely” have any disposable income, up from 17% pre-pandemic.

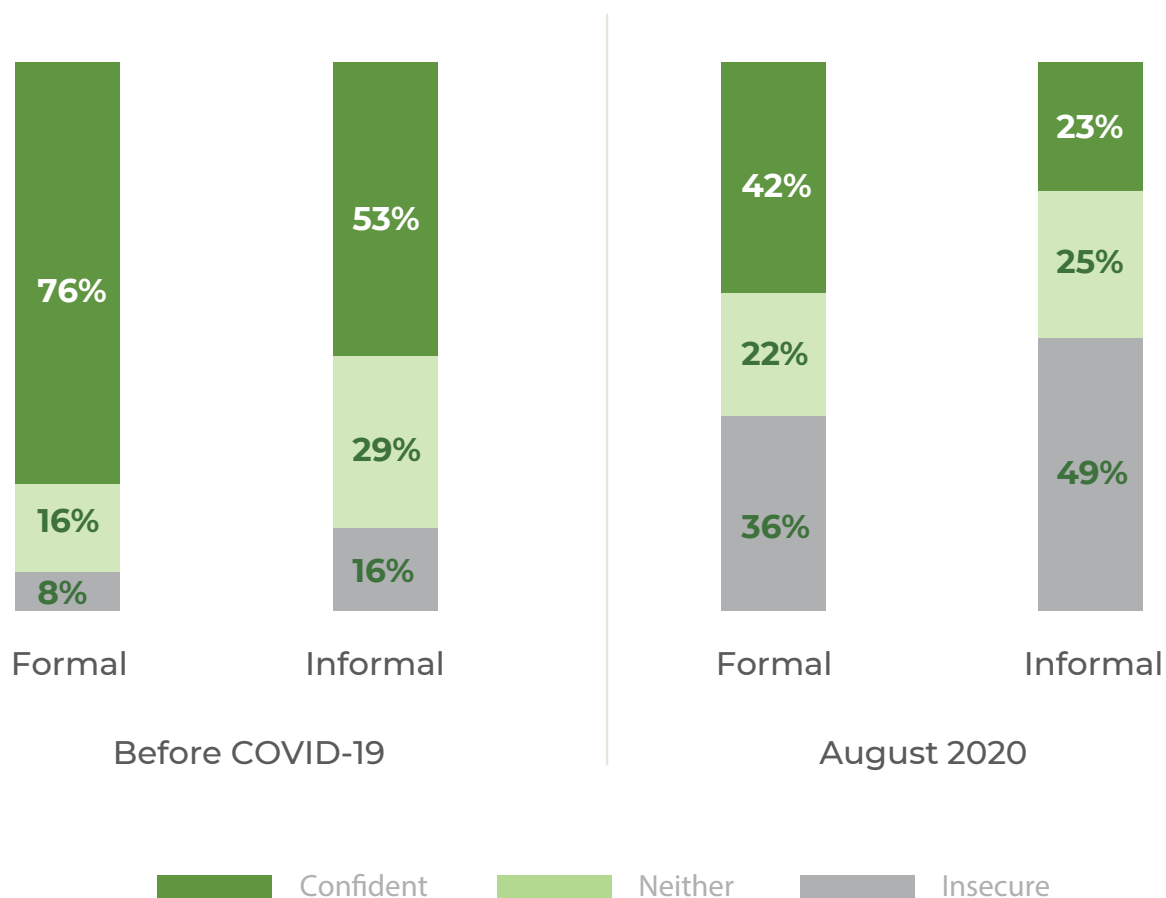
^m Includes ‘high risk’ and ‘high to medium risk’ categories as defined by ILO.

ⁿ The rate of relative poverty is defined as the proportion of workers with monthly earnings that fall below 50% of the median earnings in the population.

^o Informal workers defined as those who selected ‘No’ to all the following: My employer contributes to my pension fund; My contract guarantees paid annual leave; My contract guarantees paid sick leave; I am employed on the basis of a written contract or agreement; My contract guarantees paid maternity or paternity leave.

Figure B14: How would you describe the impact of the pandemic on the level of confidence you have in your job and income security?

Percentage of women in paid employment.



Source: Accenture Research; Base: n=2,053 women in paid employment with income protection; n=299 women in paid employment with no income protection.



Advancement and leadership

Inclusive and diverse decision-making has proven benefits. These include the avoidance of groupthink bias—which can lead to groups excessively seeking agreement, and so increasing the odds of poor decisions being made¹⁴³—and an increase in the breadth and depth of information a group has in order to make decisions. Studies have shown that diverse groups perform better¹⁴⁴ and make more accurate decisions.¹⁴⁵

Raising the participation of women specifically has been linked to a range of positive outcomes. In Norway, for example, researchers have observed a direct causal relationship between the presence of women on town councils and the provision of childcare.¹⁴⁷ Research on panchayats—or local councils—in India revealed that the number of drinking water projects in areas with women-led councils was 62% higher than in those with men-led councils.¹⁴⁸ In the wake of the 2008/9 financial crisis, Christine Lagarde, then head of the IMF, said: “if it had been Lehman Sisters rather than Lehman Brothers, the world might well look a lot different today.”¹⁴⁹

52%

Proportion of respondents believe men have a better chance of reaching senior leadership roles in their country today

The world is complex, and to manage an increased level of complexity, we do better if we have an increased level of diversity... because we can better process that information.

JOSÉ MANUEL BARROSO
Former President of the
European Commission¹⁴⁶

”

However, global gender imbalances in key decision-making positions are large. For example, less than a quarter of all national parliamentarians are women, ranging from 43% in Nordic countries to just 16% in the Pacific.¹⁵⁰ At government ministerial level globally, the proportion of women falls to just 21%.¹⁵¹ In the business world, just 18% of organizations are led by women.¹⁵²

Worryingly, our survey finds little hope of dramatic change. Globally, 52% of respondents believe men have a better chance of reaching senior leadership roles in their country today, rising to 81% in Japan. Just 13% say women have greater opportunities. Even among 16-24-year-olds, 45% believe men have the advantage, compared with 17% who think women do.

The reasons suggested by women for this disparity include social and cultural expectations (54%), discrimination (49%) and perceptions of “what a good leader ‘looks like’” (40%) [see Fig. B15]. Many men agree that women face challenges in these areas, but more than one in five globally say “men are better leaders”—rising to 35% in India and 46% in Saudi Arabia—an indication that sexism remains widespread.

If women’s voices are not represented in parliament, [then] we are not going to be represented in legislation [or] in budget allocation.

GABRIELA CUEVAS BARRON
President of the Inter-Parliamentary Union,
Mexico¹⁵³

”

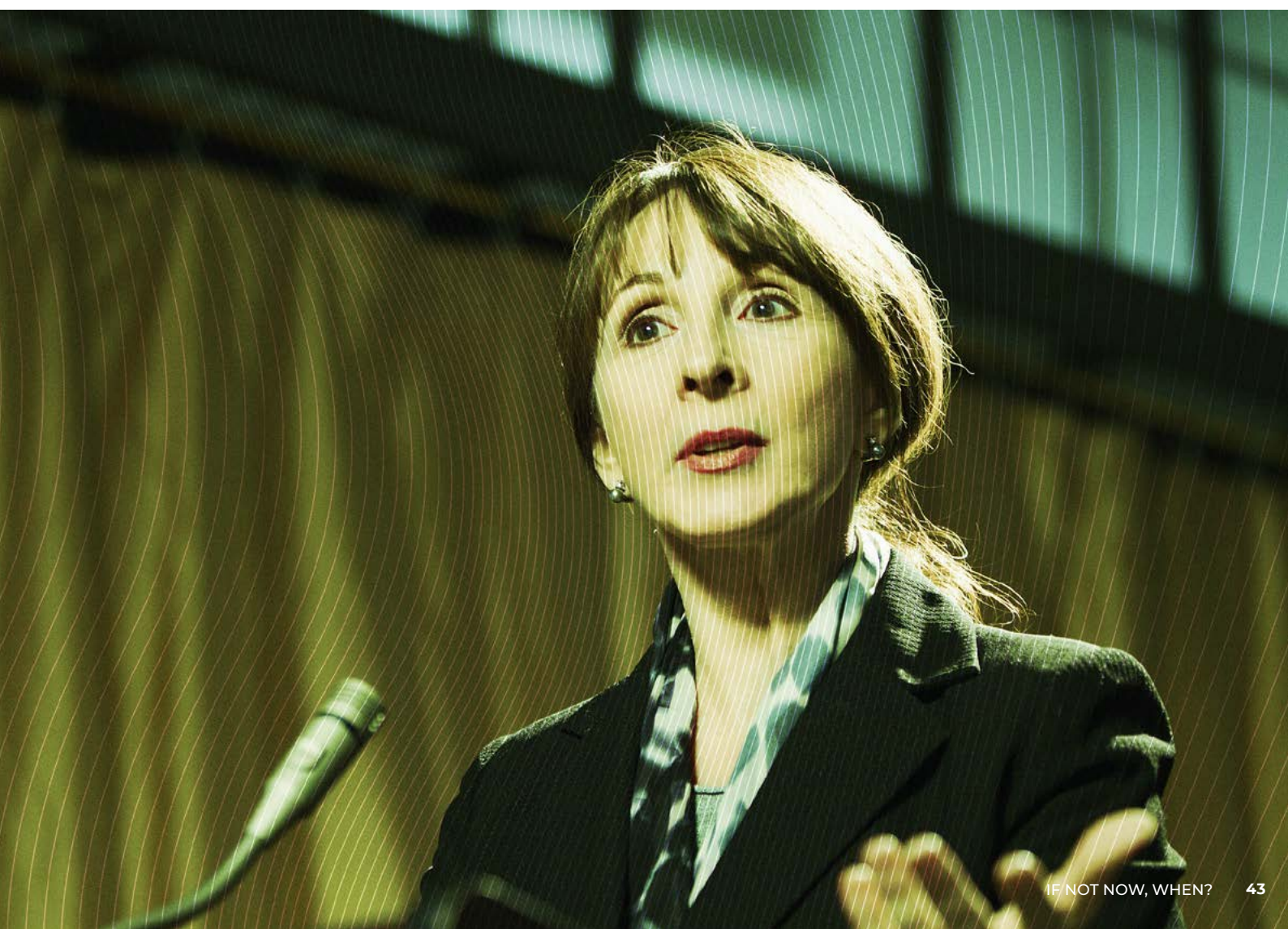
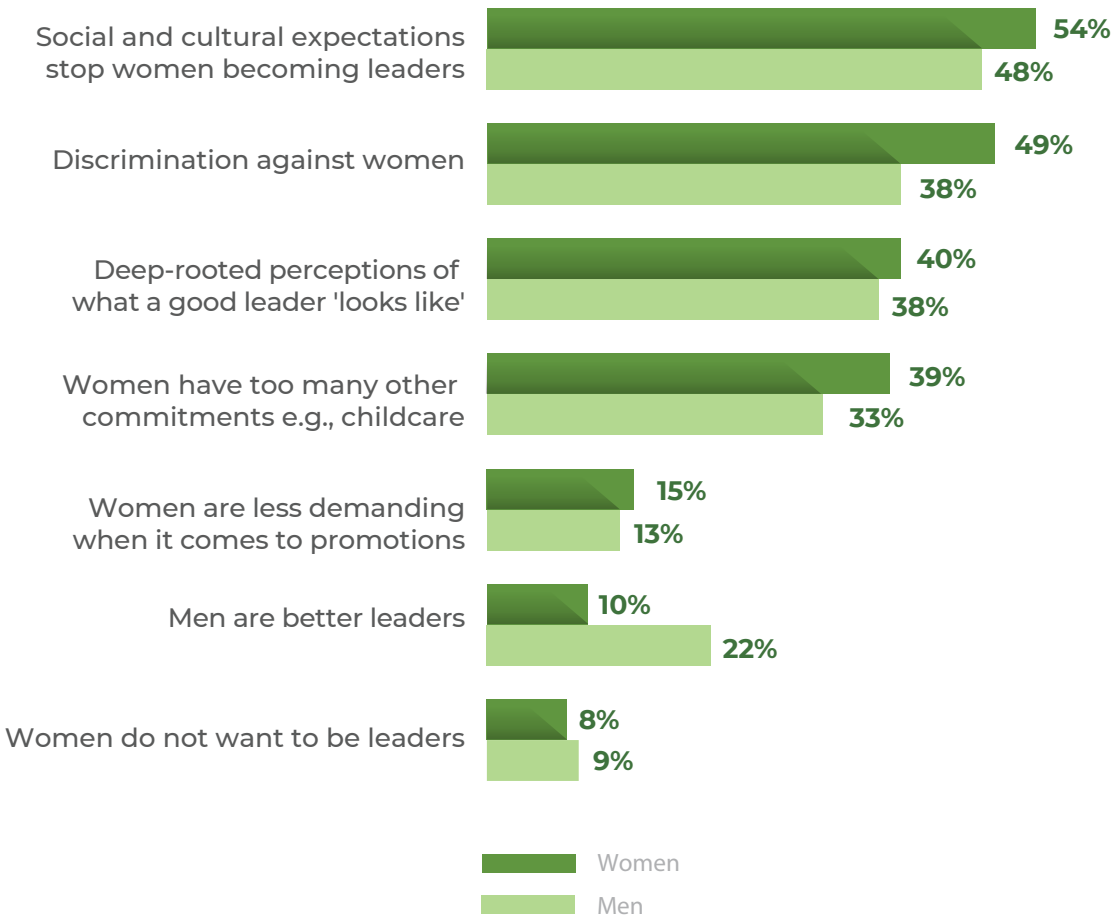


Figure B15. Why do you believe men have a greater chance of reaching senior leadership roles?

Proportion of respondents who believe men have a greater chance of reaching senior leadership.



Source: Accenture Research; Base: n=2,555 women, n=1,068 men.

THE IMPACT OF COVID-19

The role of leaders becomes even more significant during crises.¹⁵⁴ During the COVID-19 pandemic, leaders have redefined many people's daily lives, drastically restricting citizens' freedom of movement to combat the spread of the virus. Leaders also decide levels of funding for mitigation and research on everything "from vaccine development to social safety nets."¹⁵⁵ At the time of implementation, and still today, some of the associated gendered implications of these actions were unclear.¹⁵⁶

The WHO Executive Board has recognized the need to include women in decision making for outbreak preparedness and response.¹⁵⁷ However, during the Ebola and Zika outbreaks—which, studies suggest, both disproportionately affected women¹⁵⁸—women were "conspicuously invisible at every point in the international response".¹⁵⁹ The lack of a gender lens on international public health advice led to health inequalities that women suffer around the world being exacerbated.¹⁶⁰

Policies for women are often not being decided by women.

SOUMYA SWAMINATHAN
Chief Scientist, WHO

An analysis of key response teams and taskforces to COVID-19 highlights that a clear gender imbalance persists. For example, the European Commission advisory panel on COVID-19 has a gender ratio of 4:10.¹⁶¹ In the US, the ratio of the Coronavirus Task Force is less than 1:10.¹⁶² In China, the WHO-China joint mission on coronavirus disease has a ratio of 2:10.¹⁶³ In the G20, the gender ratio of health ministers is below 1:10.¹⁶⁴

We fear that the hard-won progress for women in science will be collateral damage of [the COVID-19] crisis.

Open letter from 34 female scientists published in Times Higher Education¹⁶⁹

The lack of women at the top of the healthcare sector is also clear. Women constitute almost 70% of the healthcare workforce globally¹⁶⁵ and over 90% of long-term care workers.¹⁶⁶ However, a study of the 200 most prominent organizations active in global health found that 73% of the 'executive heads' are men, while just 28% of senior management teams have reached gender parity.¹⁶⁷

In the UK, 77% of staff in the National Health Service are women, compared with 57% of senior managers and 44% of Chief Executives.¹⁶⁸

An open letter from 34 female scientists from Europe and North America describes the scientific response to the pandemic as "characterized by an extraordinary level of sexism" in which "unqualified men's voices are being amplified over expert women".¹⁷⁰

However, more promisingly, the WHO Director-General selected two outstanding women, with long leadership experience as co-chairs of the Independent Panel on Pandemic Preparedness and Response: president Ellen Johnson Sirleaf of Liberia and Rt Hon Helen Clark, former prime minister of New Zealand and administrator of UNDP.¹⁷¹ Together these women have the freedom to select the members of the independent panel, which has gender parity among its 12 members.



Entrepreneurship

Entrepreneurs contribute to economic growth in myriad ways, from providing employment opportunities to bringing new products and services to market. Millions of women worldwide run their own businesses, but entrepreneurial activity rates still lag those of men. This offers huge unexploited potential to increase female empowerment, create jobs, increase incomes, reduce poverty¹⁷² and boost health and education outcomes for children.¹⁷³

Women face both steeper barriers than men in securing private sector jobs¹⁷⁴ and a broader range of demands on their time, including a disproportionate share of household management activities including childcare [see Unpaid Work].¹⁷⁵ Consequently, women are 25% more likely than men to be drawn to entrepreneurial activity through necessity, as opposed to opportunity.¹⁷⁶ This underscores the significant opportunity entrepreneurship offers both for women's economic empowerment and for economic growth more broadly.

Our survey finds that two in five women would like to start a business in the next five years, although this ranges from just 4% in Japan to 73% in Saudi Arabia. Most of these women are already in employment, but more than a third (35%) are not, and 21% are single mothers. The drive to become entrepreneurs stems from wanting to be their own bosses (50%); seeking more flexibility in their working/home life (48%); and wanting to make a lasting impact on society (36%).

2 in 5

Women would like to start their own business within 5 years

However, in most countries, women are less likely to be engaged in entrepreneurial activity than men.¹⁷⁷ The Global Entrepreneurship Monitor (GEM), which tracks activity across 59 economies, finds that 10.2% of women, compared with 13.9% of men, are engaged in entrepreneurial activity, although the gap narrows in lower income countries.

Eliminating barriers that thwart the success of women-owned businesses is an economic imperative that can spur innovation and improve productivity, which will create jobs, build wealth and grow the economy.

AMERICAN EXPRESS¹⁷⁸

”

The factors weighing on women's ability to start, fund, own and grow businesses can be grouped into three broad areas. Firstly, there are barriers which prevent ideas getting off the ground, including lower access to education, networks, and finance [see Financial Inclusion]. Secondly, there are legal obstacles which discriminate against women. World Bank analysis suggests there are 115 economies in which a woman cannot run a business in the same way as a man.¹⁷⁹

And finally, there are social norms which limit women's economic participation, for example by placing restrictions on their ability to travel, and also dictating the sectors in which they can operate. Gender stereotypes may also weigh on the growth of female-owned companies.¹⁸⁰

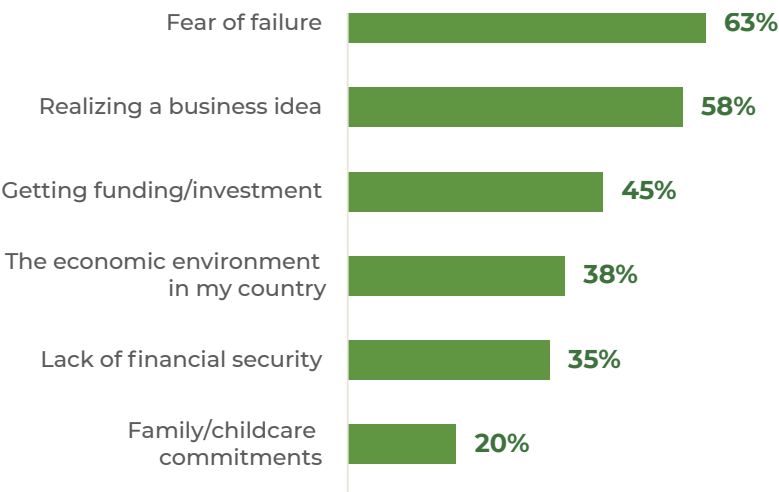
For those women looking to start a business, the combination of such barriers often translates into a very human emotion: fear [see Fig. B16]. Almost two-thirds of women who aspire to be entrepreneurs identify 'fear of failure' as a key challenge, ranging from 71% in India to 49% in the UK. This is followed by 'realizing a business idea' (58%) and 'securing financing/investment' (45%).

115

Economies in which women cannot run a business in the same way as a man

Figure B16. Which of the following do you think will be the biggest challenges in starting your own business?

Percentage of female respondents who aspire to start a business in next five years.



Source: Accenture Research; Base: n=1,721 women.

Note: 'Fear of failure' combines the following options: 'Fear of economic loss', 'Fear of failure', 'Finding the courage'; 'Financial security' combines: 'Giving up convenience of paid employment', 'Lack of security'; 'Realising a business idea' combines: 'Turning an idea into a business case', 'Finding the right business partner(s)', 'Lack of training/advice on becoming an entrepreneur.'

THE IMPACT OF COVID-19

Social distancing and containment measures have had a massive impact on the way we buy goods and services. One key example is the shift away from purchasing ‘in person’ to online [see Digital Inclusion], a trend which “ripens the e-commerce market for new entrants, especially SMEs.”¹⁸¹ Online analytics show discussion around entrepreneurship for women picked up by 24% since the start of the pandemic.

The opportunity for budding female entrepreneurs is considerable, especially at a time when many are struggling to pay for essential goods and services [see Financial Inclusion].

Tellingly, the financial situation of women looking to start new businesses has deteriorated faster than average during the pandemic: 54% of women aspiring to run a business say COVID-19 has had a negative impact on their personal earnings, compared with 49% of women on average. A further 41% of prospective female entrepreneurs say their ability to pay bills and expenses is now difficult, compared with 33% of all women.

That said, the pandemic has also exposed the risks of moving into self-employment. A Facebook study recently found that women-led businesses were seven percentage points more likely to be closed compared with those run by men.¹⁸²

Almost three-quarters of the self-employed women we surveyed say COVID-19 has had a negative impact on their working lives (72%) and their personal earnings (74%). Meanwhile, approximately half of women who are employed have seen a similar decline [see Fig. B17]. Finally, 46% of self-employed women now say they felt “insecure” about their job/income, up from 13% pre-pandemic.

28%

Increase in online discussion of gender equality and entrepreneurship (2020 vs 2019)

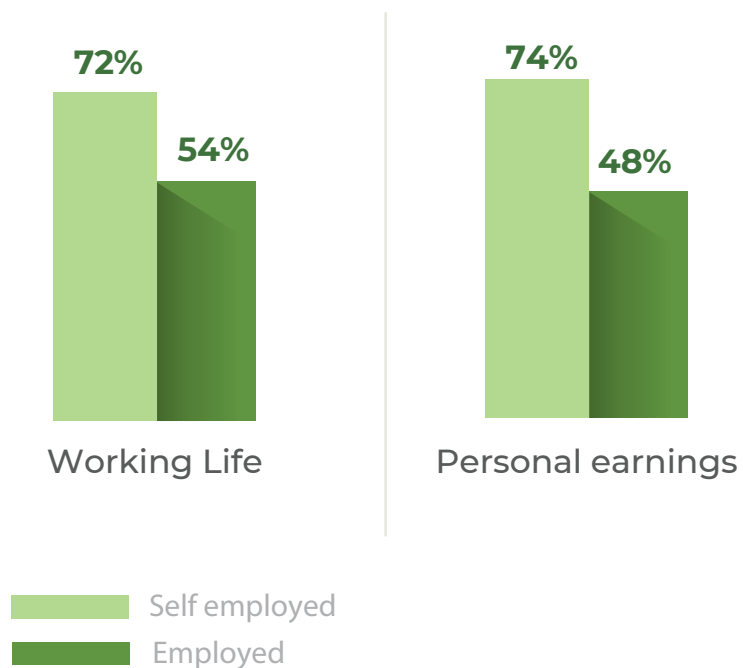
Overall, our analysis suggests that women who are self-employed have lost 33% of their incomes on average since the pandemic started, compared with 8% for women employed full-time.

This further highlights the need for innovative income protection models to support women running their own businesses [see Income Protection].



Figure B17. How would you describe the impact of the COVID-19 pandemic on your:

Percentage change in proportion of women selecting 'very negative' or 'negative' on a five-point scale.



Source: Accenture Research; Base: n=462 self-employed women, n=2,362 employed women.



Sex-disaggregated data

Disaggregating data allows researchers and policymakers to uncover patterns that might be hidden at the aggregate level. For example, cultural and social norms, as well as legislation, differ by gender from country to country. This leads to gender differences in “health, education, work, family life or general well-being.”¹⁸³

In 1996, the Beijing Platform for Action recommended that statistics should be “collected, compiled, analyzed and presented by sex... and reflect problems, issues and questions related to women and men in society.”¹⁸⁴ This was reaffirmed this year in the political declaration on the occasion of the 25th anniversary of the Fourth World Conference on Women.¹⁸⁵

Such data helps policymakers to better assess a given situation and to develop evidence-based and, where necessary, gender-differentiated, responses.¹⁸⁶ However, the collection of sex-disaggregated data suffers from “chronic underfunding”, according to UN Women, with relevant investment “largely flat over the past decade.”¹⁸⁷ This means key datapoints on issues ranging from domestic violence to time-use are missing.¹⁸⁸

THE IMPACT OF COVID-19

When a crisis such as a pandemic hits, detailed data that shows the impact by gender, across geographies and sectors, can help policymakers design better, gender-aware mitigation and recovery interventions. Experience from previous comparable health crises, such as the Ebola and Zika outbreaks, shows that a lack of sex-disaggregated data has led to sub-optimal outcomes for women, both shorter-term, in terms of health interventions, and longer-term, in terms of equality.¹⁸⁹

However, lessons from previous health crises appear not to have been learned when COVID-19 struck. On 6 March 2020, the Gender and COVID-19 Working Group noted that they were “not aware of any gender analysis of the [COVID-19] outbreak by global health institutions or governments in affected countries or in preparedness phases”.¹⁹⁰ And that while there appear to be “sex differences in mortality and vulnerability to the disease... the current sex-disaggregated data are incomplete, cautioning against early assumptions.”¹⁹¹

Today, there remain significant gaps in impact of the pandemic on women’s health. For example, five G20 economies—Brazil, France, Japan, Saudi Arabia and

Russia—still do not provide fully sex-disaggregated data on COVID-19-related cases and deaths, according to Global Health 5050 analysis.¹⁹²

Four G20 economies^P have only started collecting this data since June 2020. The data available on healthcare workers and in low-income countries is even less robust.¹⁹³

When it comes to the [COVID-19] pandemic and its effect on women, too often we just don’t have the numbers.

MELINDA GATES¹⁹⁴



^P India, Turkey, UK, US [Global Health 5050 data accessed on 9 June 2020 by Accenture Research].

There are also big gaps in the gender story regarding the associated, or secondary, impacts of COVID-19 on women. Early in the pandemic, the US Bureau of Labor Statistics,¹⁹⁵ the UK Office for Budget Responsibility¹⁹⁶ and the European Commission¹⁹⁷ released economic publications which lacked sufficient sex-disaggregated data to provide the level of insight required for equitable policy decisions. And analysis by Data2X and Open Data Watch finds that action in areas such as domestic violence, the wellbeing of girls, job losses and unpaid care work suffers from “inadequate data.”¹⁹⁸

The paucity of sex-disaggregated data is highlighted by results from our survey which shows that many women feel their governments have ignored the gendered impact of the pandemic [see Fig. B18]. In every country, except Saudi Arabia, more respondents agree than disagree that their government has failed to account for the impact of the pandemic on women.

The gap is widest in Japan where 57% agree with this assessment, and 11% disagree, followed by South Africa. The gap between those agreeing and disagreeing is also above 20% in Brazil, India, the UK and US

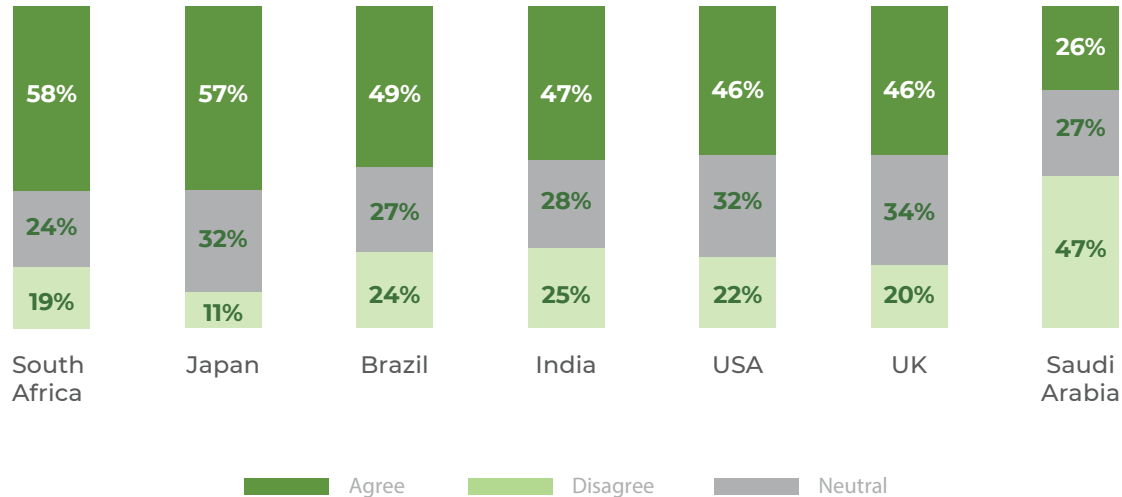
[A]cute data gaps make it extremely difficult to predict the pandemic’s impact. They also raise the concern that the response will ignore the priorities of the most vulnerable women and girls.

UN WOMEN¹⁹⁹



Figure B18. Please indicate how much you agree or disagree with the following statement: The government has failed to account for the impact of the COVID-19 pandemic on women.

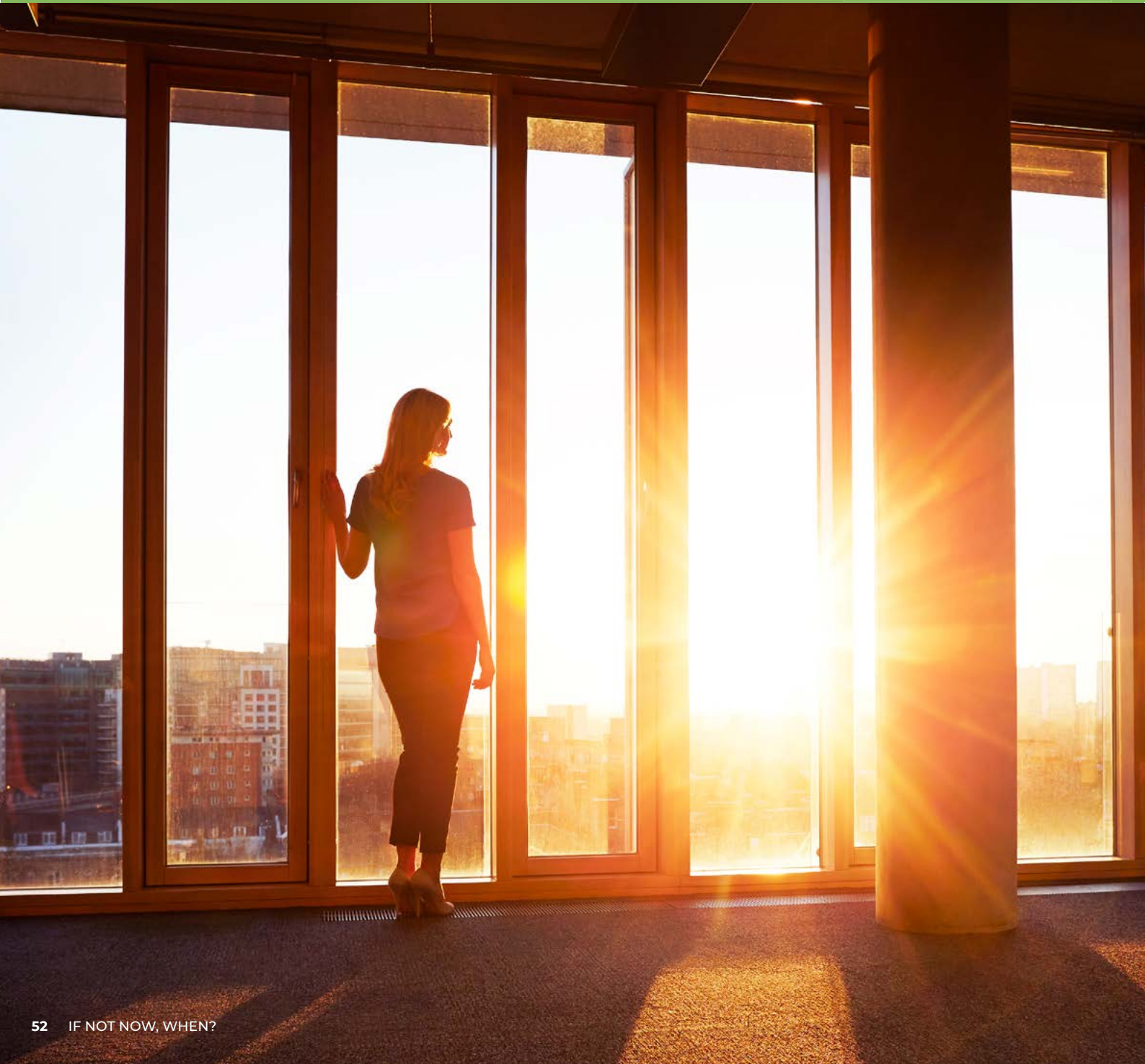
Percentage of female respondents.



Source: Accenture Research; Base: n=4,346 women (excludes respondents who answered ‘Don’t know’).

Note: Neutral respondents checked ‘Neither agree nor disagree’ on a five-point scale.

HOW TO BUILD FORWARD BETTER FOR WOMEN



The challenge COVID-19 poses to gender equality is extensive. However, the scale and depth of the impact of the pandemic on people's lives also offers an opportunity to reimagine and rebuild economies and societies in which women have not been equal historically.

Respondents to our survey were cautiously optimistic that the world can seize the moment [see Fig. C1]. Net 23% of all respondents believe the pandemic offers an opportunity to build a more gender equal society, with the men we surveyed (28%) more positive than the women (20%). At the country level, respondents in India (48%) and Saudi Arabia (41%) are most optimistic, with their peers in Japan (5%) and Brazil (9%) the least.

But is this optimism justified? In this section, we present our COVID-19 Impact Index which illustrates how the pandemic has affected the gender gap. We then outline our recommendations to tackle the 10 challenges outlined in the previous section. And finally, we model the impact that different levels of G20 leader commitment to these recommendations could have on the time it will take to close the gender gap.

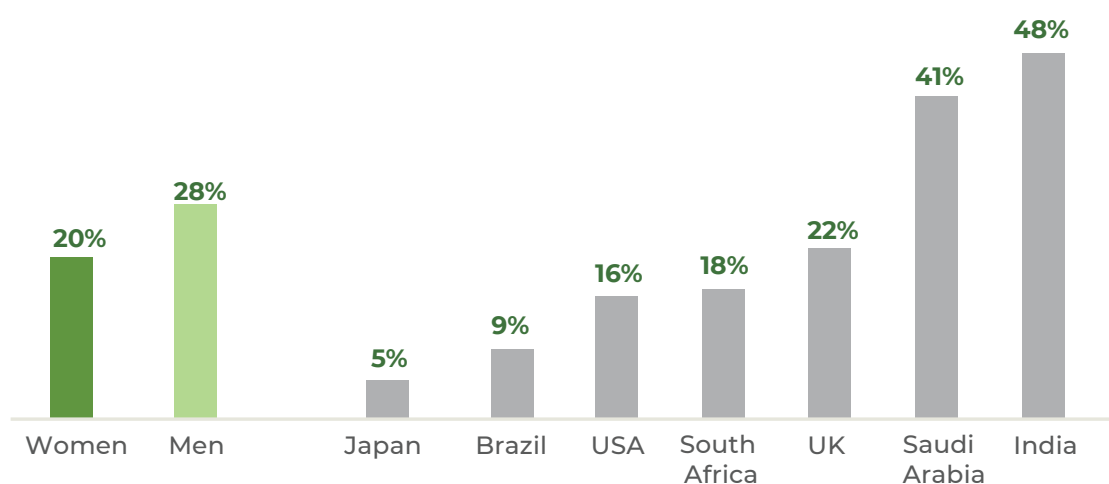
After the coronavirus we will be able to [build] a more inclusive society... both men and women taking care of kids, working equally and [using] leisure time equally. It's a chance to [change] structure, economically and socially.

YOKO KAMIKAWA
Justice Minister, Japan²⁰⁰



**Figure C1. Please indicate how much you agree or disagree with the following statement:
The COVID-19 crisis offers an opportunity to build a more gender equal society.**

Net percentage of respondents who agree with the statement, less those who disagree.



Source: Accenture Research; Base: n=7,005.

Note: The net figure subtracts the percentage who check 'disagree' or 'strongly disagree' from the percentage who check 'agree' or 'strongly agree' on a five-point scale. Those who are neutral or don't know are excluded.

COVID-19 IMPACT INDEX

To quantify the impact of COVID-19, we used 20 variables from our survey in which respondents were asked to assess their pre-pandemic and current^a situation. These variables are grouped into two broad buckets: employment and income, and health and household [See Appendix for full list of variables].

THREE KEY MESSAGES EMERGE FROM THIS ANALYSIS

[see Fig. C2]:

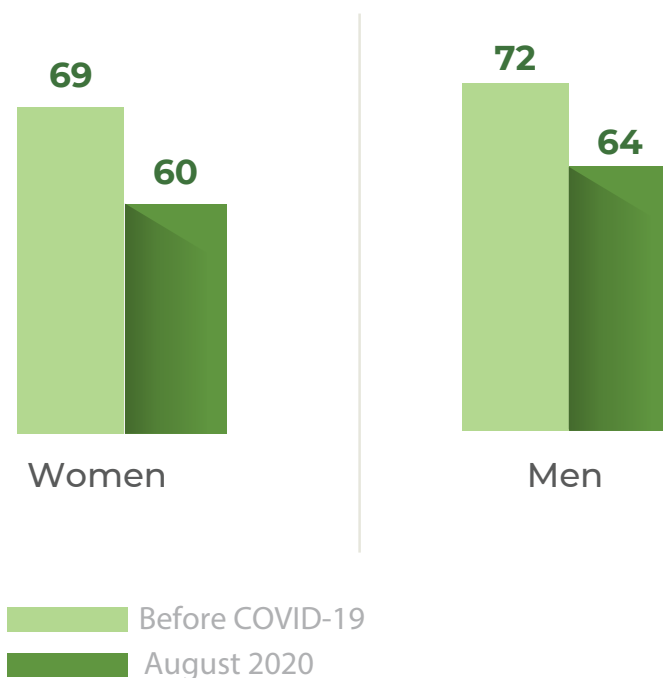
- Both women and men have been negatively impacted by the pandemic
- Women (13% index score drop) have been hit harder than men (11% drop) by the pandemic
- Because women did not enter the pandemic equal with men, the gender gap has widened.

To express this change in terms of the time it will take to reach gender equality, we used the World Economic Forum's Gender Gap Report 2020 to provide a baseline.²⁰¹ We then mapped the results of our index to this timeline; so if the pre-pandemic gap would have taken almost 100 years to close, how long would the gap we found in August 2020 take to close?[†]

The results are concerning—COVID-19 could push out the time it will take to reach gender equality by up to 51 years [see Fig. C3].

Figure C2. COVID-19 Impact Index Scores

Situation before COVID-19 vs August 2020; Max score = 100.



Source: Accenture Research.

^a When surveyed in August 2020.

[†] We use the WEF timeline (99.5 years) as a starting point only; the variables and method used to calculate the respective indices differ significantly.

A ROADMAP TO BUILD FORWARD BETTER FOR WOMEN

Of course, the sooner a vaccine is found, the more likely it is that some of the losses women have suffered relative to men during the pandemic will disappear. Many children in Europe, for example, have returned to school since our survey was conducted, reducing the burden of home schooling on parents and guardians. Similar reversals would cut the variance in women's and men's pandemic experience and so reduce our estimate of the additional time it will take to reach gender equality.

However, some changes cannot simply be reversed. Will a girl who drops out of school due to pregnancy, or a woman who drops out of the labor force to home school her children, ever return? With every day that women and girls lose out, the more the revised gender gap becomes entrenched and the more fixed our extended timeline becomes.

It is therefore incumbent on G20 leaders to turn the challenge of COVID-19 into an opportunity—an opportunity to reset G20 economies by planning a recovery based on the principle of inclusiveness, and acknowledging that the full and equitable participation of women in economic activity is critical to a faster socio-economic recovery.

The COVID-19 crisis provides an opportunity for countries to transform existing economic models towards a renewed social contract that prioritizes social justice and gender equality.

ACHIM STEINER
Administrator, UNDP²⁰²



Table C1. How to realize our recommendations

[See appendix for the recommendations in full]



THE RECOMMENDATION	HOW TO ACHIEVE IT
 HEALTH: Increase the provision of—and the equal access to—high-quality healthcare services through a significant increase investment in social infrastructure.	<ul style="list-style-type: none"> → Use education to end the stigma around women's reproductive health → Significantly increase public funding towards ensuring that all women and girls can access high quality, gender-appropriate healthcare → Increase participation of women in medical research e.g., in medical trials
 EDUCATION: Ensure women and girls have access to education, including online learning, and that they can participate in training with special attention to technical and vocational education, e-skills, and lifelong learning opportunities through a significant increase in investment in social infrastructure.	<ul style="list-style-type: none"> → Eliminate regulatory, legislative and socio-cultural barriers that prevent equal access of women and girls to education → Invest in education infrastructure to ensure access to, and participation of, girls in education – at least to secondary level → Boost availability and awareness of technical and vocational training, digital skills, and lifelong learning → Engage women in STEM education and training to improve digital skills

Table C1. How to realize our recommendations

[See appendix for the recommendations in full]

THE RECOMMENDATION	HOW TO ACHIEVE IT
 DIGITAL INCLUSION: Increase women's and girls' access to digital technology, especially in remote and rural areas, by investing in infrastructure, high-speed connectivity and training to improve skills.	<ul style="list-style-type: none"> → Eradicate sexual harassment of women online and discrimination against women in development of digital technologies → Boost engagement of girls and women in STEM through gender equality targets and quotas and funding for training and career development → Invest in digital infrastructure to boost access and digital skill development, especially in remote and rural areas → Develop gender-sensitive ethical guidelines on Artificial Intelligence (AI) and other digital technologies and track the impact of related shifts in the demand for jobs, skills, and growth for women
 FINANCIAL INCLUSION: Develop, in partnership with public and private financial institutions and banks, innovative and easily accessible digital financial products to increase women's access to financial services.	<ul style="list-style-type: none"> → Partner with public and private financial institutions to develop and promote innovative and easily accessible financial products and services, including digital tools and microfinance → Boost financial literacy, skills and confidence of women by developing and promoting financial education programs targeted at disadvantaged women and girls → Eliminate regulatory, legislative, and socio-cultural barriers that prevent equal access of women to financial products and services
 LABOR FORCE INCLUSION: Adopt gender-responsive budgeting informed by gender impact assessment to ensure that pandemic recovery measures foster a gender-inclusive workforce.	<ul style="list-style-type: none"> → Adopt gender-responsive budgeting informed by gender impact assessments → Eliminate regulatory, legislative, and socio-cultural barriers to end discrimination against women → Eradicate sexual harassment against women in workplace by developing and enforcing accountability and support mechanisms → Boost investment in supporting infrastructure such as childcare, parental leave and education → Promote use of gender equality targets and quotas in business at all levels up to the boardroom
 UNPAID WORK: Significantly increase investment in social infrastructure to create jobs and build resilience in order to provide affordable and quality child, dependents, and eldercare through a significant increase in investment in social infrastructure.	<ul style="list-style-type: none"> → Drive a transformative shift in stereotypical social norms and gender roles, including men's responsibility for care work, through education and other policy → Measure the true value of unpaid care and domestic work and its estimated contribution to the economy → Significantly increase public funding towards affordable, quality, and professionalized childcare and long-term care

Table C1. How to realize our recommendations

[See appendix for the recommendations in full]

THE RECOMMENDATION	HOW TO ACHIEVE IT
 INCOME PROTECTION: Implement social and income protection mechanisms for alternative employment models to ensure appropriate coverage for all workers in the formal and informal economy, with special attention to essential workers, part-time workers, the self-employed, and vulnerable groups—particularly those in low-income countries.	<ul style="list-style-type: none"> → Develop and fund social and income protection solutions to ensure appropriate coverage for informal or vulnerable groups such as part-time workers and the self-employed → Design and test innovative solutions such as portable benefits which workers could carry across multiple jobs → Allow and encourage men to take paternity leave to shift the parenting paradigm
 ADVANCEMENT AND LEADERSHIP: Urgently ensure equal representation of women at all levels of decision-making in national and global political and economic bodies, including in the private and public sectors.	<ul style="list-style-type: none"> → Implement targets or quotas to achieve gender parity in senior decision-making positions across public and private sectors → Fund comprehensive programs to eliminate regulatory, legislative, and socio-cultural barriers to women reaching senior decision-making positions → Provide incentives for organizations that achieve gender parity in decision-making positions
 ENTREPRENEURSHIP: Develop and fund action plans to stimulate women's participation in entrepreneurship and innovation ecosystems by supporting the start-up, scale-up and sustainability of women-owned businesses, particularly in ecommerce and the digital economy.	<ul style="list-style-type: none"> → Develop policy frameworks and fund action plans and training to build women's capacity → Educate and incentivize the investment community to incorporate a gender lens into decision-making—and increase the participation of women as decision-makers—to boost women's access to capital → Develop targeted support to help women start and scale digital economy businesses → Set national gender goals on procurement, international trade and ecommerce—and report on progress
 SEX-DISAGGREGATED DATA: Fund the research and the collection of sex-disaggregated data on the course of the pandemic.	<ul style="list-style-type: none"> → Identify gender as a critical indicator to be collected by organizations including government, tertiary education institutions and businesses in all relevant datasets → Establish baselines, measure progress and report on gender equality-related commitments made by G20 → Use sex-disaggregated data to understand gender implications of policy and adapt policy formulation accordingly

CLOSING THE GENDER GAP SCENARIOS

To illustrate how important it is for gender equality that G20 leaders commit to our recommendations, we ran a regression on the COVID-19 Impact Index to identify the variables from our survey which are positively and significantly correlated with closing the gender gap.

The six variables we identified broadly align with the 10 action areas, so we used them as proxies for the implementation of the recommendations. They include being employed in STEM, having strong childcare support and not facing sexual harassment [see Appendix for full list].

SCENARIO A – ‘PARTIAL COMMITMENT’

We improve the lives of women in the bottom half of the distribution globally—those women who are most likely, for example, to face sexual harassment or are least likely to be able to work from home. We estimate the average index score if all women had an experience as positive as those in the top half of the distribution.

SCENARIO B – ‘FULL COMMITMENT’

We conduct a similar, but more ambitious, exercise. This time we improve life for women in the bottom two-thirds of the distribution. We estimate the average index score if all women had an experience as positive as those in the top third of the distribution.

We then developed two gender equality timeline scenarios which simulate different levels of G20 commitment [see sidebar]. In both scenarios, we look at what would happen if more women were able to access and enjoy the benefits implicit in the proxy variables. For example, the model reduces the likelihood that a woman will face sexual harassment—and increases the likelihood that she can work from home. Under both scenarios, the index score for women increases, narrowing the gender gap.

We then map these revised gaps onto our gender equality timeline, assuming the same rate of change. Our approach suggests that we could reach gender equality under the ‘Partial Commitment’ scenario in 86 years; and under the ‘Full Commitment’ we could reach gender equality in 41 years [see Fig. C3].

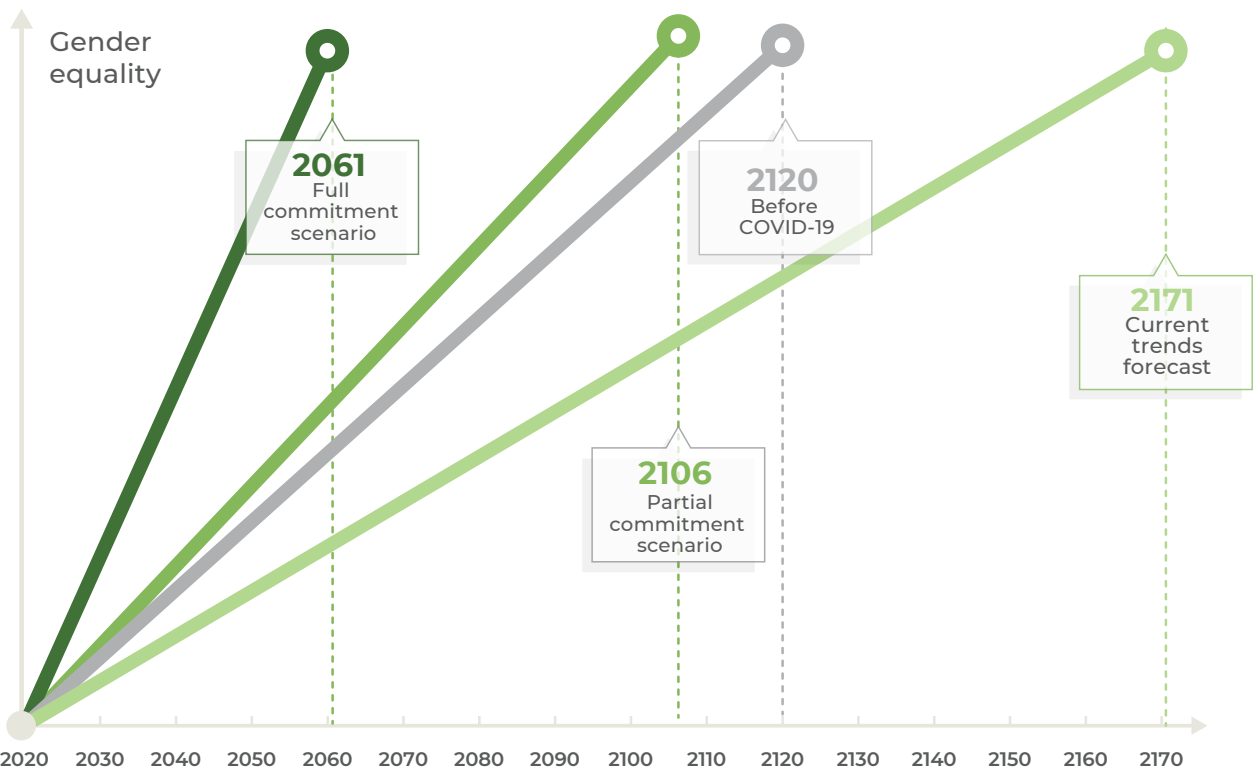
The gender gap was already too wide before the outbreak of COVID-19. And, on current trends, the pandemic only looks set to widen it further. But the model shows how our recommendations have the potential to reduce the time it takes to reach gender equality by up to 110 years. In our communique, delivered on 21 October 2020, the W20 calls on G20 leaders to act now, so that we can turn the challenge of COVID-19 into an opportunity to drive a faster socio-economic recovery, and to build a fairer, more harmonious, more prosperous world.

Well-designed policies to foster recovery can mitigate the negative effects of the crisis on women and prevent further setbacks for gender equality. What is good for women is ultimately good for addressing income inequality, economic growth, and resilience.

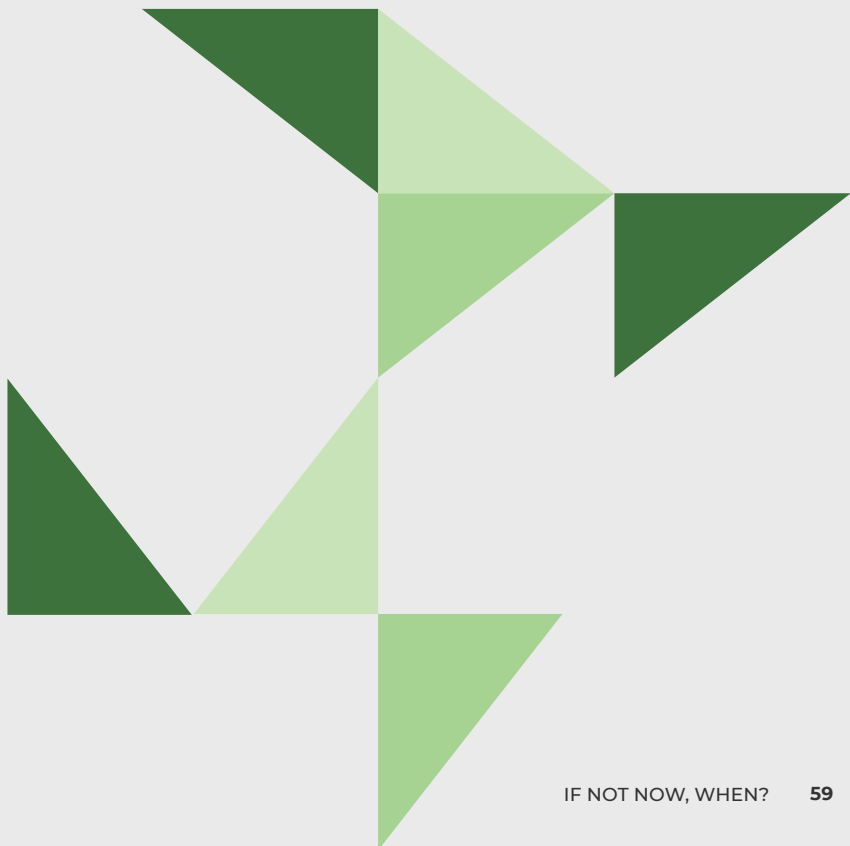
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Figure C3. The timeline to gender equality: Before COVID-19, current trends forecast and G20 commitment scenarios.



Source: Accenture Research; World Economic Forum.



APPENDIX

Recommendations (in full)

A. Key Measures to Support Economic Recovery:

G20 LEADERS SHOULD IMMEDIATELY:

1. Urgently ensure equal representation of women at all levels of decision-making in national and global political and economic bodies including in the private and public sectors.
2. Adopt gender-responsive budgeting informed by gender impact assessment to ensure that pandemic recovery measures foster a gender-inclusive workforce.
3. Significantly increase investment in social infrastructure to create jobs and build resilience:
 - Provide affordable and quality child, dependents, and eldercare.
 - Increase the provision of and the equal access to high-quality healthcare services.
 - Ensure access and participation of women and girls in education, including online, and training with special attention to technical and vocational education, e-skills, and lifelong learning opportunities.
4. Implement social and income protection mechanisms for alternative employment models to ensure appropriate coverage for all workers in the formal and informal economy, with special attention to essential workers, part-time workers, the self-employed, and vulnerable groups particularly those in low-income countries.
5. Develop and fund action plans to stimulate women's participation in entrepreneurship and innovation ecosystems by supporting the start-up, scale-up and sustainability of women-owned businesses, particularly in ecommerce and the digital economy.
6. Increase women's and girls' access to digital technology, especially in remote and rural areas, by investing in infrastructure, high-speed connectivity and training, to improve skills.
7. Develop, in partnership with public and private financial institutions and banks, innovative and easily accessible digital financial products to increase women's access to financial services.
8. Fund the research and the collection of sex-disaggregated data on the course of the pandemic.

B. Key Measures towards long-term economic empowerment of women:

ON LEGAL AND SOCIAL REFORMS

1. End all forms of gender-based discrimination and violence and enact legal and social reforms to achieve gender equality.
 - Eliminate regulatory, legislative, and socio-cultural barriers to address all forms of discrimination against women in all areas. This includes, but is not limited to, access to entry and advancement within the workplace, financial services, entrepreneurship, business, and equitable access to inheritance and property.
 - Commit to the eradication of sexual harassment and violence against women by developing and enforcing accountability and support mechanisms, including but not limited to measures to address gender-based violence and harassment on social media and other forms of communication.
2. Use all levers of policy and political will to enable a transformative shift in stereotypical social norms and gender roles, including men's responsibility for care work, that deter women from achieving their full economic potential.
 - Promote education and raise awareness about gender equality targets and efforts to eliminate gender stereotypes and unconscious bias in all forms, including politics, business, technology and entrepreneurship.

ON LEGAL AND SOCIAL REFORM

3. Achieve gender equality in public political decision-making.
 - Ensure equitable access and representation of women in politics and policymaking bodies. This includes domestic, international, ministerial and other public positions through the implementation of targets or quotas in order to achieve gender parity by 2030.
 - Fund comprehensive programs to change gender-biases in culture and structures and promote women in leadership positions.
4. Increase the number of women decision-makers in business by taking the necessary steps, including targets and quotas to ensure full gender parity on the boards of public and listed companies by 2030, and providing incentives for employers that achieve gender parity in decision-making positions.

ON EQUITABLE LABOR INCLUSION

5. Significantly increase public funding towards affordable, quality and professionalized childcare and long-term care so that by 2030 these services are available to all women in or re-entering the labor market.

6. Implement by 2030 policies for mandatory paid parental leave schemes, including non-transferable entitlements for a second caregiver to promote shared responsibility of care work and a better work-life balance.
7. Invest in education infrastructure to ensure access to and participation of women and girls in primary and secondary education, at the very least, and bolster technical and vocational training, digital skills, and lifelong learning—online or otherwise—to enable women to secure quality employment.
8. Take further action to close gender gaps in income, wages, pensions and other earnings to align with the SDGs, including recognizing, reducing, redistributing, and measuring the value of unpaid care and domestic work and its estimated contribution to the economy and valorize care work with equitable pay.
9. Develop and implement social protection mechanisms for alternative employment models to ensure appropriate coverage for all forms of work, particularly in the informal sector where women are over-represented.
10. Ratify by 2025 ILO Conventions No. 156 on Workers with Family Responsibilities, No. 189 on Domestic Workers and No. 190 on Violence and Harassment in the World of Work.

ON EQUITABLE FINANCIAL INCLUSION

11. Develop and promote innovative and easily accessible financial solutions and products, including digital tools and microfinance, in partnership with public and private financial institutions, to increase women's access to finance.
12. Develop and promote financial education programs, especially for disadvantaged women and girls, to improve women's financial literacy, skills, confidence and entrepreneurial capacity.
13. Mandate public and private financial institutions to collect sex-disaggregated data with the purpose of understanding different gender implications on financial outcomes and investment decision making.

ON EQUITABLE DIGITAL INCLUSION

14. Secure digital access for women in an enabled and safe environment by improving infrastructure, including remote and rural areas. Also, ensure access to STEM education and training to improve digital skills and develop gender-sensitive ethical guidelines on Artificial Intelligence (AI) and other digital technologies.
15. Engage women in STEM education and employment by providing funding and incentives to public and private sectors for their training and career development in STEM industries. Require technology institutions and companies to include women in the research, design and development of digital technologies.
16. Apply a gender lens to measure the digital economy by tracking the impact of AI and tech-led shifts in the demand for jobs, skills and growth for women.

ON WOMEN'S ENTREPRENEURSHIP

17. Develop policy frameworks and action plans, and provide financial support, training and programs to strengthen women's participation in entrepreneurial and innovation ecosystems and to build women's capacity.
18. Offer incentives and targeted programs to increase the number of women-owned and women-led companies, including in ecommerce and STEM.
19. Incentivize the investment community to incorporate a gender lens in their decision-making across all asset classes and foster the development of gender-responsive business loan officers and investors (including women angel investors and venture capitalists) with a view to increasing women's access to capital.
20. Create conditions to build capacity and increase opportunities for women-owned and women-led businesses to access markets by setting national year-on-year goals with regard to procurement, international trade and ecommerce. Set a target of a minimum 10% increase in public procurement by 2030. Report on annual progress on women's access to these markets.
21. Collect sex-disaggregated data to facilitate evidence-based policy to improve women's entrepreneurial research and development as well as international comparison.

ON G20 ACCOUNTABILITY

22. Strengthening G20 monitoring and evaluation frameworks and indicators by:
 - Systemically reviewing policies implemented and progress made by calling upon the OECD and ILO to continue reporting annually to G20 Leaders on the Brisbane Target based on each G20 members' annual employment plan reporting.
 - Calling on the OECD to provide comparable sex-disaggregated G20 data to establish baselines, measure progress and report on gender equality related commitments stemming from G20 communiques and declarations, leveraging existing multilateral frameworks and reporting mechanisms.

Research methodology

SURVEY

We surveyed 7,005 people in August 2020 across seven countries: Brazil, India, Japan, Saudi Arabia, South Africa, United Kingdom and the United States of America. These countries were selected to offer a broad spread of geographical region, income level and gender equality.

We surveyed at least 1,000 adults in each country, of which 700 were women. We set quotas for age by gender, income and region to ensure the sample was broadly nationally representative.

The survey took ~15mins to complete and was fielded online, in local language. The bias inherent with online surveys, especially in terms of how likely respondents are to be digitally included, should be noted: 98% of our respondents said they had internet access at home, which is well above the global average.

G(IRLS)20 FOCUS GROUPS

We conducted two online (2-hr) focus groups with 11 G(irls)20 delegates (total) on the 20 August 2020. Participants were invited to a digital workspace where they were guided through a series of collaborative exercises to uncover their views on the positive and negative impacts of COVID-19 on the women's and girl's lives, and on the opportunities and challenges the pandemic presents.

COVID-19 IMPACT INDEX

To understand the relative impact of COVID-19 we built an index to assess the pre-pandemic and current (when surveyed) situations of women and men.

The index is based on 20 questions from our survey in which participants were asked to report on their current (when surveyed) situation and their situation pre-pandemic [see table D1]. For example, "Describe your situation today and then think back to your situation before the COVID-19 pandemic: Ability to access healthcare. Answer on a five-point scale, where 1 = Very easy and 5 = Very difficult."

To calculate the baseline (pre-pandemic) index, every respondent received a score between 1 (very negative) and 5 (very positive) for each variable depending on their survey response to their reported situation before COVID-19. These scores were added together, giving a maximum score of 100. Respondents' aggregated scores were then averaged to give the overall index figure for women and men. The current index score was calculated using respondents' current (when surveyed) situation.

Table D1. Variables included in COVID-19 Impact Index

INCOME/EMPLOYMENT	HEALTH/HOUSEHOLD
Level of personal earnings (Increase/Decrease)	Ability to access healthcare (Easier/Harder)
Level of confidence in job and income security (Higher/Lower)	Mental wellbeing and general happiness (Better/Worse)
Future career aspirations and prospects (Higher/Lower)	Physical health (Better/Worse)
Future career aspirations and prospects (Higher/Lower)	Hours per day sleeping (More/Less)
Level of inclusion in team/organization (Included/Excluded)	Hours per day for 'oneself' (More/Less)
Ability to pay bills and expenses (Easier/Harder)	Has private health insurance (Yes/No)
Reliance on external financial help (Lower/Higher)	Perceived quality of education received by children (Better/Worse)
Personal disposable income (Higher/Lower)	Level of tension and stress in household (Lower/Higher)
Employment status (Retained role/Made redundant)	Hours per day on childcare (Fewer/More)
	Hours per week on other domestic responsibilities (Fewer/More)
	Ability to perform your care responsibilities (Easier/Harder)

SCENARIO MODELLING

To calculate the impact of the pandemic in terms of the years it will take to reach gender equality, we used the World Economic Forum Gender Gap Report 2020 to provide a baseline of 99.5 years. We then calculated the pace at which the pre-pandemic COVID-19 Impact Index score would need to increase for women to close the gap with men in this time (0.4% every 10 years).

We then applied this pace of change to the current index score gender gap to understand how many years it would now take to reach gender equality. While both women and men's index scores declined, the score for women declined faster—from 96% (of men's pre-pandemic) to 94%—meaning the timeline to gender equality increased (by 51 years).

We then ran a regression to identify variables in our survey which are positively and significantly correlated with raising the index score of women and therefore reduce the gender gap. These variables serve as proxies for the implementation of the W20 recommendations [see Table D1].

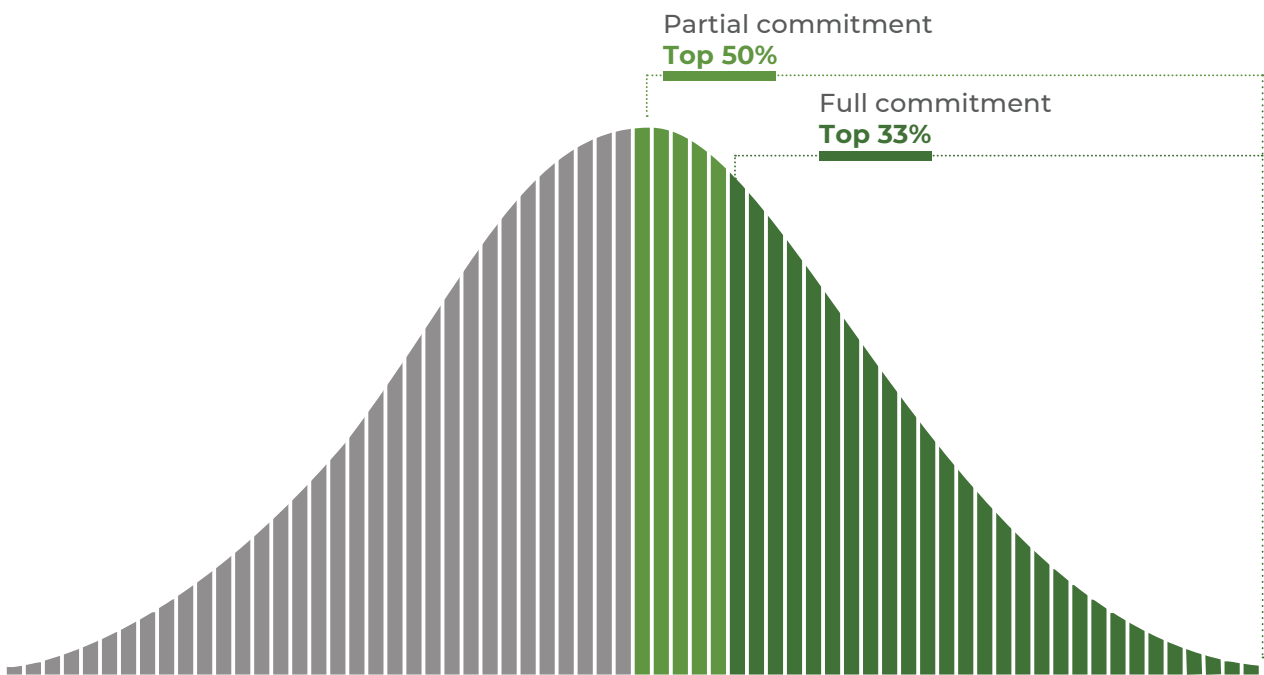
Table D1. Proxy variables used in scenario development

VARIABLE	ACTION AREA ALIGNMENT
Does not face harassment in everyday life	All
Able to work from home (at least partially)	Labor force inclusion; Digital inclusion
Employed in STEM	Education; Labor force inclusion; Digital inclusion
Has strong childcare support	Unpaid work; Labor force inclusion
Feels strong sense of inclusion in the workplace	Labor force inclusion; Income protection
Able to access traditional sources of funding (to start a business)	Entrepreneurship; Financial inclusion

To simulate what would happen if the W20 recommendations were implemented, we developed two scenarios based on the potential commitment levels of the G20:

1. **Partial commitment:** The ability of all women to access and enjoy the benefits implicit in these variables is as strong as the top half of women globally i.e., the experience of those women in the bottom half of the distribution—those for whom many of these benefits are unavailable—is eliminated.
2. **Full commitment:** The ability of all women to access and enjoy the benefits implicit in these variables is as strong as the top third of women globally i.e., the experience of those women in the bottom two-thirds of the distribution is eliminated.

Figure D1. Respondent distribution in partial and full commitment scenarios (stylized)



ONLINE ANALYTICS

We compared online activity related to gender inequality in 2019 vs 2020. We tracked activity across three digital formats:

SOCIAL: Public conversations	SEARCH: Private concerns and emerging issues	WEB: Mainstream recognition
We curated 42 active women’s organizations across seven countries to get an understanding of the landscape of women’s rights in the different countries. Then we extracted 30,969 unique social uploads between 2019 and 2020. We ran our proprietary AI which identified themes in the uploads around relevant topics (healthcare, education, childcare, etc). This helped us to understand the nuances in conversation around women’s issues, as well as track changes in conversations.	Based on our understanding of the landscape of women’s issues, we identified 255 unique keywords and explored more than 56 million unique searches to understand the search landscape of the various topics between 2019 and 2020. This gave us a sense of interest in each topic area, and also reflected emerging concerns that were revealed during the pandemic.	We extracted 86,288 news articles that were relevant to the topic of gender inequality from 2019-2020. This helped us identify the salience of issues of gender inequality in each country, as we tracked the volume of news around each area.

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Acknowledgements

This report was developed in partnership with Accenture Research and Quilt.AI.

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The Accenture Research team was led by Barbara Harvey and Dominic King, with Abira Sathiyathan, Agata Dowbor, Athena Peppes, Jonathan Thomas, Juliana Azuero, Julia Malinska and Sotirios Papoutsis.

Quilt.AI technology platform powered by AI technology that decodes digital data (search, social, news, blogs, govt. data, forums etc.) to understand human behaviour and social challenges at scale with speed. We exist to help organizations take better decisions with larger and better understood data. Quilt. AI uses data from the internet to develop cultural intelligence models that allow it to understand patterns in people's behaviours and attitudes.

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The Quilt.AI research team was led by Anurag Banerjee, Angad Chowdhry, Bushera Bashir, Naya Ratanapruksakul and Grace Tang.

About W20

The Women 20 (W20) is one of the non-government affiliated policy recommendation engagement groups of the G20 and aims to ensure that the gender considerations are mainstreamed into G20 discussions and translate into the G20 Leaders' Declaration as policies and commitments that foster gender equality and women's economic empowerment. The W20 is formed of a transnational network of delegates representing non-government women's organizations, civil society, female entrepreneurs, businesses, and think tanks across G20 member states. Through a broad dialogue facilitated by digital tools, expert meetings, roundtables and the final summit, W20 delegates jointly formulate concrete actionable policy recommendations to advance gender equality in G20 negotiations. Every year, the W20 develops and addresses to the G20 Leaders a Communiqué which contains a series of actionable policy recommendations aimed at fostering gender equality and women's economic empowerment in order to boost gender-inclusive economic growth for each and every country.