

TASK FORCE II



WOMEN

And

FUTURE

of

WORK



WOMEN *and* FUTURE of WORK

TASK FORCE 11

Introduction

One of the most important agenda items for G20 country meetings has been the participation of women in the labour market, issues of women empowerment, addressing gender inequalities at the workplace, and ensuring the provision of avenues for 'decent work' for men and women alike. Gender issues in the labour markets, therefore, dominate the discussions since the inception. The leaders of all G20 countries have agreed on the need for making consistent advancements to ensure a better life for women at workplaces while accelerating economic growth through an increased contribution of women in the economies.

The recent pandemic had substantially disrupted the labour markets all over the world. The data collected by the International Labour Organisation (ILO) points out that in the aftermath of the COVID-19 pandemic that adversely impacted economic activity in the world, the G20 countries had lost over 50 million full-time jobs as compared to the pre-pandemic levels. The job loss was pegged at 16 million jobs in 2022 as compared to the fourth quarter of 2019 (<https://ilostat.ilo.org>). If we see it from a gender perspective then we find that according to modeled ILO estimates the employment loss at the global level as an impact of the COVID-19 crisis was greater (5%) for women as compared to men (3.9%)[1]. Women's employment saw a steep decline primarily due to immobility and loss of jobs in sectors where 'in-person' contact was important as these sectors like hotels, restaurants, wellness, tourism etc. have been traditionally large employers of the women labour force. Another factor that led to women being out of work was the closure of the child support ecosystem like daycare facilities and men working from home which led to additional care and domestic work pressure at home.

Reducing Gender Gap -Increasing Women's Participation in Work

There is a huge gap in male and female participation in economic activities. The current global labour force participation rate of women is under 45 percent while that of men is around 68 percent showing a difference of around 24 percent. The lower middle countries show the least employment to population ratio (EPR) among the different income group countries (Fig.:1). The female labour force participation rate has always been lesser than the male because of various socio-economic reasons and pressure to perform traditional gender roles.

In 2022, around 496 million were willing to find a job but could not find one. Women who wish to work struggle more than men to get employment. The Arab States and Northern Africa, where the unemployment rate for women is above 20%, are severely affected by this issue.



Country group	Sex	EPR (percentages)						Employment (millions)					
		2019	2020	2021	2022	2023	2024	2019	2020	2021	2022	2023	2024
World	Total	56.9	54.5	55.7	56.4	56.3	56.1	3273	3176	3283	3359	3393	3430
	Women	45.0	43.0	44.0	44.7	44.5	44.4	1299	1256	1301	1335	1347	1360
	Men	68.8	66.1	67.5	68.2	68.1	68.0	1974	1920	1982	2024	2046	2070
Low-income countries	Total	62.0	60.7	61.0	61.3	61.4	61.4	242	245	254	263	272	281
	Women	53.1	51.8	52.2	52.1	52.1	52.1	105	106	110	113	117	121
	Men	71.2	69.8	70.1	70.8	70.9	71.0	137	139	144	150	155	160
Lower-middle-income countries	Total	52.0	49.8	50.6	51.4	51.5	51.6	1205	1174	1213	1249	1272	1296
	Women	33.7	32.3	32.8	33.5	33.6	33.7	388	378	390	405	413	421
	Men	69.9	67.1	68.2	69.0	69.2	69.2	816	796	823	845	859	875
Upper-middle-income countries	Total	61.0	58.0	60.1	60.4	60.0	59.8	1225	1173	1223	1237	1239	1243
	Women	53.2	50.4	52.3	52.7	52.4	52.1	539	514	537	545	545	546
	Men	68.8	65.7	67.9	68.1	67.8	67.6	686	659	685	692	694	696
High-income countries	Total	58.1	56.3	57.0	58.2	57.9	57.7	602	585	594	610	611	610
	Women	51.0	49.3	50.2	51.4	51.1	50.9	267	259	264	272	273	272
	Men	65.4	63.3	63.9	65.1	64.8	64.6	335	326	329	338	338	338

Fig. 1: Employment to population ratio

(Source: ILO)

The unbridged demand for jobs includes 208 million people who are unemployed and an additional 286 million who were willing to find employment but could not qualify as unemployed. This category included workers not searching for employment because they find it impossible to obtain a job, a phenomenon that we call the discouraged worker effect. This discouragement is not something that comes up because of the lesser possibility to find a job this can also come from the lesser possibility of finding a decent job. In developing countries, many prefer to give up searching for a job because of the informality and precarious nature of the job that is available. In the case of women, another factor that comes into the picture is the burden of care work, greater time spent on household tasks and huge gender gap in the wage in the informal sector. The unemployment rate between has been also more in female than in male (Fig. 2).

Country group	Sex	Unemployment rate (percentages)						Unemployment (millions)					
		2019	2020	2021	2022	2023	2024	2019	2020	2021	2022	2023	2024
World	Total	5.5	6.9	6.2	5.8	5.8	5.8	191.9	235.2	216.4	205.2	208.2	210.9
	Women	5.6	6.7	6.2	5.8	5.8	5.9	77.3	90.3	86.5	81.9	83.5	84.7
	Men	5.5	7.0	6.1	5.7	5.7	5.7	114.7	144.9	129.9	123.3	124.7	126.3
Low-income countries	Total	5.2	5.9	5.8	5.8	5.7	5.7	13.1	15.4	15.7	16.1	16.5	16.9
	Women	5.4	6.1	6.1	6.0	6.0	6.0	6.0	6.9	7.2	7.3	7.5	7.7
	Men	5.0	5.7	5.6	5.5	5.5	5.4	7.2	8.4	8.6	8.8	9.0	9.2
Lower-middle-income countries	Total	5.5	7.4	6.4	6.2	6.1	6.2	70.1	93.8	82.8	82.0	83.3	85.3
	Women	5.6	6.8	6.3	6.2	6.2	6.2	22.9	27.7	26.2	26.7	27.3	28.0
	Men	5.5	7.7	6.4	6.2	6.1	6.1	47.2	66.1	56.5	55.4	56.1	57.3
Upper-middle-income countries	Total	6.0	6.8	6.3	6.0	5.8	5.8	78.6	85.3	82.6	78.4	76.9	77.0
	Women	6.0	6.6	6.4	5.9	5.8	5.8	34.3	36.5	36.7	34.3	33.8	33.9
	Men	6.1	6.9	6.3	6.0	5.9	5.8	44.3	48.8	46.0	44.1	43.1	43.1
High-income countries	Total	4.8	6.5	5.6	4.5	4.9	5.0	30.1	40.7	35.2	28.7	31.5	31.8
	Women	5.0	6.9	5.9	4.8	5.2	5.3	14.1	19.2	16.5	13.7	14.9	15.1
	Men	4.5	6.2	5.4	4.3	4.7	4.7	15.9	21.5	18.8	15.1	16.6	16.7

Fig. 2.: Unemployment rate of male and female

(Source: ILO)

Regardless of the mechanism, the estimates point to a much higher job gap than the unemployment rate in developing countries. Whereas there are no strong differences between country income groups in unemployment rates. Low-income and lower-middle-income countries have very high job gaps, of 20 and 13 percent, respectively, whereas upper-middle-income countries present a gap of 11 percent and high-income countries register a gap of only 8 percent (Fig. 3).

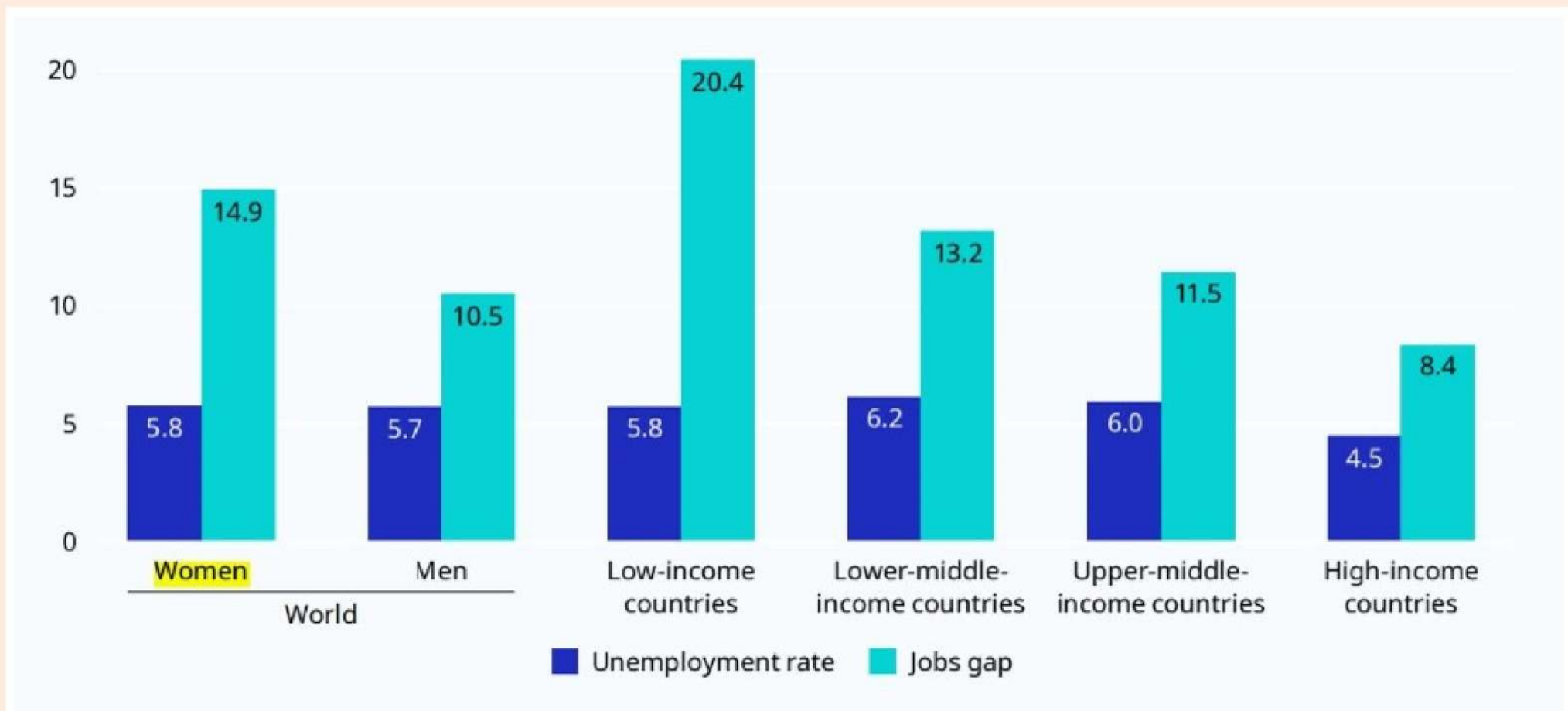


Fig. 3: Unemployment rate and job gaps, 2022 (by gender and country income group, percent)
(Source: ILOSTAT)

Other issues of concern include the longest hours of unpaid caregiving, a higher percentage of young women who are neither in employment, education, nor training (NEET), high adolescent fertility rates, and a wide gender pay gap (with women earning as much as 30-35% less than men). Additionally, a higher percentage of full-time working women are stuck in low-paying jobs, which is another issue of concern. The data worth noticing in this regard is the engagement of females, between the age of 15-24 years. The data suggests that more females of this age group i.e., 15 years to 24 years, are not in employment, education, or training. The difference is the most strike in South Asia and the Arab States while least in North America and Europe.

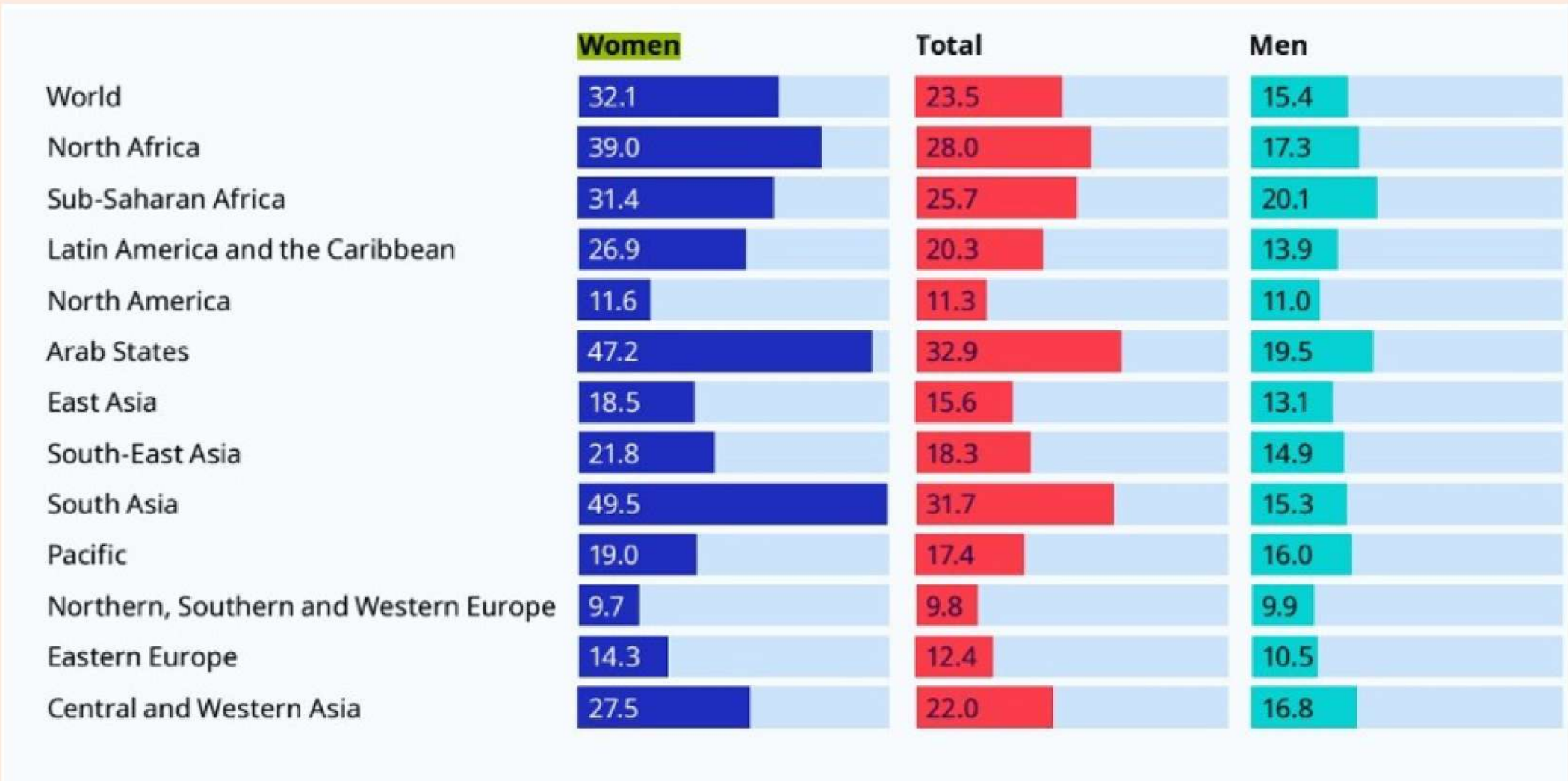


Fig. 4: Youth aged 15-24 not in employment, education, or, training, 2022 (Source: ILOSTAT)

The employed women also get lesser working hours in comparison to the men. This difference is also most strike in South Asia where men get on average 49.7 hours of work in a week whereas women get only 34.2 hours work in a week. Similarly, Central and Western Asia also has difference between male and female working hours. The least difference is in South-East Asia.

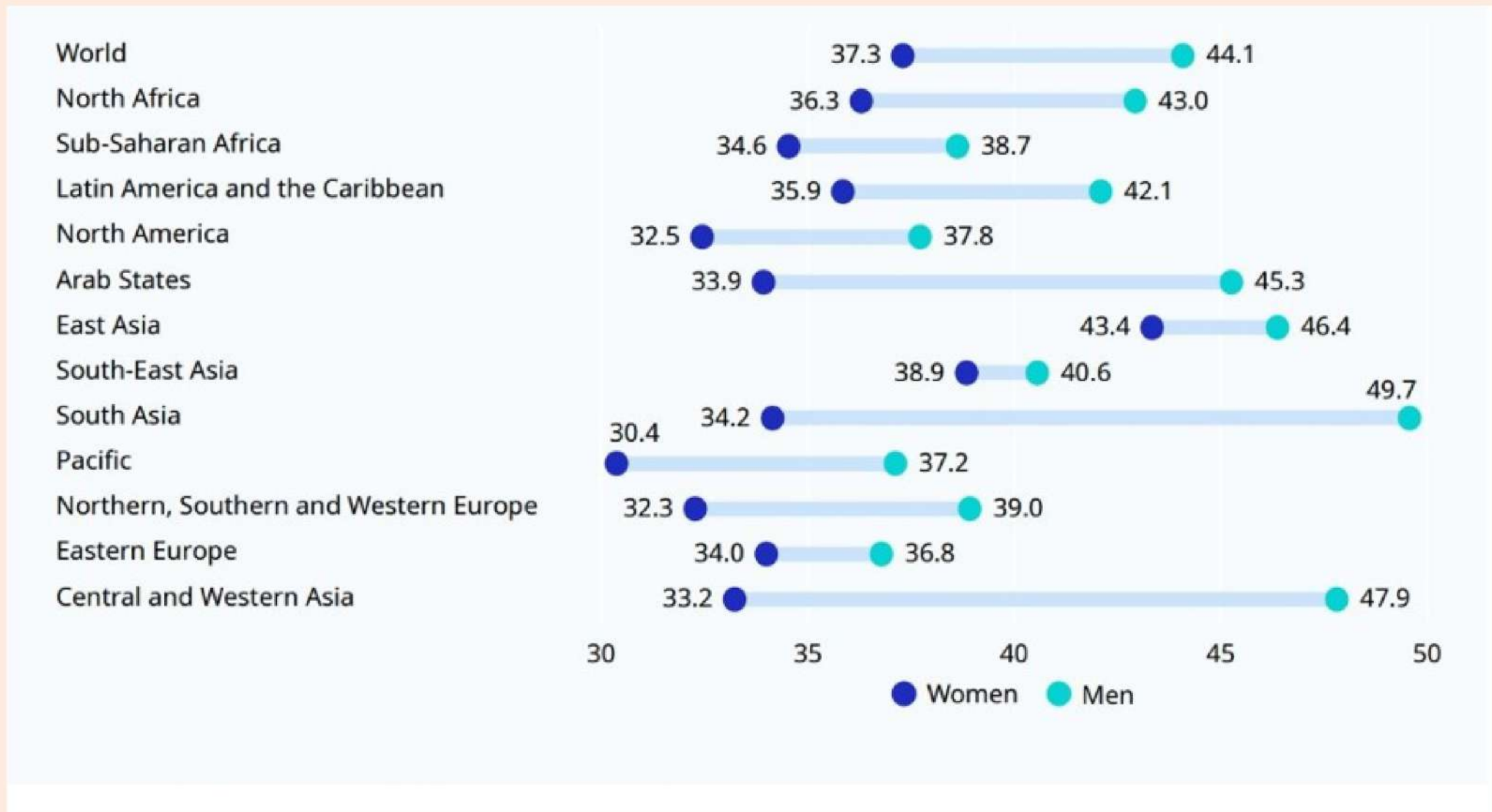


Fig. 5: Weekly hours per person employed, 2022 (Source: ILO, 2023)

The G20 group is making steady progress towards its objective of closing the gender participation gap in the labour market by 25% by 2025. While some nations, such as Saudi Arabia, Mexico, and India, have made only little progress toward gender equality in the workplace, others, like Saudi Arabia, have been fighting to mitigate the negative effects of crises on this goal. The abrupt pandemic, however, has further hindered the reduction of the gender gap. Younger, less-skilled women are the main victims of this imbalance. Some G-20 nations still have a way to go in this area.

In order to meet the Brisbane target and enhance the quality of work for women, G20 leaders developed a roadmap at the Riyadh Summit, acknowledging the growing risk of developing gender disparities in the labour markets.

Focus areas on which G20 Roadmap Towards and Beyond the Brisbane Target was set out are as below:

- 1) Promote measures to increase the participation and representation of women in decision-making bodies, including public and private organizations, in relevant policy-making bodies and organizations of workers and employers;
- 2) Foster women's labour mobility and promote decent work for migrant workers, especially women, and their access to social protection;
- 3) Conducive working conditions, which can be ensured through social dialogue, especially in such sectors where women are over-represented, like care sector. This includes advocating for adequate wages and specified working hours, allowing for better choices on work schedules/ shifts, enhancing health and safety at work, increasing training and career opportunities and recognizing prior relevant learning, in accordance with the Fundamental Principles and Rights at Work and taking into account the ILO Centenary Declaration of the Future of Work;
- 4) Strengthening gender mainstreaming in the labour market and social policy design, implementation, monitoring and evaluation to ensure the inclusion of women's perspective and collective voice;
- 5) Work towards adopting measures to prevent and eliminate all forms of violence and harassment and associated psycho-social risks in the world of work, including gender-based, racial and other discriminatory forms, taking into account the ILO Violence and Harassment Convention, 2019 (No. 190), recognizing the right of everyone to a work environment free of violence and harassment, and seek to ensure they are addressed in the management of workplace practices, such as occupational safety and health;
- 6) Design active labour market policies with a gender lens to support women through work-life transitions such as school-to-work, care responsibilities, changing jobs and their integration/reintegration to high quality employment, reskilling and upskilling. Ensure that employment services take into account the 8 equalities between men and women in the design and implementation of their measures, plans, operations and services.
- 7) Lift discriminatory statutory provisions and policies or practices to ensure that women workers are not disadvantaged;
- 8) Increase the provision of digital skills training for all women, especially young women and those returning to work after a prolonged break, and other relevant measures to bridge the gender digital divide;

9) Promote financial inclusion of women, and in particular, foster female access to credit, including through financial literacy training and women-oriented credit mechanisms;

10) Combat inequality in employment between women and men in rural areas, where it is even more pronounced than in urban areas;

11) In accordance with national circumstances, efforts to be made in cooperation with other Ministries, to ensure that taxes and benefits systems do not discourage women who wish to enter, re-enter, and remain in the labour market.

12) Promote initiatives to address discriminatory social and cultural norms preventing the achievement of gender equality in education and in the world of work;

13) Promote respectful, inclusive, and non-discriminatory language in job advertisements and descriptions as well as in the workplace.

In consideration of the above issues, and the changing dynamics of the world economy, three priority areas were identified for consideration under the G20 Employment Working Group, namely- (i) Addressing the global skill gaps, (ii) Gig and Platform economy and Social Protection and (iii) Sustainable Financing of Social Security.

(i) Addressing the Skill Gap in the G20 countries:

In the context of meeting the skill gap in G20 countries that have been arising due to demographic differences as well as the wave of digital transformation that has changed the employment landscape as well as the way 'work' will be done in the future.

Digitalisation is not new, but its pace and the scope of technological change as well as its transformative potential are disruptive in nature (Meil & Kirov, 2017)[3]. Degryse (2016)[4] distinguishes four areas of (potential) impact on future of work: job creation (related to new sectors, new products, new services), job change (digitalization, human/machine interface, new forms of management), job destruction (automation, robotization), and job shift (within digital online platforms and the "sharing economy").

In the context of job destruction, there is a need to understand which jobs are endangered, to anticipate the change, and accompany those people to reskill and find other jobs. Within the context of the European Social model traditions, restructuring anticipation and management are important in this process. Public authorities have a role to play but could act in collaboration with social partners and other stakeholders, e.g.

regions, NGOs, and so on. It is crucial for leaders in various sectors to implement measures that support women in developing skills, flexibility, mobility, and access to technology. Failure to make necessary transitions could result in a wider wage gap and women dropping out of the workforce, leading to employment disparities. [5]

In the case of job creation, (related to new sectors, products, services) there is a need for inclusive support to women, especially in the STEM sectors (science, technology, engineering, and math). Here a role should be played by public authorities and providers of skills to support the “skilling” for the new jobs. Several forecasts underlined the lack of ICT professionals, but this has been male-dominated. Globally, women currently make up only 35 percent of STEM students and a mere 3 percent of students pursuing higher education in information and communications technology [6]. In the European union (EU) Currently only around 17% of the almost 8 million ICT specialists in Europe are women but a particularly good example in this perspective is Bulgaria, with 28.9%. The professional orientation certainly could play a role, but what is crucial in this case is the implementation of company policies and measures to promote the work-life balance. In Europe many ICT companies have already demonstrated a keen interest in setting up and implementing work-life balance policies, e.g. to enable working parents and carers to better balance caregiving with their other responsibilities.

In the context of the so-called job change (impacted by the introduction of various digital technologies, including more and more artificial intelligence - AI) there are tasks that disappear, replaced by other tasks. In other words, the question is how existing jobs are changing and what needs in terms of skills. In terms of policy (at different levels) it is important to find ways to facilitate this transition in order to keep women employable. By 2030, between 40 to 160 million women may have to transition to more skilled roles. Successful transitions require new skills, more education and gaining access to technology. [7]

There is a need to prepare the workforce to adjust to these impact and still be able to gain meaningful employment opportunities. In the absence of proper policies, automation has the potential to exacerbate prevailing economic and social disparities.



Suggestions from India's perspective-

Since, India has the largest proportion of young people in employable age in the world, being able to create meaningful jobs for these youth is a formidable task. The task is further complicated looking at the very dynamic nature of economies and how the way we work has completely changed post-COVID-19 crisis. One of the ways to address this challenge by leveraging technology is to create a global skill map portal. This could help in many ways, young people can be aware of the high in demand skills in the future job markets; organisations can find the right people for jobs and people searching jobs can find suitable jobs matching their skills. The portal will give an idea of all skills (both digital and relational) employees should possess for the future labour market including gig economy, regular employment, or entrepreneurial ventures [8]. Once job seekers are aware of the futuristic skills that they must train in, there can be partnerships between the government, corporates, and academia to develop platforms that can deliver training. An example in point is the partnership between PwC and 'Yuwaah' which are aggregating platforms to provide digital upskilling opportunities for youth in India. In countries like India, there must also be a differentiation between the skills required for jobs available in the urban Vs. rural areas since the entire ecosystem is different. Hence, the global skill portal must have a recording of all types of skills as well as access of the portal by employers of all types and scale.

The portal/skill map must also include standardized definitions and methods that measure the levels of learning of any skill-type a person possesses. Besides, the organisations aiming to hire must have a way to verify the skill sets of the candidates through a globally recognised skill test verification method.[9]

Such a global skill mapping portal can serve is to increase the labour mobility, standardize the definitions and verification of different skills, ensure equal opportunities and equal pay to women workers thereby reducing the wage disparity.

Role of Skill India & Pradhan Mantri Kaushal Vikas Yojana(PMKVY):

A number of skilling initiatives came up in India since the eleventh Five Year Plan (2007-2012). In order to bring private capital, in 2009, the Government of India has formed a public-private partnership company, i.e., National Skill Development Corporation (NSDC). The focus got a new impetus since 2014 when the Government of India (GoI) established a separate ministry for skill development and entrepreneurship. On 15th July 2015, the Prime Minister of India launched first phase of Pradhan Mantri Kaushal Vikash Yojna (PMKVY). The scheme is meant for skilling, reskilling, upskilling and recognition of prior learning for the huge workforce of India. Another notable initiative taken by India in August 2021 was the development of a national database, the e-shram portal, to register workers in the unorganised sector, such as gig and platform workers, domestic workers, construction workers, and migrant workers.



This will ensure that the welfare schemes and packages meant for them reach them. Also, this portal has immense possibilities for showcasing the talent Indian informal sector workers possess along with it will bring a paradigm shift in social security provisioning. Till now, 28.93 Crore Workers are registered out of which more than 15 crore are women. That means a huge number of women workers will not only be getting recognition for the work they have been doing in the informal sector but will also get a social security cover. Many definitions for various skills, and verification of skills possessed by the 'not formally trained' workers through 'Recognition of Prior Learning' certificates already exist and their global recognition and verification needs to be taken forward.

Another initiative of the government is JAM Trinity – Jan Dhan, Aadhar, Mobiles - Jan dhan ensures financial inclusion through the opening of bank account, Aadhar ensures pin pointing beneficiaries for national flagship program, Mobile ensures connectivity, quick and transparent governance. Financial literacy is spread among women through the opening of the bank account as per Jan Dhan, their dependence on men is minimized, and women that can be identified through Aadhar in the family as the sole beneficiary of flagship programs can not only ensure the most cost-effective use of resources but also gives power at the hand of women; moreover, mobile can also act as a ultimate banking solution for rural women owing to their vast network.

Expanding Markets for Women & E-Commerce - Leveraging the opportunities that e-commerce has to offer to expand women's entrepreneurship is imperative. Constituting over 99 percent of all firms, India's MSMEs are the building blocks of the country's economic activity. Enabling small businesses, especially women-owned ones, to get online and access geographically dispersed markets, can help more women enter the labour market harnessing their potential.

As far as Women Entrepreneurs are concerned, there are about 15 million women-owned MSMEs in India, over 70 percent of which are manufacturing enterprises. 1.38 lakh projects have been set up by the women entrepreneurs under Prime Minister's Employment Generation Programme (PMEGP) Scheme since inception and up to 23.01.2019. The projects set up by women entrepreneurs are about 30% of total projects set up under PMEGP. During 2016-17 and 2017-18, under the Khadi Programme of KVIC, women entrepreneurs have set up 30437 projects for which margin money of 85,305 lakh Rupees have been disbursed.

According to the sixth economic census, by the Ministry of Statistics and Programme Implementation, women comprise 13.76% of the total entrepreneurs in India which is 8.05 million out of the total 58.5 million entrepreneurs. NITI Aayog set up the Women Entrepreneurship Platform in 2018, an ecosystem to support new and existing women entrepreneurs across the country, through free credit ratings, mentorship, funding support, apprenticeship, and corporate partnerships.



Similarly, “Stand Up India” was launched in 2016, to offer loans from 1 million to 10 million rupees for the underserved sections of society such as women entrepreneurs and those from socially backward groups. More than 81 percent of loans under Stand Up India have been sanctioned to women entrepreneurs.

Women lead the Nation as Corona Warriors: In an exemplary display of grit and determination, women corona warriors were instrumental in India's war against corona virus. These range from women holding key position in the government health care centres as nurses and paramedic staffs to Anganwadi, ASHA workers, Self-Help-Groups to countless local social health workers in the rural areas.

Suggestions from Russia-

The focus on skills is indeed an important part of the response to the future labour market for women; yet, the action on skills probably should not be presented as the main policy response to the gender-digital challenge. Before focusing on skills we may want to emphasis the need for investment in universal social protection and respect for fundamental principles and rights at work, including OSH.

Community-Based Vocational Training (CBVT) is a suggestion for women and other vulnerable groups. Yet it should not replace the development of a consistent, inclusive, and comprehensive vocational training policy at the national level, accompanied by the required financial resources. The role of social dialogue at all levels about this issue is critical.

There is a need to invest in women’s education, skills development and life-long learning. There should be enough attention given to the quality of the jobs to be created (“decent work”) and their contribution to creating more resilient and equitable societies. Support creating new skills and learning opportunities for women and girls by investing in quality public education and vocational and life-long training, with a focus on apprenticeships.

The observed transition of the economy from production to service and IT technologies, which has occurred in recent years, has led to significant changes in the structure of traditionally "male" and "female" types of activities. This helps to reduce the level of gender segregation and reduce the wage differences between men and women. In order to achieve equality, it is advisable to consider quotas of places for women in enterprises and the introduction of more flexible work mechanisms (for example, work from home, which makes it possible to combine work with child care).

Suggestions from Turkey-

According to the OECD Turkey Country Note (2016) on the Skills Matter Survey Results findings, a comprehensive assessment of skills, adults in Turkey demonstrate below-average proficiency across all three assessed domains: literacy, numeracy, and problem-solving in technology-rich environments. This analysis compares the performance of Turkish adults to those in other participating OECD countries. Regarding literacy proficiency, the difference between 16-24 year-olds in Turkey and the OECD average is relatively small compared to different age groups. This suggests a relatively more favourable performance among younger individuals in Turkey in this particular domain.

The relationship between educational attainment and proficiency in Turkey is less prominent than in other participating countries and economies. Gender-related disparities in information-processing skills proficiency are notably significant in Turkey, among the highest across all surveyed countries and economies. These disparities are particularly pronounced among older adults, highlighting the need for targeted interventions to address this issue. In Turkey, individuals with higher skills and education levels in Turkey are more likely to experience higher wages in the labour market.

In Turkey, women's participation in futuristic jobs and industries is influenced by various factors, including opportunities for skill development and training. There is the concentration of women in specific job sectors or industries while being underrepresented in others. This segregation often stems from social norms, cultural biases, and structural barriers restricting women's choices and opportunities in the labour market. In order to create a more inclusive and diverse workforce, it is important to enable women to actively participate in and benefit from the opportunities presented by the new job categories of the future. For this, there should be an emphasis on education and training programs for girls, encouraging girls to take up STEM subjects, ensuring equal access to technology and internet connectivity, fostering mentorship programs for girls, apprenticeship opportunities and creation of general awareness about women labor participation in the society.

Perspective & Suggestions from Saudi Arabia:

In recent years, there have been significant changes in the status of women in Saudi Arabia, particularly with regard to employment opportunities. Prior to 2018, women faced significant legal and societal restrictions that made it difficult for them to work outside the home or were restricted to occupations that were particular for women such as school teachers or pediatricians.

However, since then, the government has implemented a series of reforms aimed at increasing women's participation in the workforce.

Saudi Arabia's 20/30 Vision, a comprehensive plan to diversify the country's economy and reduce its reliance on oil, has been a game changer. It includes key initiatives to increase women's participation in the work force. As a part of this plan, the government has introduced policies to promote flexibility in the workplace, including remote working arrangements and flexible working hours, which could benefit women who are juggling work and family responsibilities. The country's expanding economy needs more skilled personnel like doctors, engineers, IT professionals etc. The country's government is committed to strengthening its education system with growing vocational and training centers. The skilling of women should be at par with the men using all the infrastructure being created.

(ii) Informality and Gig and Platform economy -The issue of Social Protection:

The problem of informality is huge in many G20 countries. In countries like India, more than 90 percent of people work in the informal sector. Workers in the informal sector are disadvantaged as compared to the formal sector as they do not have any job and social security. They lack security for income loss, sudden death, loss of income at retirement age, maternity or sickness and other benefits.

Informal employment is more common for women as compared to men and they are more likely to be working in the most vulnerable positions in the informal economy.

In low and lower middle income countries, women are more likely to be employed in the informal sector. According to the ILO, in the overall G20 countries, 50 % of women and 59% of men are employed in the informal sector. The figure rises to 60 % and 67.5% respectively in the emerging economies in the G20. However, there are actually more countries in the world (55.4 %) where women are more in the informal sector as compared to men.[10]

In the informal sector, women dominate the contributing family workers, home-based workers doing piece-rate work in the lower tiers of supply chains, and domestic workers. While there are fewer women as employers and own-account workers. This suggests that even in the informal sector, women are likely to be in the most vulnerable positions.

The ILO recommendation on the transition from informal to formal economy, therefore, suggested the G20 to take action in this regard. Women's participation in the formal economy must be increased on one hand and on the other hand, some measures of social security must be ensured to those working in the informal sector.

Younger workers including women value flexibility, purpose and working at their own pace. This is fuelling the rise and popularity of gig economy platform work. However, the social protection for such workers is low as they frequently do not meet the requirements for access to social security contributions while such workers are also not covered by the social insurance systems.

The platform and gig economy offers several benefits like offering employment opportunities for low-skilled, semi-skilled, women workers and migrants; data transactions are recorded so helps in measuring the employment rates etc.

The concerns over odd working hours, safety and no safety net of social security have been topics of discussion. According to a report by the Geneva Association, the above-mentioned concerns can be addressed with the help of private insurers that can help in 'closing protection gaps through tailor-made solutions'.

It advises that governments, platforms, and private insurers, can work in collaboration with gig workers and their associations, to redesign protection frameworks so that the modern-day gig and platform workers are also covered under a safety net and therefore become recognised as sustainable means of work. [11]

Though women value flexibility more and prefer to be part of the gig economy, studies have shown that women are paid lesser in gig economy. [12] The gig economy is also particularly disadvantageous to women in some aspects, for example, they are particularly vulnerable as they face constraints using technology, lack access to digital resources, face difficulty in making and taking digital payments, and are exposed to greater risks in using technology. Besides, it has been pointed out by some researchers that the stricter definition of 'platform' is not very relevant to women. The expansive definition of the platform includes social media and networks which are the drivers of women's entrepreneurship. Mostly, women in developing areas are engaged in low-paying jobs or using social media platforms to popularise their home-based businesses. [13] Women are also vulnerable when it comes to maternity benefits in the gig economy.

Perspectives & Suggestions from India

In case of India, the government has drafted a Code on Social Security in 2020 which laid down provisions for social security to the gig and platform economy workers. However, the provision of maternity benefits has not been made universal and is only applicable for establishments that employ 10 workers or more. The word 'establishment' did not include the unorganised sector. Hence, it must be ensured that women who are self-employed, part of platform economy should be covered as far as maternity benefits are concerned.

Perspective from Bulgaria

The platform economy challenges relate not only to the skills (e.g. DIY – marketing, soft skills...- e.g. negotiation), but also to the wages, status, work-life balance among other. Also, in the context of platform work, there could be transnational competition and social dumping for the workers from Europe or North America, while also creating job opportunities for workers from the developing countries. In this filed there is clearly a need for regulation and legislative solutions and the EU proposal for a Platform Directive is a step in the right direction. The proposed directive was presented by the European Commission in December 2021 and is currently being discussed in the Council. This legislation seeks to ensure that people working through digital labour platforms are granted the legal employment status that corresponds to their actual working arrangements. It provides a checklist to determine whether the platform is an 'employer'. According to this checklist, the platform is legally presumed to be an employer, if it meets at least two of these criteria: it determines the level of remuneration or sets upper limits; it supervises the performance of work using electronic means; it restricts the freedom to choose one's working hours or periods of absence, to accept or to refuse tasks or to use subcontractors or substitutes; it sets specific binding rules with regard to appearance, conduct towards the recipient of the service or performance of the work; it restricts the possibility to build a client base or to perform work for any third party. If at least two of these criteria are met, the people working through the platform should enjoy the labour and social rights that come with the status of 'employee': Trade unions and workers' representatives in G20 countries could find inspiration in these European documents, to build adaptable regulations.

The issue about platform work also includes aspects of informality. In many countries, both developed and developing, employees that are working through platforms might not be covered by social security, they are not contributing to the fiscal systems of the respective countries, challenging the functioning of the public administration and the social security. That is why the governments should act in order to make the platforms accountable – e.g. by signing agreements with major platforms, as in the case of Belgium in order to receive information about platform workers and transactions.

Perspective from Russia

Women are a large part of the informal economy. There is a need to prioritize the transition from informality to formality in national policy-making through appropriate legislative and regulatory frameworks.

Perspective from Turkey

A notable proportion, precisely 32.5%, of the aggregate female workforce in Turkey is engaged in the informal sector (the platform economy being a part of the informal economy) characterised by a lack of social security provisions and employment benefits(TUIK,2022).

Perspective from Saudi Arabia

One of the most agreed upon challenges that all women face is the platform economy, though it offers several opportunities as well like women can easily enter emerging industries because many of them are not dominated by men. For example, women can explore gig economy opportunities in segments such as caregiving, pet care or education. Women can take advantage of social media to showcase their skills and build a strong presence online. They can use social media to promote themselves as independent contractors and tap the market for freelance work. Women can also collaborate and organize a platform or join one that encourages a sense of collective ownership and seeks to distribute the economic benefits amongst workers more equitably. Collaborative platforms that allow women to pool resources, share skills and connect with similar like-minded individuals can be a powerful way to build a shared vision for positive change. Nevertheless, the main challenge in accessing these opportunities is that some areas have issues with internet access and women cannot afford mobile phones. Another problem is that it is important for women to negotiate their wages and benefits effectively because the platform economy tends to push wages down so it is crucial to demand a fair wage that compensates workers for their time and effort. Networking can help women get exposure to potential leads and opportunities with already established women in the economy.

(iii) Sustainable Financing of Social Security:

The recent COVID 19 crisis has exposed the precarious situation of a vast number of people working in the informal economy. Due to lack of any social security net, millions of families all over the world were forced into poverty. The global cost of living crisis, aging populations in the G20 and rising income inequalities are some of the other emerging challenges in social protection. The ILO World Social Protection Database suggests that more investments are needed in the G20 to achieve the universal social protection coverage.

In India, more than 90 percent of workers are employed in the informal sector. This sector is characterised by the absence of full coverage of social security benefits for the workers. The COVID-19 crisis particularly highlighted the fact that a large percentage of people in the working age group are vulnerable during crisis when there is a loss to livelihood. This is particularly true for women, people working in informal and care economies etc.

The governments can take steps to make the platforms accountable for ensuring social security for the workers– e.g. by signing agreements with major platforms, as in the case of Belgium in order to receive information about platform workers and transactions[15].

Also, when the representation of women in the labour force increases generally, it will contribute to development of the economy as well as raise the levels of income, which would ensure more sustainable social security by increasing the contributions of people and reducing the financial burden on the states.

However, at present, since the contribution-based social protection systems are not enough to cover the entire working population in many countries, including India – there is a need to find avenues for additional revenue generation. The ILO mentions that the G20 countries have been using strategies like utilising revenues from environmental taxes, introduction of voluntary tax compliance for MSMEs and reduce wastage due to illicit financial flows.

It is a well-accepted fact that we are living in an age, when promoting greater participation of girls in educational pathways has become a dire need so that their swift entry into the labour market can be ensured.

The influence of gender stereotypes on the educational and training choices as well as actual barriers to equal opportunities for education and training are at the root of gender gaps in the labour market.

As a collective and keeping in mind the concept of “Vasudhev Kutumbakam” i.e. One Earth One Family One Future, we need to work collectively to foster women’s participation and facilitate them in joining the workforce as the main league in tandem with Civilisational ethos.

Summary points for strengthening and protection of women’s labour and increasing participation of women labour force participation in G20 countries

- Standardisation of definition of ‘skills’ for different occupations and defining futuristic skills.
- Increasing social awareness in the societies for a balanced distribution of responsibilities between men and women, increasing acceptance of gender-neutral roles and support for increasing men’s participation in household responsibilities as well as child-care.
- Provision of congenial environment to women at work-places so that they can easily resume jobs after maternity break. This includes making it compulsory for work-places to provide some flexibilities in terms of work hours and working from home for new mothers.

- Development of child care institutions (accessible nurseries and kindergardens) and measures directly aimed at returning women to the labor market (retraining, employment assistance) and reducing gender inequality in it (anti-discrimination legislation, quotas for women in leadership positions or in the state management; support of enterprises that create employment conditions favorable for combining family responsibilities and work – for both sexes).
- Ensuring reduction of wage-disparity
- Increasing women labour force participation rate, thereby reducing the gap in the labour force participation rates between men and women by 25% by 2025 (Brisbane Goal)
- Support the ILO Recommendation on Quality Apprenticeship Programmes and take steps to implement it;
- Promote the implementation of Recommendation 202 on Social Protection Floors which ensures the maintenance and transfer of social security contributions and which requires that employers pay equal social security contributions to all workers irrespective of their employment relations;
- Adopt policies and regulations to formalise the informal economy as much as possible.
- Women’s entrepreneurship programs: this includes offering training, mentorship and funding opportunities to support women entrepreneurs in starting and growing their own businesses.
- Encouraging girls to take up STEM education through steps like scholarships, offering access to online courses, reservation of seats in colleges, priority in placements etc.
- Recognising the barriers and drivers to achieve the goal of 25 by 25 in the G20 countries
- More jobs should be created by economies rather than forcing youngsters to depend on the platforms to find jobs.
- Training women to access technology to become employable in platform economy
- Provide assistance like subsidising child care, recognition and reduction of unpaid care work
- Making platforms safe for women to access work through stricter laws.
- Reduction of instances of ‘wage thefts’ in platforms
- Provision of full maternity benefits to women workers in platform economy as well as the unorganised sector.
- Encouraging women entrepreneurship and skill building opportunities. Women entrepreneurs can be offered mentors, more funding opportunities and other type of support.

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