



FUTURE OF WORK & EDUCATION

POLICY PAPER 2020

TRANSFORMING FOR INCLUSIVE GROWTH



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FOREWORD



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The word “disruption” is perhaps overused in business, but this year we all felt its true meaning. This policy paper reflects the incredible focus, collaboration and agility displayed by our 100 committed Taskforce members, in the face of the worst global employment crisis in living memory. I could not be more proud of the spirit of constructive collaboration that has generated this set of actionable policy recommendations to build a brighter future of work and education.

Most importantly, the current spotlight on employment has raised the urgency to implement long-awaited transformations to the way we live, work and learn. This is a chance to repair persistent cracks related to inclusion, equality and social protection, that have been exposed by the current crisis. It is also a tremendous opportunity to prepare for the accelerated changes in technology, demographics and environment that are now in sharper focus than ever.

New jobs and ways of working are being created while old ones disappear. The fourth industrial revolution, including the rapid uptake of advanced technologies, is transforming the mix of skills required from the workforce. Advances in science and technology and new pressures, such as climate change, are creating new fields and industries that require workers, whilst other industries see inevitable decline. In the meantime, traditional institutions and approaches to learning remain outdated, despite incredible advances in the science and tools available to improve and accelerate the way we prepare future generations.

It is time to take action to prepare for these impending realities; to orient our workers and future workers towards the opportunities of the 21st century. This year, the world has learned the importance of planning and resilience. Let’s turn those lessons into practice. And, let’s act while the lessons are fresh in our minds.

I am optimistic that a concerted, collaborative effort by all social partners can seize this moment of disruption to build the foundations for an inclusive, equitable and resilient future of work and education.

I thank the Future of Work & Education Taskforce members and the Knowledge Partner for their excellent contribution to this policy paper.



EXECUTIVE SUMMARY

This policy paper proposes policy actions for implementation by the G20 Leaders, as well as the G20 Labor and Education Ministers. The paper builds upon the work of previous B20 Taskforces, ensuring consistency. This year's additions, changes and emphasis were also influenced by the global employment crisis unleashed by the COVID-19 health pandemic.

The recommendations and policy actions follow a construct of three themes, namely:

- Building confidence, dynamism and resilience in future labour markets
- Jumpstarting the engines for growth
- Designing future-ready human capital

As such, the scope of actions reaches across labour markets, employees, employers and employability.

Building confidence, dynamism and resilience in future labour markets

The most immediate and urgent imperative is to ensure a swift and safe return to work. Key objectives here are to reduce the chances and impact of further waves of the pandemic, and to ensure that businesses and individuals receive sufficient support to reignite growth. This includes the implementation of health and safety protocols and ensuring the integrity of cross-border supply chains, as well as careful monitoring and adaptation of fiscal and monetary measures to meet the evolving needs of firms and workers in all forms of employment.

A strong revival will also depend on dynamic and resilient labour markets, with workers having access to a diverse range of forms of work (example, temporary, part-time and agency work). Moreover, the crisis has exposed existing inequalities and failings of labour markets that require urgent attention. Many already-disadvantaged segments of the workforce, including women, youth, migrants, workers with physical or mental health issues, those without access to digital tools or skills, and a range of workers that lack adequate social protection, from informal workers to the self-employed, have been disproportionately affected by this crisis. Targeted interventions are required to support these workers and to establish more inclusive working opportunities, conditions and protections for the long term.

As the world of work accelerates its transformation under the Fourth Industrial Revolution, there can be no resilience without fairness and inclusion.

Jumpstarting the engines for growth

Small and Medium-sized Enterprises (SMEs) and entrepreneurs are rightly acknowledged as engines for economic growth as they account for the bulk of the workforce and value add in the global economy. Ensuring their survival during the crisis and equipping them to thrive during the recovery phase is imperative for future growth. This includes the simplification of regulatory environments, creating conditions conducive to hiring and training staff, and eased access to finance and relevant digital infrastructure. Enabling simpler international expansion and operations of SMEs will also accelerate global growth and opportunity.

[†]All amounts expressed in U.S. dollars unless otherwise noted.

A healthy and innovative SME sector also demands education and training systems equipped to prepare future entrepreneurs. This includes the skills, the culture and the widespread acceptance of entrepreneurship as a viable work option.

The support of SMEs and entrepreneurs is essential for both revival and long-term resilience.

Designing future-ready human capital

Traditional institutions and approaches to learning remain outdated, with significant variation in learning outcomes both across and within nations. Meanwhile, we have learned a great deal about the skills that will be required for work in the future and the best ways to acquire and teach them. These skill demands will continue to evolve, and education systems will need to continually adapt accordingly. This implies policies to upgrade education curricula and teaching approaches, as well as action on systems that track labour-market data to anticipate future demands.

Lifelong learning has been increasing in importance for years, but work remains to make it accessible to all. In the short term, training will be in high demand as workers seek employment after the current crisis. But regular training for adults is increasingly an expectation, especially with the accelerating upheaval in job markets brought by intelligent technologies. Adult learning systems must be accessible to all, especially as those workers most at risk from automation are those currently least likely to access training opportunities. Moreover, lifelong learning must be adapted to adult needs such as work, life and family commitments.

Revival from this employment crisis offers a rare opportunity to orient current and future workers towards the skills and jobs of the future.

Overview: Policy Actions Needed to Address these Issues	
Recommendation 1	The G20 should implement reforms to ensure a safe employment recovery within a more resilient labour market.
Policy Action 1.1	The G20 should coordinate global action to ensure a safe economic and employment recovery.
Policy Action 1.2	The G20 should strengthen inclusiveness, dynamism and diversity of formal labour markets.
Policy Action 1.3	The G20 should incentivize the informal sector to formalize.
Recommendation 2	The G20 should proactively enable SMEs and entrepreneurs
Policy Action 2.1	The G20 should promote education for entrepreneurship.
Policy Action 2.2	The G20 should develop and implement ambitious support strategies for entrepreneurs.
Policy Action 2.3	The G20 should facilitate access to international markets and finance for SMEs and entrepreneurs.
Recommendation 3	The G20 should boost employability at scale through transformed education and lifelong learning.
Policy Action 3.1.	The G20 should upgrade education systems to align with future labour market needs.
Policy Action 3.2	The G20 should embrace new learning models and technologies to improve teaching techniques and environments.
Policy Action 3.3	The G20 should build lifelong learning systems that are adapted to adult needs.



INTRODUCTION

The world today is far from achieving our shared ambitions as laid out in the UN Sustainable Development Goals (SDGs). Poverty and inequality persist; decent work and quality education remain out of reach for millions around the world. The current state of labour markets and education systems are not able to address these. Despite progress in confronting issues like global poverty and healthcare over recent decades, progress is at risk.

A shock to stimulate action

The B20 has consistently advocated for reforms to labour markets and to education and training systems in order to adapt to the fast-evolving future of work. Progress in implementation has been steady, but persistent challenges remain. Global unemployment stood at 188 million in December 2019², and the inequalities and inefficiencies in both labour markets and learning opportunities have continuously aggravated poverty and disadvantage in society. This was the situation before the Coronavirus (COVID-19) pandemic hit. The subsequent lockdown of entire countries, restrictions on the movement of people and goods, the shutdown of businesses and the erosion of confidence overall, rapidly transformed the health crisis into an employment crisis. This has necessitated a rethink of the scope and urgency of our Taskforce priorities.

In May 2020, the International Labour Organization (ILO) estimated that working hours will decline by 10.7 percent in the second quarter of 2020, equivalent to 305 million full-time workers.³ The final impact on employment will depend on the continued containment of the pandemic, but as a point of comparison, 22 million were made unemployed by the financial crisis of 2008-09.

Organizing and implementing a safe return to work amid the disruption of the pandemic poses significant challenges. The B20 is ready, willing and eager to collaborate with the G20 Members in mobilizing a rapid response to the immediate needs of businesses and workers, as well as implementing urgent measures to secure a swift and smooth recovery, and taking clear steps to build a resilient future of work and education.

An economic crisis translates into an employment crisis

The employment impact of this crisis reaches unprecedented levels. At its peak, about 81 percent of the global workforce were in regions with mandatory or recommended closures.⁴ The widespread disruption in business activity has caused a sharp decline in the number of jobs and hours of work. Many workers are facing a loss of income and poverty. The most affected are low-wage workers with little social protection, signalling a deepening of existing inequalities.

The impact on the labour market varies by sector. The ILO assessment identifies accommodation and food services (includes hospitality), manufacturing, wholesale and retail trade and real estate among the most affected sectors. Subsectors within transport, storage and communication, as well as the arts, entertainment and recreation are also badly affected. Globally, 1.25 billion workers are employed in the sectors identified as being at high risk of “*drastic and devastating*” increases in layoffs and reductions in

² https://www.ilo.org/global/about-the-ilo/newsroom/news/WCMS_738742/lang--en/index.htm

³ https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/documents/briefingnote/wcms_745963.pdf

⁴ https://www.ilo.org/wcmsp5/groups/public/@dgreports/@dcomm/documents/briefingnote/wcms_743146.pdf

wages and working hours, representing 38 percent of the workforce.⁵ There are regional variations in the share of employment in at-risk sectors – ranging from 26.4 percent in Africa to 43.2 percent in the Americas. About 47 million employers, representing 54 percent of all employers worldwide, operate businesses in the hardest-hit sectors. An additional 389 million own-account workers⁶ are engaged in these sectors. Taking together employers and own-account workers, some 436 million enterprises worldwide are operating and working in these sectors.⁷

Workers in the informal economy are particularly affected. The lockdown and containment measures have meant that many in the informal economy, such as street vendors and those in casual labour, have lost access to their livelihoods. Regions with high levels of informality and low levels of social protection coverage, like Africa, face serious hardship (see Exhibit 2).⁸ For example, in India, about 400 million workers in the informal economy are at risk of falling deeper into poverty.⁹ The ILO estimates that the earnings of informal workers are expected to decline in the first month of the crisis by 60 percent globally, 28 percent in upper-middle-income countries, 82 percent in lower-middle and low-income countries and 76 percent in high-income countries.¹⁰ This crisis has reversed the significant progress that had been made in reducing global poverty in recent decades.

An employment crisis translates into an existential threat to SMEs

Evidence continues to emerge on how the crisis will impact SMEs, who represent about 90 percent of businesses and more than 50 percent of employment worldwide.¹¹ The cash flows of smaller firms are always vulnerable to shocks, especially extended shocks, as presented by this pandemic, and even more so when confronted by simultaneous shocks to supply and demand. Even with support and access to cheap liquidity, many SMEs will face closure. OECD analysis of 31 COVID-related SME surveys worldwide (as of 20 April 2020) shows that more than half of SMEs already face severe losses in revenues. About one-third of SMEs fear being out of business without further support within one month, and up to 50 percent within three months.¹²

⁵ https://www.ilo.org/global/about-the-ilo/newsroom/news/WCMS_740893/lang--en/index.htm

⁶ The ILO defines own-account workers as those workers who, working on their own account or with one or more partners, hold the type of job defined as a self-employed job, and have not engaged on a continuous basis any employees to work for them during the reference period.

⁷ https://www.ilo.org/wcmsp5/groups/public/@dgreports/@dcomm/documents/briefingnote/wcms_743146.pdf

⁸ https://www.ilo.org/global/about-the-ilo/newsroom/news/WCMS_740893/lang--en/index.htm

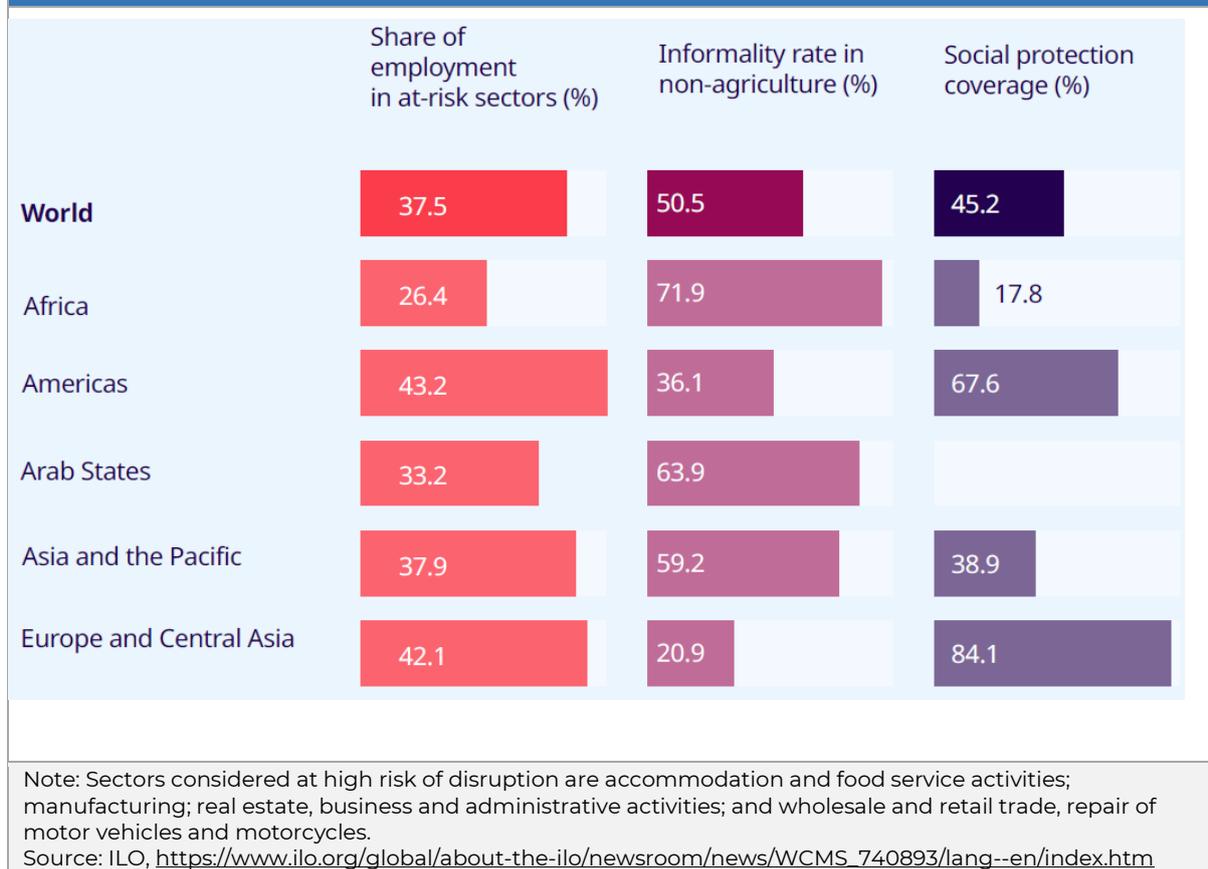
⁹ https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/documents/briefingnote/wcms_740877.pdf

¹⁰ https://www.ilo.org/wcmsp5/groups/public/@dgreports/@dcomm/documents/briefingnote/wcms_743146.pdf

¹¹ <https://www.worldbank.org/en/topic/sme/finance>

¹² https://read.oecd-ilibrary.org/view/?ref=119_119680-di6h3qqi4x&title=Covid-19_SME_Policy_Responses

EXHIBIT 2: Workers at risk, informality and social protection



A crisis that disproportionately affects the vulnerable

Workers that are already vulnerable will see a disproportionate impact in terms of job security and prospects. In fact, before the pandemic, working poverty was expected to decrease by 14 million, but the pandemic is reversing this trend. The ILO's latest worst-case scenario (published on 18 March 2020) is an *increase* of 35 million, but this figure is likely to be revised further upwards.¹³ Specific vulnerable groups deserve attention:

Women have always been under-represented in the workforce, yet they are over-represented in the sectors most affected by the pandemic, such as travel, tourism, hospitality and low-paid services that have little or no social protection. Women also take on a disproportionate burden of family care responsibilities during illness, requiring them to miss more work and put their incomes and jobs at risk. During lockdown, women are disproportionately expected to take on additional family duties, such as home-schooling for children. Furthermore, in many countries, women represent more than three-quarters of the workforce in healthcare, putting them at greater risk of infection.¹⁴

Youth unemployment already sat at 11.8 percent before the crisis and will inevitably rise further. In some countries it was already as high as 57 percent (South Africa) and 32 percent (Spain).¹⁵ A global survey (May 2020) by the ILO and partners of the Global

¹³ https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/documents/briefingnote/wcms_738753.pdf

¹⁴ <https://www.advisory.com/daily-briefing/blog/2014/08/women-in-leadership>

¹⁵ <https://data.oecd.org/unemp/youth-unemployment-rate.htm>

Initiative on Decent Jobs for Youth reveals that over one in six young people surveyed have stopped working since the onset of the COVID-19 crisis. Among young people who have remained in employment, working hours have fallen by 23 percent.¹⁶ From previous crises, young workers (as well as old workers) find it particularly hard to find work after a crisis, and being young and unemployed for an extended period impacts lifelong career and livelihood prospects.

Lockdown measures have a severe impact on **informal workers**, including but not limited to, migrant workers, and in some countries, temporary workers. They face long periods of hardship, with no form of social protection, and often without access to healthcare. Already before the pandemic, over 60 percent of the global workforce was in the informal sector¹⁷, with much higher numbers in emerging economies. As the employment crisis takes hold, this proportion is likely to grow. The COVID-19 crisis has highlighted the need to ensure that all workers are treated equally, especially in countries with large numbers of immigrant workers who are often in the informal economy and lack social protection.

Today's crisis has exposed the fact that safety nets are insufficiently tailored to 21st century ways of working. Consequently, many **people in diverse forms of work** are not able to effectively access relief measures. Moreover, the pandemic highlights the urgent imperative to design social safety nets that are relevant and valuable to both businesses and workers, sharing costs and benefits appropriately. The ILO Centenary Declaration for the Future of Work set forth plans for such an approach, but the current pandemic raises the urgency of implementing these plans.¹⁸

The COVID-19 pandemic poses most risk to the lives of **workers with underlying health problems**. These workers were already inadequately integrated into the workforce. For example, people with disabilities already comprise 15 percent of the global population, and their unemployment rate is double that of people without disabilities.¹⁹

Another area of concern is the mental health of workers. The continued spread of the virus and prolonged isolation measures will lead to further anxiety and stress. The World Health Organization estimates that depression and anxiety disorders already cost the global economy \$1 trillion each year in lost productivity.²⁰

Finally, the pandemic has put at risk **those without access to the digital world or without digital skills**. This, places new urgency to build adequate infrastructure that reaches isolated, poor or rural communities, as well as ensuring that digital literacy becomes a fundamental skill for rich and poor, young and old.

Looking ahead: A chance to build a better future

This Taskforce advocates for serious contemplation and concerted action by the G20 to learn from this experience and build a brighter, more relevant and more resilient future of work and education.

¹⁶ https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/documents/briefingnote/wcms_745963.pdf

¹⁷ https://www.ilo.org/global/about-the-ilo/newsroom/news/WCMS_627189/lang--en/index.htm

¹⁸ https://www.ilo.org/wcmsp5/groups/public/@ed_norm/@relconf/documents/meetingdocument/wcms_711674.pdf

¹⁹ <https://www.un.org/development/desa/disabilities/resources/factsheet-on-persons-with-disabilities/disability-and-employment.html>

²⁰ https://www.who.int/mental_health/in_the_workplace/en/

This historic moment presents a chance to finally implement some of the fundamental reforms required to ensure that labour markets and workforces, are relevant to the trends and forces that are shaping the future of work and education. For example, labour market regulations need to catch up with the realities of the 21st Century workplace, such as diverse forms of work. Workforce skills need to align better with the evolving jobs of the future. In fact, the pandemic period is speeding up some of the technological, environmental and societal trends that were already transforming the landscape of skills demand. Consider the sharper focus on innovation and sustainability, or new technologies such as artificial intelligence and tools that enable people to live, learn and work in virtual and digital environments.

In this context, there is a chance to design a future of work and education that is more *equitable*, more *relevant* and more *inclusive*. An *equitable* future would include truly universal social protection and truly universal access to digital tools and education. A *relevant* future would see a workforce prepared for inevitable trends like the Fourth Industrial Revolution, the Green Economy and Climate Change, New Forms of Work and the Care Economy. An *inclusive* future would transform the role of women across the economy, as well as groups that are discriminated against, and those suffering from poor physical or mental health.

Even before the COVID-19 pandemic hit, labour markets as well as education and training systems were unprepared for the disruption being unleashed by a range of macro trends. Into a phase of revival, there will be a focus on transitioning the unemployed into new jobs over the coming years.

Recommendation 1: Building confidence, dynamism and resilience in future labour markets

The G20

should implement reforms to ensure a safe employment recovery within a more resilient labour market



Recommendation 1 is primarily aligned to SDG 8.5 which seeks to ‘achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value.’ It also resonates with SDG 8.8 on protecting labour rights and promoting safe and secure working environments for all workers, including migrant workers, in particular women migrants, and those in precarious employment.

Recommendation 1 also supports SDG 1.3 on ‘implementing nationally appropriate social protection systems and measures for all, including floors, and by 2030 achieve substantial coverage of the poor and the vulnerable.’ The policy actions within this recommendation contribute to the achievement of SDG 5.5 which is to ‘ensure women’s full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic and public life’, as well as SDG 10.7 on ‘facilitating orderly, safe, regular and responsible migration and mobility of people, including through the implementation of planned and well-managed migration policies’.

The COVID-19 pandemic may be over in months, but the impact on economies and on employment will last for years. The primary intent should be to build confidence in future labour markets, to revitalize employment growth as quickly and as smoothly as possible, as well as laying the foundations for a future of work and education that is resilient to future economic shocks and disruptions.

Our recommendation elaborates on the commitment made by G20 Labor and Employment ministers on 23 April 2020, to ‘take a human-centred approach to promote employment, bolster social protection, stabilize labour relations, and promote the Fundamental Principles and Rights at Work amid the pandemic prevention and control measures’.

Policy Actions	
Policy Action 1.1	<p>The G20 should coordinate global action to ensure a safe economic and employment recovery</p> <ul style="list-style-type: none"> • Continue to work with social partners and international organizations to monitor the implementation of announcements, the rate of revival and need for further stimulus • Ask the ILO to promote technical cooperation in the implementation of international standards on occupational health and safety, with the objective of preventing future waves of the COVID-19 pandemic • Ensure the integrity and continued facilitation of regional and global supply chains • Coordinate national and regional frameworks and operational mechanisms to facilitate the efficient mobility of workers and flow of skills to where they are most needed to stimulate a swift recovery, including trans-border flows
Policy Action 1.2	<p>The G20 should strengthen inclusiveness, dynamism and diversity of formal labour markets</p> <ul style="list-style-type: none"> • Promote and enable diverse forms of work • Strengthen inclusiveness of labour markets • Promote a stable and inclusive technological transformation in the labour market Improve overall effectiveness of Active Labor Market Policies (ALMPs)
Policy Action 1.3	<p>The G20 should incentivize the Informal sector to formalize</p> <ul style="list-style-type: none"> • Accelerate implementation of ILO Recommendation 204 on transition to the formal economy, which was reinforced in the ILO Centenary Declaration • Review, reduce and simplify tax, bureaucratic and other structures to encourage formal sector participation, including the digitization of relevant public services (example, licensing and permitting) • Support the formalization of businesses through improved access to business services and basic training on bookkeeping and finance, as well as information on registration systems and tax regimes.

Context

Coordinate global action to ensure a safe economic and employment recovery
Implementation is key for revival

Many G20 Members have responded to the pandemic with healthcare, monetary and fiscal measures. These efforts should continue and evolve, as appropriate. Unparalleled collaboration and coordination across diverse stakeholders is essential to mobilize a safe return to work and to build a more relevant and resilient future of work.

Need for a coordinated G20 response

The G20 offers a unique institution to marshal this coordinated response, because it can assemble the breadth of markets from around the world to make a real impact. This is

especially true to reach and support lower-income countries, which are set to see a devastating impact for which their health and economic systems are unprepared. Failure to respond could lead to new waves of pandemic outbreaks as well as follow-on risks like war and mass migration.

The G20 also brings together the key executive decision makers who can agree upon and lead a coordinated path to recovery and resilience for the future. In addition, the G20 Engagement Groups, including the B20, represent an invaluable multi-stakeholder community of leaders committed to collaborative action. The urgency and breadth of the employment challenge demands concerted cooperation among the business, government and civil society.

Enabling a safe return to work

As governments relax confinement measures and greater numbers of people return to work, it is essential that they do so in a safe way. Guidelines on Occupational Health and Safety (OHS) processes and procedures will be critical, as is the need to actively track the impact on subsequent virus outbreaks. Accurate, real-time data will be crucial to understand what works and what does not work, and these lessons must be shared as widely as possible in order to minimize the risk of further major outbreaks that would require a devastating return to confinement. Many organizations have already produced guidance documents, which will be helpful to support national plans for implementation. For example, The World Health Organization (WHO)²¹ and the Centers for Disease Control and Prevention²² in the US have laid down clear guidelines around return to work practices and restrictions.

Guidelines and leading practices should also be shared to ensure efficient and fair prioritization when distributing therapies and vaccines. For example, immediate priority groups would include healthcare workers and those in high-contact services. Critical public services that underpin and enable rapid economic recovery, such as transport and licensing/permitting authorities, should also receive important consideration.

Restoring global supply chains

The COVID-19 pandemic has caused severe disruptions to global production networks and supply chains. The scale of government stimulus and coordinated action will help minimize long-term impacts on cross-border trade and investment. The G20 Extraordinary Trade and Investment Ministers meeting on 30 March 2020, committed to 'ensure smooth and continued operation of the logistics networks that serve as the backbone of global supply chains.'²³ When designing support to firms, especially SMEs, governments should pay special attention to organizations that maintain the integrity of cross-border supply chains. The G20 should work with businesses and international organizations to share best practices and facilitate the unhindered flow of goods and services.

Ensuring labour mobility

The ILO estimates that 164 million people were migrant workers in 2018 – an increase of 9 percent since 2013. Of this, the majority of migrant workers – 96 million – are men, while 68 million are women. Migrant workers constitute 18.5 percent of the workforce in high-income countries, but only 1.4 to 2.2 percent in lower-income countries. From 2013 to 2017,

²¹ <https://www.who.int/news-room/detail/09-03-2020-covid-19-occupational-health>

²² <https://www.cdc.gov/coronavirus/2019-ncov/hcp/return-to-work.html>

²³ https://g20.org/en/media/Documents/G20_Trade_percent20&percent20Investment_Ministerial_Statement_EN.pdf

the concentration of migrant workers in high-income countries fell from 74.7 percent to 67.9 percent, while their share in upper-middle-income countries increased.²⁴

International labour mobility is a complex policy issue as it concerns the interests of the country of origin, destination, and workers. In some countries, many immigrants remain on a temporary basis and form part of the informal market, with limited economic mobility. Cross-border labour mobility can benefit economies when aligned with labour market needs and can be done through the more accurate matching of labour supply and demand, as well as providing businesses with improved access to high-quality talent for critical business operations.

Beyond the physical movement of people, the nature of cross-border working has been evolving for some time, due to technology. The acceleration of virtual working practices during the COVID-19 crisis has underlined how widespread this could become. As such, this raises the need for updated policies around salaries, pensions and social security to reflect the realities of cross-border virtual work.

Learning from the past

Preparing for the future can also benefit from the past. As such, this Taskforce strongly urges the implementation of the priorities and actions already endorsed by the 2016 G20 Labor and Employment Ministerial Meeting Declaration²⁵, which includes the G20 Entrepreneurship Action Plan (see annexure). Specifically, this would entail an assessment of any implementation to date, and an evaluation of successes and challenges. Finally, the lessons being learnt during this crisis must feed into the G20 and national action plans in order to build resilience and agility to respond to future shocks.

Strengthen Inclusiveness, Dynamism and Diversity of Formal Labour Markets Increasingly diverse forms of work

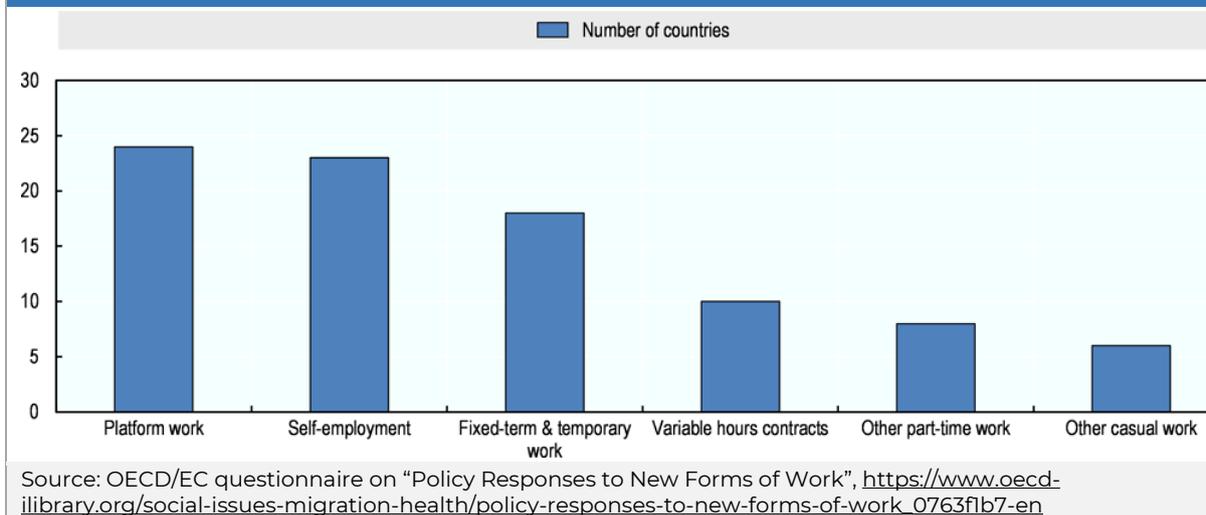
Countries around the world have seen the emergence of diverse forms of labour contracts. These include fixed-term work, part-time work, agency work and self-employment. These diverse forms of work contract provide important flexibility and opportunities for income and employment to a growing number of workers. They allow people to better plan and organize their work, learning, leisure and care responsibilities. These contracts offer a stepping-stone to many workers who were previously excluded from the labour market on account of inexperience, disability, care responsibilities, lack of formal training, age, or illness. As a result, more people have been able to enter the workforce and contribute to economic output.

New technological solutions (including platform technologies) have further enabled and enhanced these opportunities, allowing people to better connect with job opportunities as well as build and manage relationships with businesses and customers. While these platforms offer collaboration and a flexible supply of labour, they also bring new imperatives for government attention, such as appropriate data security and protection of personal data.

²⁴ International Labour Organization. 2018. Global Estimates on International Migrant Workers. Geneva: ILO. https://www.ilo.org/global/about-the-ilo/newsroom/news/WCMS_652106/lang--en/index.htm

²⁵ <http://www.g20.utoronto.ca/2016/160713-labour.pdf>

EXHIBIT 3: Which ‘diverse forms of work’ receive the most policy attention?



While these diverse forms of work bring advantages in terms of flexibility for both workers and employers, concerns remain around job quality and misclassification.²⁶ For example, the OECD finds that many countries have seen growth in false self-employment, where employers seek to evade tax and regulatory dues and obligations.²⁷ This is why, easy classification regulation and classification enforcement measures are crucial for a level-playing field.

Recent economic crises, not least that related to COVID-19, have revealed that many workers in different forms of work have weaker access to social protection, and this contingent of the workforce is large and growing. Social protection frameworks need to be reformed to ensure that *all* workers have access to support, irrespective of the form or type of work. The G20 Labor and Employment Minister’s Statement on COVID-19 called to ensure that ‘social protection systems are sufficiently robust and adaptable to provide adequate support for all workers in need, regardless of their employment status, age, or gender.’²⁸ These updated frameworks must include categories and classifications that reflect the fact that digital working models are now a common and essential feature of the workplace, adapting social protection models to these new realities.

To be clear, policy responses to this problem will need to be more sophisticated than a “simple fix” that adds bureaucracy without addressing the fundamental problem. Blunt policy tools risk eroding the dynamism, innovation and growth that these diverse forms of work have unleashed. The rights and protections of these workers that fall out of the purview of current labour law need strengthening. Accordingly, policymakers should explore the portability of social protection and skilling benefits across jobs and forms of employment.²⁹

²⁶ https://www.oecd-ilibrary.org/sites/0763f1b7-en/1/2/1/index.html?itemId=/content/publication/0763f1b7-en&_csp_=4f5ce0c420332b95eeb96ce1aeb7cb26&itemIGO=oecd&itemContentType=book

²⁷ https://www.oecd-ilibrary.org/sites/0763f1b7-en/1/2/1/index.html?itemId=/content/publication/0763f1b7-en&_csp_=4f5ce0c420332b95eeb96ce1aeb7cb26&itemIGO=oecd&itemContentType=book

²⁸ https://g20.org/en/media/Documents/G20_Labor_percent20and_percent20Employment_percent20Ministers_percent20Meeting_Statement_EN.pdf

²⁹ <https://www.oecd.org/employment/employment-outlook-2019-highlight-en.pdf>

Uneven rates of technology adoption across economies globally

While the progress of technology is inevitable, its effects on the labour market are not evenly distributed across skill levels, sectors and countries. For example, the timing and impact of automation will vary across geographies due to differences in economic structure and wage levels.³⁰ OECD analysis shows that even within countries, there is geographic variance in job automation risk. This variation is largely a result of the levels of investment made in new technologies and levels of educational attainment in the region or country.

Moreover, uneven technological progress results in sections of society being left without access to these powerful tools for social and economic empowerment, thereby widening economic and social divides. This need for equitable access to technology was amplified during the COVID-19 lockdowns. Access to communication technologies and online platforms for work, study and entertainment were critical as people all over the world were isolated at home. Aspects of this radical change to the way we connect and communicate may well last beyond the aftermath of the pandemic. Developing and least developed countries need funding support to enable and benefit from technology adoption. Policy responses to technology-led disruption should therefore take into account the impact over different time horizons as well as impact across regions and demographic groups.

Persistently excluded workforce segments

The need for more inclusive labour markets has been a top priority since the inception of the 2020 G20 Presidency. But, since the COVID-19 health pandemic, a new urgency has been placed on protecting and supporting vulnerable segments of the workforce, as they are disproportionately affected by the negative consequences of the economic fallout of the crisis. These groups include women, youth, older workers, persons with disabilities, international migrants, and all minorities that are discriminated against in different markets.

Specific labour market groups require targeted Active Labour Market Policies (ALMPs) tailored to their needs. The B20 acknowledges overall structural issues with these activation policies (see below). These structural issues need to be resolved for all groups of workers who might need transition and participation support in the face of barriers to full inclusion in labour markets.

Firstly, activation policies need to be better scrutinized and assessed vis-à-vis their impact on employment and employability. This needs to be done independently and professionally. Secondly, better collaboration with the business community is essential. Private sector involvement increases the value that can be generated by these activation policies for employers, making them more likely to engage with these opportunities. Finally, public employment services need to partner with private employment services. Pooling private and public employment professionals and organizations allows the sharing of expertise, the creation of synergies and more efficient and targeted design of public activation policies.

The following target groups stand out as requiring immediate intervention through activation policies to improve inclusion. They have also faced disproportionate vulnerabilities to the economic impacts of the health pandemic, as detailed in the introduction of this policy paper:

³⁰ https://www.bsr.org/reports/BSR_Automation_Sustainable_Jobs_Business_Transition.pdf

Inclusion: Female workers

Women are disproportionately impacted by the COVID-19 related crises, in terms of the types of jobs at risk, the burden of additional family support and care, and the exposure to infection through over-representation in the health sector.

Meanwhile, the long-standing gap in female labour force participation (48 percent in 2018 vs 75 percent for males³¹) persists and, in some countries, is growing. The G20 Members have been at the forefront of gender equality initiatives, but there is much room for improvement. The *Brisbane 25 by 25* goal needs to be pursued with renewed commitment and tangible progress made by all countries. The time-bound numerical targets that have been set by various countries need to be assessed for effectiveness and impact.

Inclusion: Older workers

One of the fastest-growing segments of the labour market is older workers. This segment is a concern in many economies where work environments and practices are not adapted for older workers. According to the World Health Organization, the number of people aged 60-and-above is expected to double in the next 30 years (reaching two billion in 2050).³² Without appropriate training and preparation, increasing numbers of older workers may struggle to adapt to the future workplace that features new technologies, new practices, and new skill demands. Organizations struggle to include older workers in their tech-based homeworking plans. Moreover, past experience shows that older workers that lose their jobs during a crisis find it exceptionally difficult to find work during the recovery.

When planning practical action, it is important to address misconceptions about older workers and the attributes they bring to the workplace. According to research from the Society for Human Resource Management (SHRM), it is critical to move beyond generational stereotypes when working in a multi-generational workplace. Organizations should focus on job level and type of occupation, rather than generation, when thinking about the inclusion of older workers.³³

Inclusion: Persons with disabilities

Persons with disabilities comprise 15 percent of the global population but are significantly more likely to be unemployed – their average unemployment rates are double those of persons without a disability.³⁴ This is largely due to the physical, social, economic and environmental barriers that limit the work they can perform in traditional workplaces. A 2019 SHRM report highlighted the need for improved awareness and knowledge about the problems and solutions related to disabled workers within the workforce, including HR departments.³⁵ The lack of accessibility prevents persons with disabilities from entering the workforce, pushing them into unemployment and poverty. The business case for the inclusion of persons with disabilities in the workplace is clear: employees with disabilities offer tangible benefits, including increased innovation, improved productivity

³¹ World Employment Social Outlook – Trends for Women 2018, ILO, https://www.ilo.org/wcmsp5/groups/public/-/dgreports/-/dcomm/-/publ/documents/publication/wcms_619577.pdf

³² WHO. 2016. Ageing and health. <https://www.who.int/news-room/fact-sheets/detail/ageing-and-health>

³³ SHRM Foundation—Generational Conflict at Work: Separating Fact from Fiction

https://www.shrm.org/foundation/ourwork/initiatives/the-aging-workforce/Documents/Generational_percent20Conflict_percent20at_percent20Work.pdf

³⁴ United Nations, Disability and Employment,

<https://www.un.org/development/desa/disabilities/resources/factsheet-on-persons-with-disabilities/disability-and-employment.html>

³⁵ SHRM Employing Abilities@Work 2019 research study:

https://employingabilities.org/2019_EAW_research_report.pdf

and a better work environment. Accordingly to a recent Accenture study, GDP in the US could increase by up to \$25 billion if just one percent more of persons with disabilities were part of the US labour force.³⁶

The ILO Centenary Declaration on the Future of Work states that the ILO must direct efforts to *'ensuring equal opportunities and treatment in the world of work for persons with disabilities, as well as for other persons in vulnerable situations'*. The ILO Global Business and Disability Network advocates that persons with disabilities and the disability perspective need to be central in all "future of work"-related discussions at global, regional, national and local levels.³⁷

Inclusion: Young workers

Young workers increasingly face significant challenges in finding decent jobs. The global youth unemployment rate (covering ages 15-24) was already estimated at 11.8 percent before the COVID-19 pandemic, with some countries seeing multiple times that average figure. Young people typically find it harder to find work after a crisis, and extended periods of unemployment during youth impacts lifelong career opportunities.

Failure to integrate young people into the productive workforce pushes them from 'generators' of growth and productivity into 'drags' on growth and productivity.³⁸ The consequences are dangerous and costly in terms of the health and mental wellbeing of individuals and of society in general. The UN Decent Jobs for Youth initiative seeks to address the youth employment challenge by identifying and promoting effective, innovative and evidence-based strategies and interventions.³⁹

Inclusion: Groups suffering discrimination

Different countries possess different minority groups that are discriminated against to varying degrees. Common reasons include ethnicity, nationality, religion and sexuality. For example, a survey by the trade union Prospect in the UK found that about half of ethnic minority workers experienced some form of racism in their workplace.⁴⁰

Labour markets that allow and encourage all people of working age to participate in paid work, and which provide a framework for their development are vital to establish and reinforce the core principles of equality, sustainability, and social cohesion, providing support for sustainable development.

Inclusion: Long-term unemployed, disenfranchised and formerly incarcerated workers

Long-term unemployment continues to be a major area of concern. In the European Union, the average long-term unemployment rate (the percentage of unemployed persons that have been out of work for longer than 12 months) was as high as 41.2 percent in 2017.⁴¹ Added to this is the issue of 'missing workers', potential workers who are not employed nor actively seeking a job as a result of scarce job opportunities.⁴² These workers can be an important source of latent talent that should be incentivized to join the workforce.

³⁶ Accenture. 2018. Getting to Equal: The Disability Inclusion Advantage.

https://www.accenture.com/_acnmedia/pdf-89/accenture-disability-inclusion-research-report.pdf

³⁷ http://www.businessanddisability.org/wp-content/uploads/2019/11/PDF_acc_FoW_PwD.pdf

³⁸ United Nations. 2018. World Youth Report. <https://www.un.org/development/desa/youth/wp-content/uploads/sites/21/2018/12/WorldYouthReport-2030Agenda.pdf>

³⁹ <https://www.decentjobsforyouth.org/global-initiative#who-we-are>

⁴⁰ <https://www.runnymedetrust.org/blog/racism-and-integration-in-the-workplace>

⁴¹ <https://skillspanorama.cedefop.europa.eu/en/indicators/long-term-unemployment-rate>

⁴² <https://www.epi.org/publication/missing-workers/>

For example, many organizations have found that formerly incarcerated individuals can be a good source of untapped talent for businesses. For governments, labour law reforms and the development of mechanisms to support the hiring of formerly incarcerated individuals offer an effective venue for recovery, a decrease in re-incarceration rates and an effective use of public funding.⁴³

Veterans represent another example of *'missing workers'*. According to the International Institute for Strategic Studies, the number of armed forces personnel in the G20 Members is more than 14 million. Sooner or later, they will leave the army and face the challenge of finding ways to support their families, secure income and make a positive impact beyond their time in service. In the US, 55 percent of veterans still report employment as a top transition challenge.⁴⁴ Ex-service members still face a number of setbacks — including stereotypes about non-transferable military skills and the supposed cultural challenges they pose. Collectively, such barriers contribute to an overall trend of underemployment among former servicemen and women.

Inclusion: Increasing mental health concerns

Mental health is an integral part of general wellbeing or good health, defined by the World Health Organization (WHO) as *'a state of complete physical, mental and social well-being not merely the absence of disease or infirmity'*.⁴⁵ A recent WHO-led study estimates that depression and anxiety disorders cost the global economy \$1 trillion each year in lost productivity.⁴⁶ In the US, NAMI research shows 62 percent of missed workdays are attributed to a mental health condition. The same study shows that in the case of depression, the disorder is linked to an average absenteeism rate of 2.5 days per month.⁴⁷

Key to achieving a healthy workplace is the development of government legislation, strategies and policies. These government policies should incentivize appropriate private sector policies, practices and behaviours to manage and promote good mental health among employees. Research studies reveal that money spent on mental health is an investment that pays off – both in terms of healthier employees as well as healthier finances for business.⁴⁸ A WHO-led study estimated that for every \$1 invested in scaling-up treatment for common mental disorders, there is a return of \$4 in improved health and productivity.⁴⁹ Organizations—both public and private—should offer flexible work arrangements and help workers attain a realistic and healthy work-life balance, in a manner appropriate to local labour market conditions. The government initiatives can also support organizations across countries to share knowledge and expertise about existing best practices in workplace health and safety topics.

Enduring, massive, informal labour markets

Informal labour markets remain a key challenge. According to the International Labour Organization (ILO), over 60 percent of the world's employed population earns its income through the informal economy. Although more prevalent in developing countries, informality exists in all countries irrespective of the level of socio-economic

⁴³ <https://www.gettingtalentbacktowork.org/>

⁴⁴ [https://www.shrm.org/foundation/ourwork/initiatives/engaging-and-integrating-military-veterans/Documents/18-1730 percent20Vet percent20Guidebook_Update_Web_FNL4.pdf](https://www.shrm.org/foundation/ourwork/initiatives/engaging-and-integrating-military-veterans/Documents/18-1730%20percent20Vet%20percent20Guidebook_Update_Web_FNL4.pdf)

⁴⁵ <https://www.who.int/about/who-we-are/constitution>

⁴⁶ https://www.who.int/mental_health/in_the_workplace/en/

⁴⁷ <http://ceos.namimass.org/wp-content/uploads/2015/03/BAD-FOR-BUSINESS.pdf>

⁴⁸ https://www.health.harvard.edu/newsletter_article/mental-health-problems-in-the-workplace

⁴⁹ https://www.who.int/mental_health/in_the_workplace/en/

development.⁵⁰ People living in rural areas are almost twice as likely to be informally employed as those in urban areas. Agriculture is the sector with the highest level of informal employment, estimated at more than 90 percent.⁵¹

People tend to enter the informal labour market because of a lack of opportunity and they are, in most cases, deprived of decent working conditions and social protection. Many immigrants also form part of the informal market, frequently through activities such as street vending, which limits their economic mobility. While not all informal workers are poor, poverty is both a cause and a consequence, of informality.

In many countries, business find the lack of an enabling environment in terms of employment and entrepreneurship regulation and tax laws as a disincentive to entering the formal economy. The ILO has made the formalization of the informal economy one of its target strategic outcomes and supports the transition to the formal economy at national levels. But this target requires renewed focus on implementation from governments.

The COVID-19 pandemic and its economic consequences have a disproportionate impact on informal workers, who lack social protection and often access to healthcare. This, again, reinforces the need for accelerated action by the G20 to implement ILO Recommendation 204 on transition to the formal economy, which was endorsed in the ILO Centenary Declaration.

EXHIBIT 4: The Workplace Gender Equality Agency, Australia

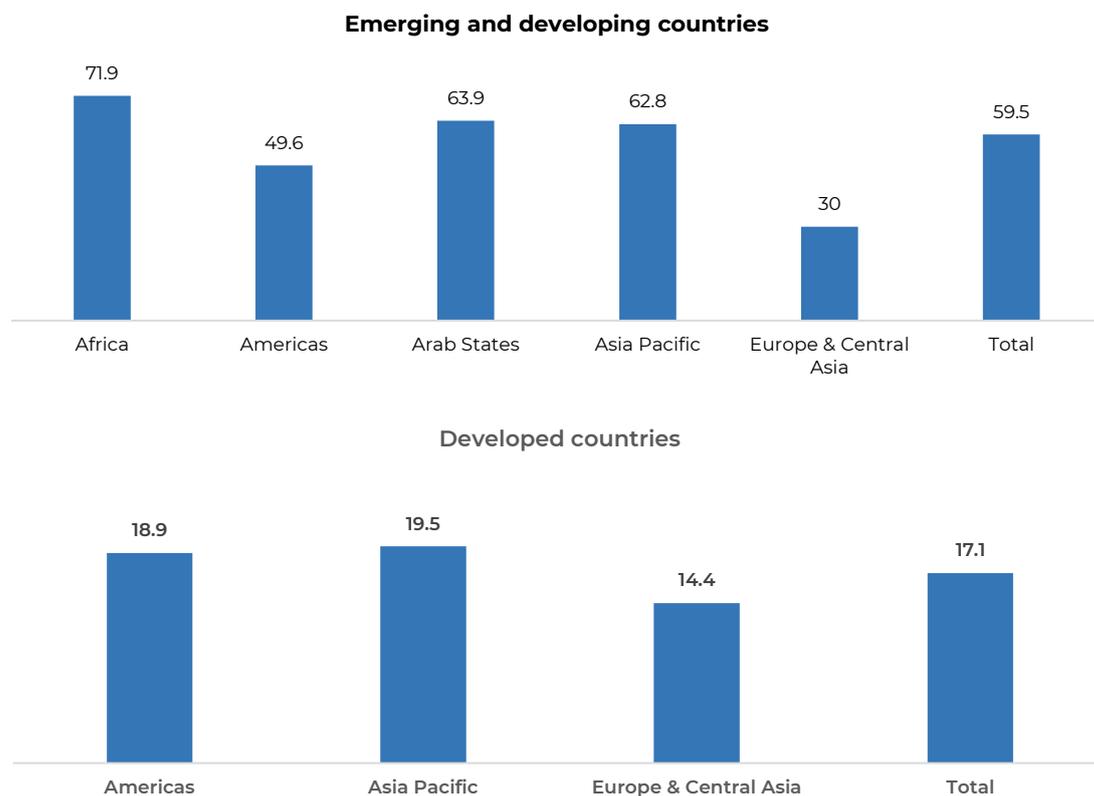
The *Workplace Gender Equality Agency* is an Australian Government statutory agency that is charged with promoting and improving gender equality in workplaces. It works collaboratively with employers providing advice, practical tools and education to help them improve their gender performance. It also helps employers comply with the reporting requirements under the *Workplace Gender Equality Act 2012*. This reporting framework aims to encourage measures that improve gender equality outcomes and has been designed to minimize the regulatory burden on business. The Agency uses the reporting data to develop educational Competitor Analysis Benchmark Reports based on six gender equality indicators. The reports can be customized by industry and organization size and enable employers to identify areas for focus, develop informed strategies and measure performance against peers over time.

Source: <https://www.wgea.gov.au/about-the-agency>

⁵⁰ International Labour Organization. 2018. Women and Men in the Informal Economy: A Statistical Picture. Geneva: ILO. https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/documents/publication/wcms_626831.pdf

⁵¹ https://www.ilo.org/global/about-the-ilo/newsroom/news/WCMS_627189/lang--en/index.htm

EXHIBIT 5: Share of non-agricultural informal employment in total employment (percent, 2016)



Source: ILO, 2016, <https://data.worldbank.org/indicator/SL.ISV.IFRM.ZS>

EXHIBIT 6

Case Study: Future Skills Centre, Canada

The *Future Skills Centre* aims to help Canadians prepare for, transition, and adapt to new jobs and a changing labour market. Funded by the Government of Canada's Future Skills Program, the *Future Skills Centre* is a partnership between Blueprint, Ryerson University, and The Conference Board of Canada. The Centre supports practical skills development and ensures an inclusive approach to supporting underserved groups such as women, youth, Indigenous people, newcomers, LGBTQ+ people, persons with disabilities, veterans, and Canadians living in rural, remote, and Northern communities. The Centre also shares insights into the labour market of today and the future so that together with partners they can inform and support local approaches to skills development and employment training to help Canadians transition in the changing economy.

Source: <https://fsc-ccf.ca/who-we-are/>

EXHIBIT 7

Case Study: ILO Global Business and Disability Network

The ILO Global Business and Disability Network (GBDN) is an employer-led initiative that promotes the inclusion of people with disabilities in workplaces worldwide. Members include multinational corporations, national business and disability networks, and international not-for-profit and people's organizations. The Network supports national-level business initiatives on disability inclusion, particularly in developing countries. GBDN provides technical advice and facilitates contact with national business and disability initiatives, disabled people's organizations, and partners and offices of the ILO.

Source: ILO, <http://www.businessanddisability.org/>

EXHIBIT 8

Case Study: Skills Checkpoint for Older Workers Program, Australia

Australia's 2019 budget launched the A\$17.4 million Skills Checkpoint Program, which provides eligible Australians with guidance on transitioning into new roles within their current industry or pathways to a new career, including referral to relevant education and training options.

The Skills Checkpoint Programme aims to support up to 20,000 older Australians over four years by providing targeted support to help them stay in, or get into, the workforce. Australia citizens aged 45 to 70 who are employed and at risk of entering the income support system, or recently unemployed (within three months) and not registered for government assistance are eligible for this program.

The programme is linked to the Department of Employment, Skills, Small and Family Business Skills and Training Incentive. The incentive provides eligible participants with up to A\$2,200 to fund suitable training (accredited or non-accredited). The government contribution should be matched by either the participant or their employer.

Source: Australian Government, Department of Education, Skills and Employment, <https://www.employment.gov.au/skillscheckpointprogram>

Policy Action 1.1: The G20 should coordinate global action to ensure a safe economic and employment recovery

- Continue to work with social partners and international organizations to monitor the implementation of announcements, the rate of revival and need for further stimulus.
- Ask the ILO to promote technical cooperation in the implementation of international standards on occupational health and safety, with the objective of preventing future waves of the COVID-19 pandemic.
- Ensure the integrity and continued facilitation of regional and global supply chains.
- Coordinate national and regional frameworks and operational mechanisms to facilitate the efficient mobility of workers and flow of skills to where they are most needed to stimulate a swift recovery, including trans-border flows.

Policy Action 1.2: The G20 should strengthen inclusiveness, dynamism and diversity of formal labour markets

- Promote and enable diverse forms of work
 - Promote diverse forms of employment (such as part-time, fixed-term, agency-work and so on) to create a dynamic labour market, that allows new ways of working and offers a range of flexible options for a variety of people and businesses to engage in work together.
 - To promote work transition, appropriate social protections should be available regardless of the contractual form of work.
 - New solutions for working, learning and social protection are needed. Social security mechanisms that prevent or obstruct labour market transition should be reformed.
 - Diverse forms of work need a regulatory framework that fosters a level playing field and balance between the different forms of work.
 - Develop clear and simple worker classification regulation and ensure compliance.
 - Ensure social benefits are transferrable and portable across sectors and jobs, regardless of specific contractual employment relations.
- Strengthen inclusiveness of labour markets
 - Strengthen female employment participation.
 - Increase youth participation in the labour market through targeted initiatives.
 - Support labour market participation of older workers by improving access to productive work that takes account of their life circumstances, (example, supporting physical needs and digital skills).
 - Improve labour market integration for persons with disabilities.
 - Support minority groups to eradicate discrimination.
 - Drive social mobility for people from disadvantaged backgrounds by closing childhood skills gaps and reducing earnings inequalities.
 - Integrate long-term unemployed workers into the labour market.
 - Promote good mental health at work.
- Promote a stable and inclusive technological transformation in the labour market
 - As digital working and home working opportunities become more widespread, ensure these opportunities reach all citizens, with appropriate investments in infrastructure and cyber security.
 - Foster technological advancement and automation to boost innovation and productivity, whilst ensuring this progress takes place in an ethical and responsible manner.
 - Ensure that infrastructure, including digital infrastructure, reaches low-income and rural communities in order to include these workers in opportunities of the 4th Industrial Revolution.
- Improve overall effectiveness of Active Labor Market Policies (ALMPs)
 - Promote and incentivize training investments as business transitions through a financially uncertain recovery period.
 - Promote partnerships between public and private employment services to maximize effectiveness of ALMPs.
 - Ensure that ALMPs target the inclusion of disadvantaged parts of the workforce.

Policy Action 1.3: The G20 should incentivize the Informal sector to formalize

- Accelerate implementation of ILO Recommendation 204 on transition to the formal economy, which was reinforced in the ILO Centenary Declaration.
- Review, reduce and simplify tax, bureaucratic and other structures to encourage formal sector participation, including the digitization of relevant public services.
- Support the formalization of businesses through improved access to business services and basic training on bookkeeping and finance, as well as information on registration systems and tax regimes.

Recommendation 2: Jumpstarting the engines for growth

The G20 should proactively enable SMEs and entrepreneurs.



Recommendation 2 contributes to the achievement of SDG 8.3 which is to ‘promote development-oriented policies that support productive activities, decent job creation, entrepreneurship, creativity and innovation, and encourage the formalization and growth of micro-, small- and medium-sized enterprises, including through access to financial services’. It is also closely aligned to SDG 9.3 which seeks to ‘increase the access of small-scale industrial and other enterprises, in particular in developing countries, to financial services, including affordable credit, and their integration into value chains and markets’.

Entrepreneurs and SMEs are critical for innovation, job creation and economic growth. The COVID-19 crisis has affected SMEs disproportionately and highlighted their vulnerability to supply and demand shocks. Many governments have responded with initiatives that seek to support the immediate liquidity needs of SMEs. The survival and success of SMEs will be crucial as nations seek to jumpstart economic growth in the post-COVID world.

This Taskforce, welcomes the G20 Labor and Employment Ministers’ commitment to ‘continue to explore ways to support businesses and employers, especially micro, small, and medium-sized enterprises, to be able to maintain employment and support affected workers through this challenging period’.⁵² Moreover, this Taskforce calls for an enabling policy environment that will allow entrepreneurs and SMEs to thrive well beyond this period. In this context, we propose the following policy recommendation and policy actions:

Policy Actions	
Policy Action 2.1	<p>The G20 should promote education for entrepreneurship</p> <ul style="list-style-type: none"> • Encourage the teaching of entrepreneurship skills for all through schools, universities, incubators and accelerators, especially for under-represented groups such as women and minorities • Promote student entrepreneurship that leverages the creativity and energy of young people for societal impact • Support training opportunities for SMEs and entrepreneurs, including engagement with capacity-building initiatives by businesses, civil society and international organizations
Policy Action 2.2	<p>The G20 should develop and implement ambitious support strategies for entrepreneurs</p> <ul style="list-style-type: none"> • Simplify the regulatory environment for SMEs and entrepreneurs by reducing administrative and

⁵² https://g20.org/en/media/Documents/G20_Labour_percent20and_percent20Employment_percent20Ministers_percent20Meeting_Statement_EN.pdf

	<p>financial barriers, fostering diverse forms of work and digitizing relevant government processes</p> <ul style="list-style-type: none"> • Enhance access to digital infrastructure, connectivity and digital skills training for SMEs and entrepreneurs, through implementation of the G20 SMART Innovation Initiative Foster and support female entrepreneurship and female-owned SMEs
<p>Policy Action 2.3</p>	<p>The G20 should facilitate access to international markets and finance for SMEs and entrepreneurs</p> <ul style="list-style-type: none"> • Help SMEs to scale and move into foreign markets • Strengthen SME access to and integration into global supply chains • Ease access to finance for entrepreneurs seeking global expansion, especially for women.

Context

Engines of growth and job creation

Entrepreneurs and Small and Medium-sized Enterprises (SMEs) are engines of economic growth and job creation in every country. In OECD nations, SMEs account for 99 percent of all firms and contribute up to 60 percent of value-add to the economy. In emerging economies, SMEs contribute up to 45 percent of total employment and 33 percent of GDP.⁵³ Policymakers understand that SMEs are vital for inclusive growth and job creation, and they continue to explore ways to improve their productivity and competitiveness. The economic impact of the COVID-19 pandemic on SMEs all over the world is difficult to underplay. For example, in the US, about 93 percent of small businesses surveyed by Goldman Sachs in April 2020 say they have been negatively impacted by the crisis and 64 percent say their cash reserves will last less than three months.⁵⁴

The traditional expectation from business is that policymakers will enact reforms to reduce obstacles to business entry, to lower administrative costs of compliance, to create a level playing field, and to increase transparency. This includes reforming and digitizing regulations around licensing and permitting. In the short term, businesses expect support to keep SMEs afloat during the pandemic as well as mechanism to stimulate growth during the recovery.

Catching up with technology

The COVID-19 crisis and the subsequent lockdown across the world revealed how many SMEs are overall unprepared from a technology standpoint. More than 53 percent of employees in small businesses in the US don't have the ability to work from home.⁵⁵ There is massive scope for increased adoption of technology solutions across SMEs to be prepared for economic and labour market shocks like the COVID-19 crisis. In doing so, they will also benefit from the productivity and growth opportunities brought by technology.

Some governments are proactively supporting SMEs as they seek to exploit the potential offered by digital technologies to sustain growth (see Exhibit 10 – Digital Mittelstand, Germany). Part of this effort is to recognize the role of tech-based start-ups, a subset of

⁵³ OECD. 2018. OECD SME Ministerial Conference, <https://www.oecd.org/about/secretary-general/oecd-sme-ministerial-conference-mexico-2018.htm>

⁵⁴ <https://www.goldmansachs.com/smallbusinesssurvey/>

⁵⁵ <https://www.goldmansachs.com/citizenship/10000-small-businesses/US/no-time-to-waste/index.html>

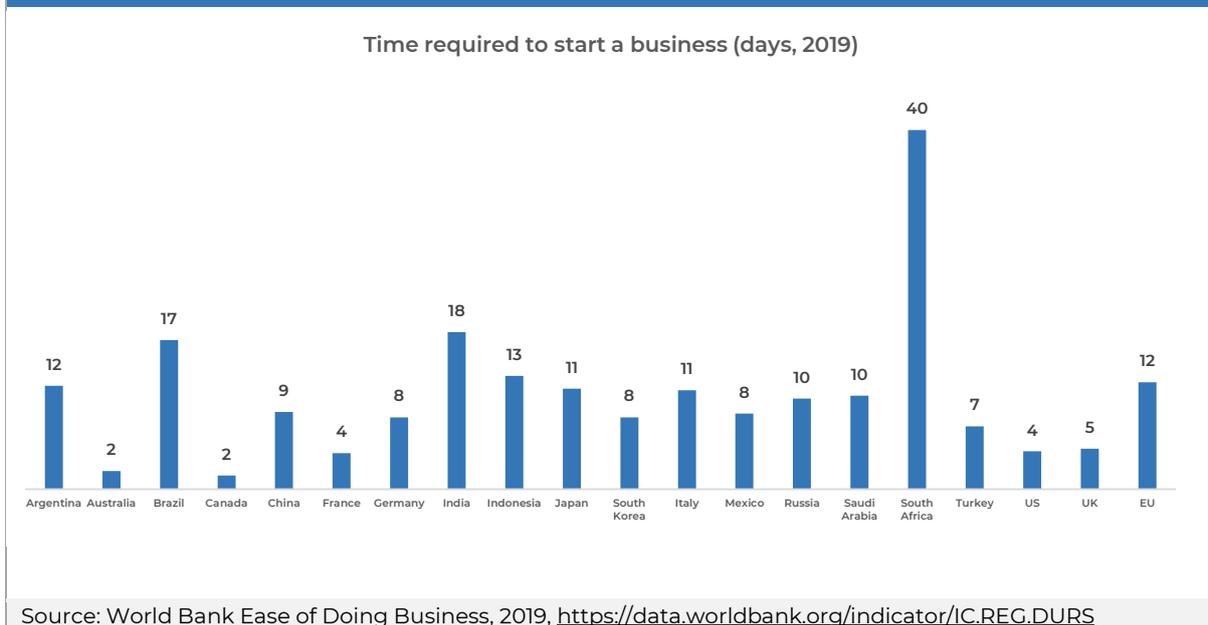
Governments can play an important role in convening diverse stakeholders and where relevant, supporting and piloting investments in early-stage, high-risk and high-potential innovations. A good example of this is the G20 SMART Innovation Initiative (Sustainable Innovation, Massive public platform, Accessible network, Revolutionary reform, and Technological innovation) which is an ecosystem of the governments, the private sector, universities and research institutes, with the goal of promoting technological innovation to facilitate market access for SMEs and start-ups.⁵⁶

Increasing numbers of start-up and scale-up firms are led by young entrepreneurs that include social objectives as an intrinsic part of their business vision. Identifying such firms for targeted support can be a cost-effective way to address major societal challenges through new, innovative approaches.

Regulatory uncertainty and complexity

Regulatory uncertainty and complexity are significant factors hindering the success of SMEs across the world. Even to start a business, the number of days it takes is in double digits in many G20 Members (see Exhibit 9). The cost of regulatory and tax compliance sometimes forces SMEs to give up on growth opportunities and leads them to fall into a low-productivity/high-informality trap.⁵⁷ High labour-related costs and restrictions on the use of diverse forms of work can act as a dampener to SME growth.

EXHIBIT 9: Time required to start a business



Simplifying access to finance

SMEs have always struggled to raise adequate finances for expansion, but after the COVID-19 crisis, they need emergency funds simply to stay afloat. Meeting the immediate

⁵⁶ https://www.iccggermany.de/fileadmin/user_upload/Content/G20/B20_2016.pdf

⁵⁷ OECD. 2018. OECD SME Ministerial Conference, <https://www.oecd.org/about/secretary-general/oecd-sme-ministerial-conference-mexico-2018.htm>

liquidity needs of SMEs to pay their employees and other running costs has been a key focus of relief packages announced by governments worldwide. Several countries have introduced direct financial support to SMEs, such as new credits granted by public investment banks (France), zero-interest loans with no collateral (Japan) and reducing the time required for banks to provide credit approval (Israel). The US has launched the Disaster Relief Loan Program for small businesses affected by the crisis.⁵⁸ These immediate relief measures are crucial, but action will also be required to ensure these firms can access the liquidity to drive the economic revival ahead.

Cost and challenges of training

Entrepreneurs are in dire need of support with training. Training is essential for productivity growth, but it requires significant expense and time, both of which are scarce resources for SMEs. Moreover, for a small firm, the impact of losing an employee that they have invested in training can be devastating. By supporting the training of entrepreneurs and SMEs, governments can reap disproportionate rewards through improved employment and growth outcomes. Training is a productive, value-adding use of employee time during the isolation phases of the current crisis, and should be incentivized and supported as far as possible. Moreover, training support will take on new urgency for SMEs as they look to rehire and refocus during the economic recovery.

EXHIBIT 10

Case Study: Mittelstand-Digital, Germany

Small and Medium-sized Enterprises (SMEs) or Mittelstand in Germany are recognized as the driving force of the country's economic growth and competitiveness. SMEs account for more than half of Germany's economic output and about 60 percent of jobs. To ensure that German SMEs do not miss out on the promise of the digital revolution, the government has introduced several initiatives under the Mittelstand 4.0 plan.

Understanding the issues and challenges faced by SMEs, the Federal Ministry for Economic Affairs and Energy has set up 26 Mittelstand 4.0 competence centers since 2015. The Mittelstand 4.0 competence centers support SMEs with information and practical training to successfully exploit the opportunities offered by digitalization. New software solutions, Industry 4.0 applications, standardized eBusiness processes and digital networking offer SMEs a wide range of opportunities in the development of new products and services.

The nationwide funding programme "go-digital" supports SMEs in their digital transformation journey. SMEs receive targeted consulting and implementation services in three modules

- Digital business processes
- Digital market development
- IT security

Source: Federal Ministry for Economic Affairs and Energy, Germany,
<https://www.bmwi.de/Redaktion/EN/Dossier/sme-policy.html>

⁵⁸ <http://www.oecd.org/cfe/COVID-19-SME-Policy-Responses.pdf>

EXHIBIT 11

Case Study: Erasmus for Young Entrepreneurs, EUROCHAMBRES

The 'Erasmus for Young Entrepreneurs' is a European business exchange programme initiated by the European Union in 2009, which seeks to give an opportunity to new or aspiring entrepreneurs, to receive first-hand, 'practical' coaching from experienced entrepreneurs running SMEs in Europe. This coaching represents the only response to the lack of knowledge and training on entrepreneurship in Europe today, and will help new entrepreneurs develop relevant skills for managing and expanding their own businesses.

Host entrepreneurs benefit from new and innovative ideas from motivated visiting entrepreneurs, as well as access to new markets and opportunities to establish business cooperation partnerships. The duration of the stay abroad can be from 1 to 6 months which can also be divided into portions of a minimum of 1 week spread over a maximum of 12 months. The European Union provides a grant to new entrepreneurs for their stay abroad which will contribute towards travel costs to and from the country of stay, accommodation and subsistence costs during the visit.

The programme also aims at informing participants about the opportunities offered by the single market such as lower transaction costs for businesses, larger market size, improved competitiveness, more choice and innovation, transitions costs and so on. The initiative also aims at guiding them on how to overcome market and business obstacles. Statistics from the European Commission indicate that more than 90 percent of host entrepreneurs consider their relationship with the new entrepreneurs successful.

Source: https://www.erasmus-entrepreneurs.eu/press/130624_Press_dossier_EN_53315d72104ab.pdf

EXHIBIT 12

Case Study: SMEs to the World, Argentina

Argentina's Chamber of Commerce and Services and Mercado Libre, an e-commerce company, partnered to promote SME internationalization through the digital economy. The "SMEs to the World" programme includes the development of an online platform designed for SMEs to show their products worldwide and the provision of digital skills training and capacity building for SME employees.

The program, launched in 2018, has reached more than 300 SMEs throughout the country. The SMEs have received on-demand training, both online and face to face, to improve their digital competencies. The online platform has about 1,500 visits per month, mostly from Latin American countries. As a result of this initiative, SMEs were able to start operating online, meet new business partners and broaden their markets.

Source: International Affairs Department, Argentinian Chamber of Commerce and Services (CAC), <https://www.pymesalmundo.com/>

Policy Action 2.1: The G20 should promote education for entrepreneurship

- Encourage the teaching of entrepreneurship skills for all through schools, universities, incubators and accelerators, especially for under-represented groups such as women and minorities.
- Promote student entrepreneurship that leverages the creativity and energy of young people for societal impact.

- Support training opportunities for SMEs and entrepreneurs, including engagement with capacity-building initiatives by businesses, civil society and international organizations.

Policy Action 2.2: The G20 should develop and implement ambitious support strategies for entrepreneurs

- Simplify the regulatory environment for SMEs and entrepreneurs by reducing administrative and financial barriers, fostering diverse forms of work and digitizing relevant government processes.
- Enhance access to digital infrastructure, connectivity and digital skills training for SMEs and entrepreneurs, through implementation of the G20 SMART Innovation Initiative.
- Foster and support female entrepreneurship and female-owned SMEs.⁵⁹

Policy Action 2.3: The G20 should facilitate access to international markets and finance for SMEs and entrepreneurs

- Help SMEs scale and move into foreign markets.
- Strengthen SME access to and integration into global supply chains.
- Ease access to finance for entrepreneurs seeking global expansion, especially for women.

⁵⁹ The B20 Women in Business Action Council has recommended policy actions to promote female entrepreneurship

Recommendation 3: Designing future-ready human capital

The G20 should boost employability at scale through transformed education and lifelong learning



Recommendation 3 is in line with SDG 4.1 (by 2030, ensure that all girls and boys complete free, equitable and quality primary and secondary education leading to relevant and effective learning outcomes) and SDG 4.2 (by 2030, ensure that all girls and boys have access to quality early childhood development, care and pre-primary education so that they are ready for primary education).

Recommendation 3 addresses adult education and contributes to SDG 4.3 (by 2030, ensure equal access for all women and men to affordable and quality technical, vocational and tertiary education, including university) and SDG 4.4 (by 2030, substantially increase the number of youth and adults who have relevant skills, including technical and vocational skills, for employment, decent jobs and entrepreneurship). Policy actions also cover SDG 4.C which seeks to *'substantially increase the supply of qualified teachers, including through international cooperation for teacher training in developing countries, especially least developed countries and small island developing States by 2030'*.

The policy actions related to creating a digital learning infrastructure also support SDG 9.C which aims to *'significantly increase access to information and communications technology and strive to provide universal and affordable access to the Internet in least developed countries by 2020'*.

Lifelong learning begins in early childhood and requires education systems to nurture students with a thirst for continual learning, with agility to adapt and thrive in fast-evolving circumstances, and with resilience to confront the unexpected with confidence. Today's education systems fall far short of these requirements.

Also, as technology continues to disrupt the workplace, and the nature of work accelerates its continuous evolution, learning and training will become regular activities for adults. This is currently not the case, as testified by the dearth of large-scale, high-quality adult learning systems anywhere in the world. In this context, we propose the following policy recommendation and policy actions:

Policy Actions	
Policy Action 3.1	<p>The G20 should upgrade education systems to align with future labour market needs</p> <ul style="list-style-type: none"> • Close basic education gaps to promote a level playing field for future workers • Recalibrate teaching metrics and incentives towards future-relevant skills • Strengthen public-private collaboration to align skills supply and demand
Policy Action 3.2	<p>The G20 should embrace new learning models and technologies to improve teaching techniques and environments</p> <ul style="list-style-type: none"> • Incorporate learning approaches that focus on non-automatable, advanced “human” skills • Promote education in technology-related skills • Invest in technologies that will improve the accessibility, effectiveness and relevance of learning at scale
Policy Action 3.3	<p>The G20 should build lifelong learning systems that are adapted to adult needs</p> <ul style="list-style-type: none"> • Build lifelong learning infrastructure, including funding models, that are relevant to adult life and work realities • Identify and empower workers vulnerable to technology displacement • Ensure portability and transferability of financial means for skilling

Context

Upgrade Education Systems to Align with Future Labour Market Needs Lifelong learning begins early

Education remains inaccessible to millions of children around the world. Despite the proven and lifelong benefits of early education, nearly half of all children below primary school age are not enrolled in education, and over 72 million children of primary education age are not in school.⁶⁰ Low education levels and attainment stunt life prospects for an individual; and at the macro level, they shrink the talent pool for business and drain economic productivity and growth. Intervention must begin at early childhood: Children between 0 and 6 years of age who attend early childhood education and care for at least two years, perform better when they reach 15 years old than those who do not, according to the Programme for International Student Assessment (PISA).⁶¹

For example, although at the age of 10, student interest in STEM is relatively high with little gender difference⁶², their interest declines sharply in the following years as they progress through school.⁶³ This decrease is especially pronounced for girls⁶⁴, who at the

⁶⁰ <https://www.humanium.org/en/right-to-education/>

⁶¹ <https://doi.org/10.1787/9789264313835-en>

⁶² Archer et al., 2010

⁶³ Osborne, Simon, & Collins, 2003

⁶⁴ Barmby, Kind, & Jones, 2008

age of 14 appear to be less engaged by STEM topics⁶⁵, especially those related to technology and physics.⁶⁶ Stimulating and retaining the interest of young boys and girls will go a long way toward raising a generation that's excited about excelling in these fields.

Persistent gaps in basic skills

Gaps in basic skills (minimum proficiency in literacy and numeracy) are common across the G20 Members; recorded at around 80 percent of the population in low-income countries, around 60 percent in middle-income countries, and around 20 percent in high-income countries⁶⁷. Low literacy and numeracy skills are a serious constraint to living standards and to social and economic progress.

Digital skills are now also a basic skillset.

The lack of digital skills is a concern in low and middle-income countries as well as high-income countries. For example, in the UK, around 12 percent of the population will lack basic digital literacy within a decade.⁶⁸ In India, the Digital Empowerment Foundation finds that 30 percent of the population lacks basic literacy skills, and that the figure for digital literacy is about three times that.⁶⁹ The reliance on digital solutions to work and to learn during the COVID-19 pandemic has highlighted the urgent need to include all parts of the population into the digital economy, from an early age.

Basic digital skills should already be integral to school curricula to meet a key competence required by businesses. Ambitious targets and concrete benchmarks for pushing digitalization in the school sector should be part of the recovery measures on skills.

Skills gaps affecting work and society

The longer we wait to upgrade our education systems, the greater the accumulated cost to our economies and societies. Data collected through the OECD Programme for the International Assessment of Adult Competencies (PIAAC) indicates a strong positive correlation between skills and labour market outcomes: those with higher skills proficiencies tend to have a greater chance of being employed and subsequently commanding higher wages.⁷⁰ Skills proficiency is also closely correlated with being able to participate in society *"to a positive and full extent"*, which further develops the cohesiveness of society itself. As Exhibit 13 shows, people with higher skill levels have higher levels of trust, are more active in community life and democracy, and have better health outcomes.

⁶⁵ Tytler, Osborne, Foundation, & Forgasz, 2008

⁶⁶ Sjøberg, 2002; Tytler et al., 2008

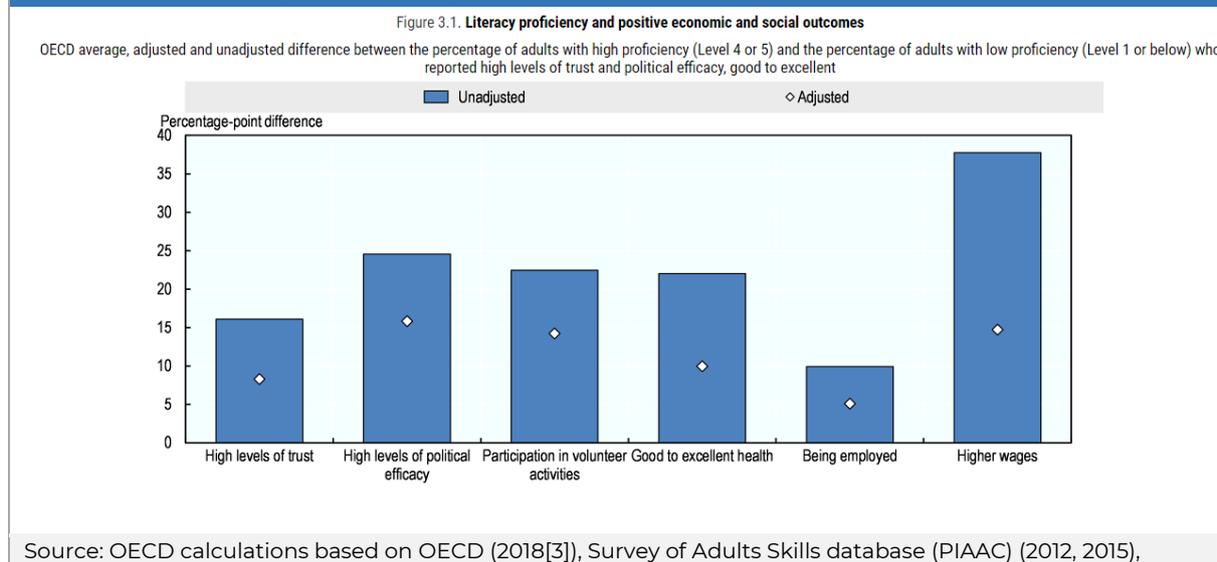
⁶⁷ https://www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/---publ/documents/publication/wcms_670542.pdf

⁶⁸ https://www.goodthingsfoundation.org/sites/default/files/research-publications/the_economic_impact_of_digital_inclusion_in_the_uk_final_submission_stc_0.pdf

⁶⁹ <https://www.defindia.org/national-digital-literacy-mission/>

⁷⁰ OECD (2016), *Skills Matter: Further Results from the Survey of Adult Skills*, OECD Skills Studies, OECD Publishing, Paris, <https://dx.doi.org/10.1787/9789264258051-en>

EXHIBIT 13: Literacy proficiency and economic and social outcomes



Catching up with evolving skills demand

A major outstanding question is: which skills to teach and how to teach them? As skills requirements are evolving faster than ever before, the forecasting and anticipation of future skill demand is crucial. This requires high-quality, accurate and complete data, as well as deep collaboration with business to understand continuously evolving trends. These insights must feed into the design and delivery of education and training curricula, to ensure continuous improvement and relevance.

For example, the revival from today’s crisis would benefit from accurate, real-time data about evolving needs in different sectors and types of job, allowing for more efficient training, transition and job placement. In the longer-term, better data and insights about skill needs should become a building block for both education and workforce planning. The G20 Members should work with international organizations like the ILO and the OECD to invest in large-scale data-based approaches to make informed decisions around education and training programmes.

Clearly, some fundamental skills such as numeracy, literacy and digital skills will be required for the foreseeable future. But the workplaces that today’s children will enter will look very different from those we see today. Machines will be performing most repetitive and routine tasks, and tasks like complex and precision calculations. Human tasks will increasingly prioritize skillsets such as creativity, socio-emotional intelligence, complex reasoning, judgment and critical thinking. These are skills that are innately “human”, yet our education systems do not prioritize them today.

Social and emotional competence is essential from early childhood onwards to prepare students for tasks such as learning, forming relationships, problem-solving and adapting to changing environments. There is increasing evidence that *social and emotional learning* (SEL) improves mental health, social skills and behaviour, academic achievement, and college and career readiness. For example, a study in the US found that SEL boosts academic performance and increases student interest in learning.⁷¹ Working

⁷¹ <http://www.casel.org/wp-content/uploads/2016/01/the-missing-piece.pdf>

and learning from home during the current pandemic has illustrated how the digital environment demands adapted communication skills in a way that raises alertness to social and emotional context. As digital interaction becomes more common, so will this shift in skill demand.

Stimulating knowledge and excitement about the future

Our institutions must become better informed about what the jobs and skills of the future will be. They need agility to adapt quickly to the needs of the evolving labour market. Accordingly, incentives and mechanisms should guide young learners towards the jobs and skills of the future. This includes giving students access to career counselling resources that offer relevant options and guidance.

When designing the teaching of in-demand skills, lessons must be engaging and enjoyable, stimulating interest in future options and prospects. Data shows that less than 15 percent of new entrants to bachelor programs study engineering, manufacturing and construction and less than 5 percent study information and communication technologies, despite these fields being most closely associated with technological progress and with the best labour market outcomes and employment prospects.⁷²

EXHIBIT 14

Case Study: ImpulsAR, Argentina

Argentina's Chamber of Commerce and Services introduced the ImpulsAR initiative to help business develop a continuous learning strategy and thereby sustain growth. The programme seeks to drive innovation in the world of work through research, lifelong learning strategies and promotion of reskilling and upskilling. The programme has different lines of action and works in collaboration with stakeholders. For example, ImpulsAR has an agreement with the Ministry of Labour to reskill unemployed workers who are currently on a government subsidy. They are trained in relevant skills including digital to help them make a transition to new jobs.

ImpulsAR also has a specific line of action for SMEs that is aligned to the government's 'Digital Transformation Plan for Enterprises'. Working with the government, ImpulsAR creates awareness campaigns and help SMEs in their digital transformation journey. SMEs that meet the eligibility criteria set by the government are offered a diagnosis and customized action plan for digital optimization.

Source: <http://impulsarcac.com.ar/>

⁷² OECD (2019), Education at a Glance 2019: OECD Indicators, OECD Publishing, Paris, <https://doi.org/10.1787/f8d7880d-en>.

EXHIBIT 15

Case Study: Global Apprenticeship Network (GAN)

The Global Apprenticeship Network (GAN) is a business-driven, multi-sector alliance that promotes work-based learning, including apprenticeship, to overcome skills mismatches and achieve a Future of Work that provides decent and sustainable work opportunities for all. GAN achieves this by encouraging businesses to implement work-based learning programs and advocating to governments for an enabling policy environment.

GAN believes that by aligning skills with labour market demands, we enable businesses, people and communities to continuously future-proof their skills and competencies through work-based learning and thrive in a world of work in transformation.

Strength in numbers

Bringing about the kind of needed change requires scale and collaboration across sectors and disciplines and businesses have a significant role to play. We need more business champions who are committed to the development of the workforce, understand that skills and competencies are the ultimate differentiator for business sustainability and growth in an era of continuous rapid change, and recognize the need for business leadership on skills-building through work-based learning.

By building more synergies and leveraging the experience and expertise of diverse businesses and game-changers, we will be able to scale-up learning and sharing among businesses and countries and create a larger positive impact.

Source: <https://www.gan-global.org/>

Embrace New Learning Models and Technologies to Improve Teaching Techniques and Environments Techniques to match future-relevant skills

According to the Society for Human Resource Management (SHRM), the top missing skills reported by HR professionals in 2019 were linked to problem solving, critical thinking, innovation, creativity, ability to deal with complexity and communication skills.⁷³ These innately human skills will become increasingly important in all work roles, especially in a world where humans and intelligent machines collaborate in the workplace. In a rapidly-evolving work environment, workers must learn to be adaptable and resilient. These skills and capabilities are not built through traditional classroom techniques. They are acquired through practice, experience, and often over long time periods. Teaching techniques and environments must be designed to nurture these skills from an early age.

This means creating environments and courses that immerse students in scenarios and guide them to learn through creative experimentation. This means more active learning techniques, rather than only passively absorbing information through listening and reading. It means more project-based assessments, rather than end-of-year exams that test only the memorization and regurgitation of information. It means more team-based activities that develop cooperation, communication and empathy.

⁷³ SHRM (2019), The Global Skills Shortage: https://www.shrm.org/hr-today/trends-and-forecasting/research-and-surveys/Documents/SHRM_percent20Skills_percent20Gap_percent202019.pdf

EXHIBIT 16: OECD's hard to find skills and abilities (Top 10)

1. Verbal abilities	6. Complex problem-solving skills
2. Basic skills (process)	7. Social skills
3. Basic skills (content)	8. Quantitative abilities
4. Systems skills	9. Memory
5. Reasoning Abilities	10. Perceptual abilities

Source: OECD Skills for Jobs, [https://www.oecdskillsforjobsdatabase.org/imbalance.php#OECD/ / / / \[percent22skills percent22 percent2C percent22abilities percent22\]/co](https://www.oecdskillsforjobsdatabase.org/imbalance.php#OECD/ / / / [percent22skills percent22 percent2C percent22abilities percent22]/co)

Rapid advances in the science of learning

Thanks to advances in neuroscience and technology, every day we are learning more about how to improve teaching techniques. For example, there is increasing evidence of the effectiveness of experiential learning: Research from the University of Chicago using brain scans shows hands-on learning activates sensory and motor-related areas of the brain and that students learning in this way understood more and performed better on tests.⁷⁴ Sadly, these lessons are rarely incorporated into education institutions. It is important for these advances in the science of learning to inform policy discussions to help design the most effective models and approaches for our students.

Developing lifelong learners

For the aspiration of lifelong learning to become a reality, we must develop a generation of workers that have a thirst to continually learn, and that have the capacity to continually learn. “*Learning to learn*” begins early. It involves the building of resilience, so that obstacles and setbacks are seen as opportunities to learn, rather than confirmation of incompetence or failure. Instilling these lessons from an early age will equip future adult citizens and workers with the agility and resilience that are essential for sustainable economic development. The concept of a *Growth Mindset* encapsulates well this intrinsic desire for improvement and openness to new ideas and opportunities. This kind of mindset must also be matched with the agility to change course with comfort and confidence. These are difficult traits for people of any age, but if our education systems prioritize their development from an early age, we have the opportunity of nurturing the first true generation of lifelong learners.

Next generation digital learning

The COVID-19 crisis has highlighted the value and opportunities presented by digital learning platforms, especially in a lockdown situation. The governments can better prepare themselves for future incidents; example, natural disasters, by preparing in advance for teaching and training needs.

During the current crisis, we have seen schools and colleges across the world move classes to online environments. Communication and collaboration platforms and apps have seen a rapid increase in the number of users. However, the quality of online education is not consistent across levels of education and across regions. In anticipation of more widespread digital learning, we need internationally accepted standards for online learning course content and delivery, matched by appropriate teacher training. The greatest challenge will be ensuring that every student in every location has adequate access to digital learning in an appropriate and safe environment.

⁷⁴ Kontra, Carly; Lyons, Daniel J.; Fischer, Susan M., and Beilock, Sian L. , Physical Experience Enhances Science Learning, *Psychological Science*, 26 (6), p. 737-749. <https://journals.sagepub.com/doi/abs/10.1177/0956797615569355>

Digital learning tools such as e-learning and MOOCs have been available for some time. However, the current generation of digital learning tools have not quite made the widespread impact that was desired. This is changing. A new generation of digital learning pioneers are combining up-to-date content with the latest pedagogic techniques and flexible digital platforms and tools to transform digital learning. These businesses focus on skills-based approaches, with modular learning packages, all centred around the learner. This flexibility and personalization is appropriate for the lifelong learning imperatives of today's job market, as well as delivering personalized, guided learning to children. These organizations are innovating approaches that all education and training organizations can leverage and learn from.⁷⁵

The G20 Members should work with national education authorities to optimize approaches to digital learning for adults. This could form an important element in finding work for those unemployed as a consequence of the crisis and more generally for people who wish to upskill or reskill to adjust their competences to the rapidly changing labour market.

As with all periods of rapid technological progress, equal access to learning tools for all citizens must be a priority; digital divides can rapidly exacerbate social and economic divides. Therefore, digital learning infrastructure plans must be mindful of regions and communities with restricted access to electricity, devices and connectivity.

Need for vocational education and training

Vocational Education and Training (VET) is crucial to prepare young people for the world of work, especially as it includes a strong work-based learning component. Recognition of VET as an essential pillar of learning should be reinforced at each level of education, including secondary and tertiary education. Apprenticeships are critical in this regard as they facilitate the school-to-work transition and enhance employability. The success of European countries like Germany, Austria and Switzerland in tackling youth employment is a testament to the benefit of apprenticeships.⁷⁶ While SMEs represent a vast majority of global enterprises, their involvement in apprenticeships is limited by a lack of human resources, time and awareness of policies and incentives. Hence it is essential to support SMEs to promote apprenticeships in the labour market.

Need for technology-related skills

Information and communications technologies (ICTs), advances in artificial intelligence (AI) and robotics are profoundly changing the way people work, communicate and live. Technology increasingly underpins every organization and the demand for technology-related skills will only accelerate going forward. The workforce is not ready for this change. For example, the European Commission estimates that 37 percent of workers in Europe do not have even basic digital skills let alone the more advanced and specialized skills businesses need to successfully adopt digital technologies.⁷⁷ Reskilling the adult population and preparing the future generation of workers with essential technology-related skills is crucial to job growth and economic prosperity.

⁷⁵ https://www.b20argentina.info/Content/Images/documents/20180918_210631-B20A_percent20EE_percent20Policy_percent20Paper.pdf

⁷⁶ <https://www.iab-forum.de/en/the-dual-apprenticeship-system-in-germany-an-interview-with-iab-director-joachim-moeller/>

⁷⁷ <https://ec.europa.eu/digital-single-market/en/news/digital-opportunities-europe-digital-skills-and-jobs-coalition-conference>

EXHIBIT 17

Case Study: Mini Melbourne, Minecraft Education Edition

Minecraft Education Edition is a tool that educators can use to foster 21st-century skills in their students. It is a collaborative and versatile platform that can be applied across various subjects. In Australia, the *Department of Education and Training* and the *Metro Tunnel Project* have joined forces to create the *Mini Melbourne* world, a detailed digital version of the city of Melbourne using Minecraft. *Mini Melbourne* has been created primarily as an educational resource. Students can learn about Melbourne and the state of Victoria’s past, present and future, whilst the Education Edition offers a range of classroom activities on the platform. One such activity is *Archaeology Adventure*, which is a multiplayer activity based on excavations at historically significant sites across the city which took place in 2018 for the *Metro Tunnel Project*. The Adventure introduces students to the principles of archaeology and the importance of preserving local heritage, with an emphasis on teamwork, problem solving and record keeping as students work through the exercises.

Source: <https://fuse.education.vic.gov.au/pages/minimelbourne>

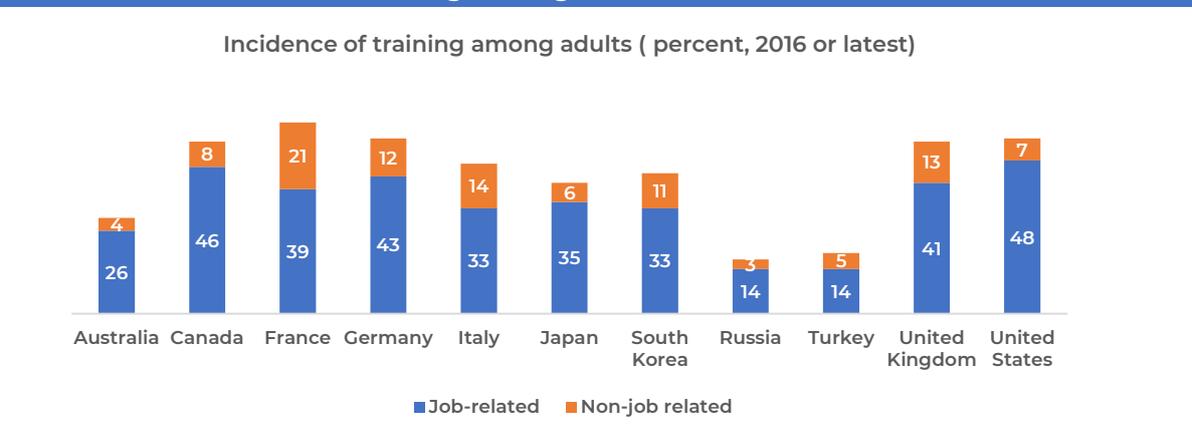
Build Lifelong Learning Systems that are Adapted to Adult Needs

Low adult training levels

The World Economic Forum estimates that 133 million new roles could be generated as a result of the new division of labour between humans, machines, and algorithms by 2022.⁷⁸ In this timeframe, they expect more than half of all employees to require significant reskilling, causing acute skills gaps in some regions and sectors. This reconfiguration of work patterns places new urgency on re-skilling and adult learning as a crucial determinant of socio-economic success or failure. Despite its importance, adult learning participation remains limited in many G20 Members particularly for the low-skilled (see Exhibit 18).

The current economic downturn and recovery ahead provide an opportunity to build lifelong learning solutions that help orient job seekers toward training and preparation for these jobs of the future.

EXHIBIT 18: Incidence of training among adults



Source: OECD, Survey of Adult Skills (PIAAC), 2012, 2015 (Data for other G20 countries not available)

⁷⁸ World Economic Forum. 2019. The digital skills gap is widening fast. Here's how to bridge it. <https://www.weforum.org/agenda/2019/03/the-digital-skills-gap-is-widening-fast-heres-how-to-bridge-it/>

Adult life constraints to learning

Learning and training opportunities for adults remain hard to access, especially around demanding life commitments. An OECD study found that important reasons include the cost of learning as well as a lack of time and access to suitable options.⁷⁹ In this context, it becomes essential to provide learning opportunities that are flexible, taking into consideration the schedules and constraints of the learner. Workers need opportunities to upskill while they work, with tailored learning paths. For example, modular courses can be designed to allow flexibility in where, when and over what periods students learn. Digitally delivered courses also allow greater flexibility in timing and location.

Adult learning demands immersion

Neuroscience tells us that the human brain's plasticity diminishes with age, making it harder to absorb and retain information through reading or listening. In contrast, learning for adults is most effective through active, hands-on application. When the learner is immersed in performing an activity, they disconnect from the worries and stresses of life, like family, finances or work. Through immersion, there is greater engagement with the learning content and thereby more effective and long-lasting learning.

The importance of experiential learning implies an increasing focus on hands-on approaches like on-the-job training and apprenticeship models. It also means that techniques like simulation and role-play should play more important roles in course design. Moreover, technologies like Virtual Reality, Augmented Reality and Artificial Intelligence can enhance and accelerate the learning process through deep immersion and personalization.⁸⁰

Supporting workers vulnerable to automation

The OECD estimates (as of 2019) state that 14 percent of existing jobs could disappear as a result of automation in the next 15-20 years, and another 32 percent are likely to change radically as individual tasks are automated.⁸¹ All indications are that the COVID-19 pandemic will spur accelerated investments in intelligent automation during the subsequent upturn. Automation at this scale demands significant and rapid re-skilling and re-training. Research from Accenture confirms that low-skilled work is more susceptible to automation (see Exhibit 19). Workers in these roles also require the broadest range of skill-building but tend to participate less in training, compounding their disadvantage.⁸² The percentage of low-skilled adults participating in training is only about 25 percent compared to more than 60 percent for high-skilled workers.⁸³

Workers at risk of job displacement need help to manage transitions and mitigate risks. Personal training accounts (see Exhibit 20) that provide funding support for learning new skills is one way that countries have sought to prepare workers for this change. In addition to incentives for learning, workers need access to an equal and fair social safety net that guarantees income during the transition period.

The current crisis has highlighted the need to improve social security systems in times of economic difficulty. As we encounter the next wave of automation, we must prepare our social protection systems to support the inevitable increase in demand for support during

⁷⁹ <https://www.oecd-ilibrary.org/sites/68050601-en/index.html?itemId=/content/component/68050601-en>

⁸⁰ https://www.accenture.com/_acnmedia/Thought-Leadership-Assets/PDF/Accenture-Education-and-Technology-Skills-Research.pdf#zoom=50

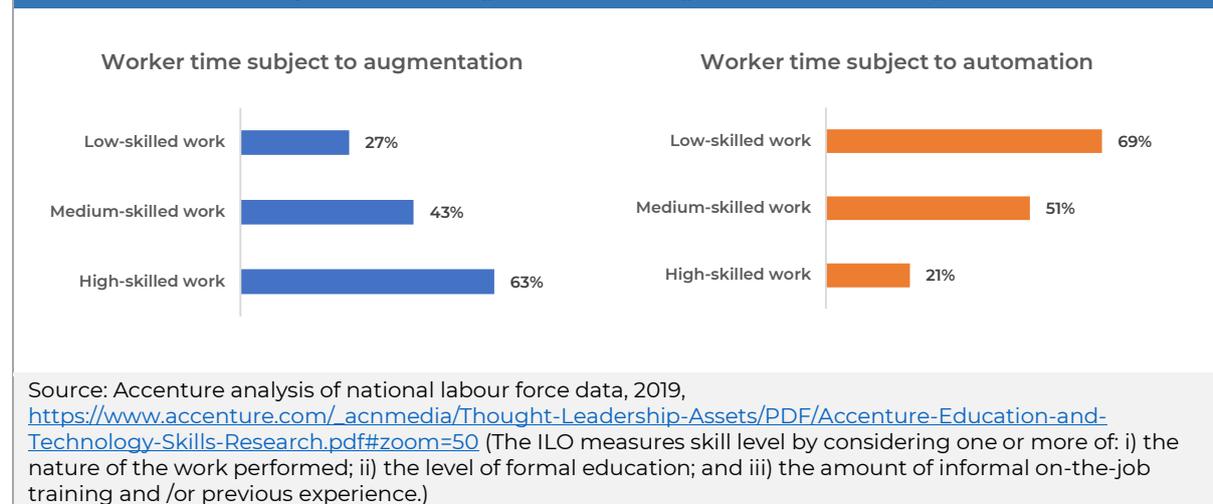
⁸¹ <https://www.oecd.org/employment/Employment-Outlook-2019-Highlight-EN.pdf>

⁸² Accenture analysis of national labour force data, 2019, https://www.accenture.com/_acnmedia/Thought-Leadership-Assets/PDF/Accenture-Education-and-Technology-Skills-Research.pdf#zoom=50

⁸³ <http://www.oecd.org/els/emp/future-of-work/data/>

job displacement, training and transition. In addition to active labour market policies and training initiatives, some governments have been exploring new innovations to safety nets, such as Universal Basic Income systems. Countries like Finland and Canada have experimented with basic income policies, with mixed results.⁸⁴

EXHIBIT 19: The impact of intelligent technologies on workers, by skill level



The OECD finds that poorer, less educated and less digitally-literate adults face significant informational and motivational barriers.⁸⁵ The European Commission notes that only 4.4 percent of the 66 million adults with at-best lower secondary education attainment participated in adult learning in 2015.⁸⁶ A Pew study in the US reinforces the finding: 57 percent of adults with secondary schooling or less identified themselves as lifelong learners, compared with 81 percent who had completed tertiary education.⁸⁷

Businesses and governments must understand and anticipate where the greatest vulnerabilities lie, so that targeted interventions can be designed and deployed. Moreover, with vulnerable workers unlikely to find training opportunities alone, there is an imperative for governments and business to support and guide them through the retraining journey, including pathways and options towards potential new careers. Beyond the support mechanisms and learning infrastructures themselves, this implies new funding models to realize these retraining initiatives. The exhibits below give examples of innovative action in this area. Business and government must act deliberately to make sure the lifelong learning revolution we are striving for does not deepen economic and social inequalities.

Portability of skills

The ILO Global Commission on the Future of Work recognizes that for ‘learning to become truly lifelong, skills must be portable’. This would require establishing a common

⁸⁴ <https://www.technologyreview.com/s/612640/universal-basic-income-had-a-rough-2018/>

⁸⁵ OECD Education Working Paper No. 166 (2018). Skills for the 21st century: findings and policy lessons from the OECD survey of adult skills

[http://www.oecd.org/officialdocuments/publicdisplaydocumentpdf/?cote=EDU/WKP\(2018\)2&docLanguage=En](http://www.oecd.org/officialdocuments/publicdisplaydocumentpdf/?cote=EDU/WKP(2018)2&docLanguage=En)

⁸⁶ European Commission. Annex to the Commission implementing decision on the adoption of multi-annual work programmes, 2016. https://ec.europa.eu/jrc/sites/jrcsh/files/mawp-2016-2017-keyorientations_en.pdf

⁸⁷ Pew Research Center. Lifelong Learning and Technology, 2016.

https://assets.pewresearch.org/wp-content/uploads/sites/14/2016/03/PI_2016.03.22_Educational-Ecosystems_FINAL.pdf

skills recognition framework at the national and international levels.⁸⁸ Workers need relevant and verifiable skills to access job opportunities and employers need information on the type and level of workers' skills. Skills need to be transferable between jobs and easily recognized by employers. It is also important to consider skills obtained through experience or other means, rather than relying solely on traditional qualifications. The ILO defines portability of skills along two dimensions: first, employable skills which can be used productively in different jobs, occupations and industries, and second, certification and recognition of skills within national and international labour markets.⁸⁹

EXHIBIT 20: Innovative skills funding models

Case Study:

Lifelong Learning and Training Accounts, USA

The Aspen Institute Future of Work Initiative has proposed tax-advantaged “*Lifelong Learning and Training Accounts*” in the US. These accounts would be funded by workers, employers, and government, and would be available to workers anytime during their careers to pay for education and training. Lifelong Learning and Training Accounts would provide a better-trained workforce, help retrain mid-career workers, improve unemployed workers' job prospects and ease reliance on the safety net.

Personal training account, France

From 2019, active workers in France are granted up to €500 per year for a “*personal training account*,” with a lifetime ceiling of €5,000 (€800 and €8,000 for those with low qualification levels) to spend on the courses of their choice. Workers use a smartphone app to register and pay for courses and to certify their qualifications. It is part of the country's efforts to prepare itself for the “*global battle for skills*”.

Individual training accounts, Scotland

Scotland's Individual Training Accounts were launched in 2017. This targeted funding aims to support employability by focusing funds on those actively seeking employment and those who are currently in low paid work and looking to progress. It seeks to help people develop the skills they need for work, giving learners who meet the eligibility criteria up to £200 towards a single training course or training episode per year.

Courses must be in one of the curriculum areas aligned to the Scottish Government's Labour Market Strategy which includes: Adult Literacy & Numeracy Tuition, Agriculture, Business, Construction, Early Years and Childcare, Fitness, Health & Beauty, Health & Safety, Hospitality, STEM, Language, Security, Social Care and Transport.

Source: Alastair Fitzpayne & Ethan Pollack. 2018. The Aspen Institute,

<https://www.aspeninstitute.org/publications/lifelong-learning-and-training-accounts-2018/>

Les Échos, Pas de big bang pour la formation professionnelle.

<https://www.lesechos.fr/economie-france/dossiers/030901638289/030901638289-la-reforme-de-la-formation-professionnelle-2131902.php>

Financial Times, France to overhaul professional training system.

<https://www.ft.com/content/0439a8c0-205e-11e8-9efc0cd3483b8b80>

Skills Development Scotland, <https://www.skillsdevelopmentScotland.co.uk/what-we-do/employability-skills/sds-individual-training-accounts/>

Making entitlements portable supports mobility across jobs and forms of employment. For this portability to be real, the OECD suggests untying entitlements from specific relationships with employers and tying them to individual contributions instead.⁹⁰ For

⁸⁸ https://www.ilo.org/wcmsp5/groups/public/---dgreports/---cabinet/documents/publication/wcms_662410.pdf

⁸⁹ https://www.ilo.org/wcmsp5/groups/public/@ed_norm/@relconf/documents/meetingdocument/wcms_gb_298_esp_3_en.pdf

⁹⁰ <https://www.oecd-ilibrary.org/sites/9789264306943-en/index.html?itemId=/content/publication/9789264306943-en>

individuals, it would be easier to switch between self and dependent employment. The G20 has consistently supported the portability of benefits and entitlements across different jobs, different types of employment, as well as periods out of employment.⁹¹ The ILO Global Commission on the Future of Work highlights that advances in technologies like blockchain facilitate the portability of skills and social protection in a safe and transparent manner.⁹²

EXHIBIT 21

Case Study: SkillsFuture, Singapore

Singapore has established a national movement called the “*SkillsFuture*”. The government offers a variety of resources, including study subsidies and direct credits, to help citizens attain mastery of skills at any stage in life— during schooling years, early career, mid-career or silver years. The programme is focused on four areas:

- Help individuals make well-informed choices in education, training and careers
- Develop a high-quality integrated system of education and training that responds to constantly evolving needs
- Promote employer recognition and career development based on skills and mastery
- Foster a culture that supports and celebrates lifelong learning

The government has also set up a dedicated “*Taskforce for Responsible Retrenchment and Employment Facilitation*”. Seven in 10 retrenched workers who were helped by this taskforce in 2017 were able to find jobs within six months.

Source: SkillsFuture Singapore, <https://www.skillsfuture.sg/>

Policy Action 3.1: The G20 should upgrade education systems to align with future labour market needs

- Close basic education gaps to promote a level playing field for future workers
 - Provide access for all to compulsory, high-quality education systems geared towards the future of work.
 - Invest in early childhood education, especially in low-income countries where pre-school attendance is very low.
 - Make digital skills a foundational competence including incorporation in school curricula.
 - Address the gender gap in digital skills by increasing opportunities for early learning and ensuring women are equipped for future growth roles.
 - Build implementation and management capacity to better organize education systems and schools, targeting the quality of education outcomes.
 - Focus on the holistic development of children including cognitive capacities and physical and mental health.
 - Promote role models for youth that reflect the full diversity of the population, with an emphasis on traditionally excluded groups.
- Recalibrate teaching metrics and incentives towards future-relevant skills
 - Design targets, metrics and mechanisms to incentivize relevant skill building and development.
 - Optimize usage and access to labour-market data to devise relevant skills and education strategies.

⁹¹ <http://www.g20.utoronto.ca/2017/170519-labour-annex-a.html>

⁹² https://www.ilo.org/wcmsp5/groups/public/---dgreports/---cabinet/documents/publication/wcms_662410.pdf

- Revamp teachers' professional development, improving how they are recruited, paid, rewarded, assessed, trained and incentivized to innovate.
- Strengthen public-private collaboration to align skills supply and demand
 - Work with business to forecast and anticipate future skills needs, and incorporate these skills into the curriculum across all sectors and regions.
 - Improve career guidance mechanisms in partnership with business.
 - Focus on fast-evolving technological, environmental and societal trends and their impact on industries and future skills.
 - Promote internship and apprenticeship models for faster acquisition of relevant skills by young people.

Policy Action 3.2: The G20 should embrace new learning models and technologies to improve teaching techniques and environments

- Incorporate learning approaches that focus on non-automatable, advanced “human” skills
 - Incorporate new learning techniques such as project-based learning, creative experimentation and building a growth mindset to build future-relevant skills.
 - Formalize the role of “*learning to learn*” in childhood education systems as a fundamental competence.
 - Ensure that all teaching environments are gender neutral and promote inclusion and opportunity without discrimination.
- Promote education in technology-related skills
 - Update school curricula to include technology-related topics and skills for all students, ensuring that girls are not left behind.
 - Promote technology-related upskilling programs for all workers with a focus on women and older workers.
- Invest in technologies that will improve the accessibility, effectiveness and relevance of learning at scale.
 - Invest in appropriate digital infrastructure to allow broad-based access to digital learning and assessment solutions.
 - Encourage partnerships that broaden access to next-generation digital learning solutions.
 - Reform any rules or regulations that limit the introduction of new teaching tools and technologies in school.
 - Enhance availability of relevant learning resources in existing media such as television and radio that have wide coverage to ensure that no one is left behind.

Policy Action 3.3: The G20 should build lifelong learning systems that are adapted to adult needs

- Build lifelong learning infrastructure, including funding models, that are relevant to adult life and work realities.
 - As learning changes, reconsider how credentials are packaged, attainment is measured, and learning and skills are formally recognized (example, skills-based hiring systems can reduce discrimination).
 - Promote collaboration between government, academia and business to design lifelong learning institutions, curricula and funding models.
 - Prioritize work-based experiential learning approaches like on-the-job training and apprenticeships, as well as tools like simulation and role-play, for workers at all points along the skills curve.

- Help adult learning institutions develop a cohort of experienced trainers, mentors and coaches for work-based learning.
- Encourage the development of modular courses to allow flexibility and customization around the lives and commitments of adult learners.
- Harness digital learning approaches that can bring greater choice, flexibility and personalization to adult learners, as well as experiential and immersive tools (like augmented and virtual reality) to enhance and accelerate learning, especially in support of post-crisis work transition.
- Promote digital upskilling of government workers to support the digitization of critical government services.
- Identify and empower workers vulnerable to technology displacement
 - Identify vulnerable regions and sectors and put in place plans for targeted intervention.
 - Build work transition support systems, especially mechanisms to provide guidance and advice on career pathways and options.
 - Facilitate policy schemes to promote business investment in training to re-skill and up-skill employees.
- Ensure portability and transferability of financial means for skilling
 - Enhance portability of skills at the national, regional and international levels while mitigating possible risks.
 - Make sure workers are able to accumulate funds and resources for skilling over the course of their careers and that this does not prevent people from transitioning in the labour market.
 - Ensure existing skilling resources become more easily available and portable by connecting them to individual workers rather than to sectors or forms of work.



ANNEXURE

Policy actions within the G20 Entrepreneurship Action Plan at the G20 Labor and Education Ministers meeting, China 2016:

Promote entrepreneurship education and training.

- Promote entrepreneurship and entrepreneurial culture among the public through our education and training systems, and other public and private training programmes and initiatives.
- Improve the entrepreneurship training curriculum, enhance the capacity of trainers, and expand access to education and training through digital technology and other innovative services.
- Provide suitable entrepreneurship education and training subsidies for participants.
- Encourage social partners and other stakeholders to improve the entrepreneurial capability of the potential workforce, and offer targeted entrepreneurship training across all phases of business lifecycle, from start-up to growth stage.

Strengthen services for entrepreneurship.

- Provide accessible and effective services supporting micro, small and medium-sized enterprises to potential entrepreneurs, including policy advice, project information, business start-up mentoring, financing services and follow-up support.
- Develop initiatives such as incubators to offer business development services to new entrepreneurs.
- Establish entrepreneurship exchange platforms to help entrepreneurs to access programmes, market and industry information in a timely manner, learn good practices, in particular from experienced and resourceful entrepreneurs and professional managers, and network with business partners and investors. Investigate innovative ways of engaging informal entrepreneurs, including by linking support for businesses with progress towards formalization, and enhance the development of social enterprises.

Help entrepreneurs address challenges and sustain business development.

- Make market access easier for entrepreneurs, including simplifying business registration processes in accordance with national laws and regulations as well as developing streamlined procedures.
- Provide suitable and well-targeted monetary and fiscal measures and financial support, including subsidies, grants, credit and tax incentives.
- Encourage financial institutions, enterprises, industrial associations, civil organizations, angel investors and venture capitalists to strengthen cooperation and provide diversified financing approaches for entrepreneurial activities.

Protect the rights and interests of entrepreneurs and their employees.

- Support entrepreneurs to fulfil their obligations as employers and make efforts to formalize businesses.
- Provide appropriate social protection for entrepreneurs and bring their workers also into the social security system.



Abbreviations

AI	Artificial Intelligence
ALMPs	Active Labor Market Policies
B20	Business 20
COVID-19	Coronavirus Disease 2019
FOWE	Future of Work and Education
G20	Group of 20
GDP	Gross Domestic Product
HR	Human Resources
ICT	Information and Communication Technology
ILO	International Labour Organization
IMF	International Monetary Fund
L20	Labour 20
MOOC	Massive Open Online Courses
OECD	Organisation for Economic Co-operation and Development
SDGs	Sustainable Development Goals
SHRM	Society for Human Resource Management
SMEs	Small and Medium Enterprises
STEM	Science, Technology, Engineering and Mathematics
WB	World Bank
UN	United Nations
UNCTAD	United Nations Conference on Trade and Development
VC	Venture Capital
VET	Vocational Education and Training
WHO	World Health Organization
WIB	Women in Business
WTO	World Trade Organization

Taskforce Engagements

Date (2020)	Venue	Agenda
16 January	Riyadh, Saudi Arabia	Inception meeting
18 February	Teleconference	First teleconference
10 March	Teleconference	Second teleconference
17 April	Teleconference	Joint Virtual Taskforce Meeting
13 May	Teleconference	Third teleconference
17 June	Teleconference	Fourth teleconference
21-22 September	Virtual	Pre-Summit
26-27 October	Riyadh, Saudi Arabia	B20 Summit

Distribution of Members

Country	#	Country	#	Country	#
Argentina	3	India	1	United States	12
Australia	1	Japan	1	Non-G20	9
Brazil	1	Mexico	4		
Canada	3	Russia	6		
China	3	Saudi Arabia	27		
European Union (EU)	7	South Korea	1		
France	5	Turkey	1		
Germany	3	United Kingdom	3	TOTAL	91

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Deputy of Chair			
Name	Organization	Country	
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Name	Organization	Country	
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Erol Kiresepi	IOE	Switzerland	
Martin Umaran	Globant	Argentina	
Monica Flores Barragan	ManpowerGroup	Mexico	
Naadiya Moosajee	Womhub	South Africa	
Renate Hornung-Draus	BIAC (Business at OECD)	France	
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Abdulaziz Alsaeed	Noon Academy	Saudi Arabia	
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Arnaldo Abruzzini	Eurochambres	European Union (EU)
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