Investing in girls: realising gender equality through fair finance for girls
Contents

Introduction 3
Why investment in girls? 5
Overcoming barriers to public investment in girls 9
Establishing minimum financial security for girls 15
Conclusion and recommendations 18
Endnotes 20
The inclusion of Sustainable Development Goal (SDG) 5, to “achieve gender equality and empower all women and girls”, is a testament to the importance of gender equity in realising the SDGs’ ambitious vision. Not only does it recognise that “the achievement of full human potential and of sustainable development is not possible if one half of humanity continues to be denied its full human rights and opportunities”;1 this commitment to equity also supports the obligations to girls set forth in Article 2 of the UN Convention on the Rights of Child (CRC).2 Compared to recent years, and certainly recent decades, gender equity has expanded and deepened. The current outlook for women and girls, according to multiple measures, is improving.

- The percentage of girls married as children decreased from 32% in 1990 to 26% in 2015.3
- The participation of women in national parliaments increased from 17% in 2010 to 23% in 2016.4
- Two-thirds of all nations have reached gender parity in primary school enrolment.5
- Women in low-income nations now live 20 years longer than they did in 1960.
- 136 countries now have explicit guarantees in their constitutions for the equality of all citizens and non-discrimination between men and women.6

Despite this progress, however, gender discrimination persists. Girls continue to be valued less than boys, and this is reflected in the significant barriers women still face in influencing, and being considered in, public policy, budgetary and other decision-making processes.7 Deeply rooted poverty, discriminatory legislation and a lack of political will, continues to hinder investment in girls.

The largest gender gaps exist in the poorest nations and are particularly severe when gender discrimination is compounded by other forms of exclusion faced by the world’s most vulnerable children, such as ethnicity and ability.11 In too many cases, girls are being left behind.

The UN Convention on the Rights of Child applies to every child “without discrimination of any kind”, whatever their ethnicity, gender, religion, language or abilities. Nations who have committed to the CRC have an obligation to create systems and legislation that promote and protect children’s rights.12 In the SDGs, governments have agreed to work towards an end to “all forms of discrimination against all women and girls everywhere”. This requires increased and improved quality of public investment in girls at multiple levels.13

---

The percentage of girls married as children decreased from 32% in 1990 to 26% in 2015.3

The participation of women in national parliaments increased from 17% in 2010 to 23% in 2016.4

Two-thirds of all nations have reached gender parity in primary school enrolment.5

Women in low-income nations now live 20 years longer than they did in 1960.

136 countries now have explicit guarantees in their constitutions for the equality of all citizens and non-discrimination between men and women.6

---

In Mozambique, only 5% of the poorest girls complete primary school compared with 21% of the poorest boys.8

Over their lifetimes, women in Sweden and France can expect to earn 31% less than men; 49% for women in Germany and 75% less for women in Turkey.9

In Afghanistan an average of 40 girls complete primary school for every 100 boys, and in the poorest households, only 16 girls complete primary school for every 100 boys.10

Worldwide, three quarters of men are in the labour force, compared to only half of women.

---
A focus on the world’s most vulnerable girls is central to Save the Children’s Every Last Child campaign. A government’s ability to advance gender equality is determined in large part by the amount of revenue raised nationally through domestic resource mobilisation, and by efficient, accountable, and transparent public budgeting that ensures basic health, education, protection, and social welfare for all. As such, fair public finance to ensure high quality and equitable essential services for girls is one of the campaign’s main means of achieving the goal of reaching every last child.

At the household level, research has found examples of families prioritising expenditures that disproportionately benefit boys over girls. Research done in India, for example, has demonstrated that boys “receive more childcare time than girls, they are breastfed longer and get more vitamin supplementation”.

At a national level, women and girls can be disproportionately impacted by adverse changes in public investment. A decrease in government revenues can lead to cuts in social expenditures in key areas affecting girls, such as health, education, protection against violence and exploitation, and funding for the caring services. This played out with deadly consequences in West Africa, during the 2014–2015 Ebola public health crisis, where public revenue shortfalls led to more women assuming traditional caregiving roles for victims. Consequently, up to 75% of the 11,000 victims of the Ebola crisis were women and girls.

For the same reasons, at an international level, tax evasion and avoidance disproportionately affect women and girls. Research suggests that developing nations lose more than US$1 trillion annually due to illicit financial flows. Money leaving developing countries through tax evasion and tax avoidance could otherwise have been allocated to education or maternal and new born health, for example, and inadequate spending on social services due to the loss of tax income leads to families being forced to take on a heavier burden of care-giving, which in turn falls predominately to women and girls.

This policy brief provides an overview of the benefits of investing in girls, how to address financial barriers that might stand in the way of investment and examples of how governments and the international community can ensure that this investment reaches the world’s most excluded and vulnerable girls. Our vision requires investment in girls as a means to ensure that all girls have the opportunity to realise their rights as members of households, as national citizens, and as members of the global community.
Why investment in girls?

Girls are vulnerable to exclusions which do not affect boys to the same degree. All children have the right to education, protection, health and representation, but in each area of their lives girls are more likely to be affected, and to a greater degree, when deprived of these rights.

Access to services

The CRC asserts that every child has the right to life, education, and to the best possible health. Governments must do all they can to ensure that children survive and develop to their full potential, and must provide good quality health care, clean water, nutritious food, a clean environment, and education on health and well-being so that children can stay healthy. When it comes to access to these services, however, the impact of deprivation can have wide-reaching implications for girls, and additional disparities in outcomes.

Inadequate water, sanitation and hygiene (WASH) facilities at home or at school, as well as taxes on sanitary products can deter girls from attending school, from participating in society and from fulfilling their potential. The threat of sexual violence or harassment, unsafe schools and transport, and deeply embedded cultural expectations, can restrict girls’ freedom of movement, not allowing them to access the services they need. When in need of sexual and reproductive health services, for example, gender discrimination, stigma and social prejudice can mean the treatment they receive is insufficient, inaccessible or non-existent.

- Each year more than 289,000 women, 99% of them in developing countries, die from pregnancy- and childbirth-related complications
- An additional 15 to 20 million women suffer debilitating consequences of pregnancy
- 225 million women worldwide would like to avoid pregnancy but are not using a modern method of contraception
- Women and girls ages 15–49 comprise almost half of the world’s HIV infected population and in sub-Saharan Africa, almost 60%. Too often, these women and girls are prevented from seeking testing, counselling, and treatment.
- In Afghanistan, when facing the overlapping challenges of poverty and gender inequality, a girl’s chances of completing primary school are just 4%.

Protection

The World Health Organization (WHO) estimates that more than one-third of women worldwide (35%) experience gender-based violence over the course of their lives. Globally, as many as half of all sexual assaults are committed against girls under the age of 16. According to a report in 2012, 83% of girls aged 12 to 16 in the United States experienced some form of sexual harassment in public schools.

SDG 5 aims to eliminate all forms of violence against all women and girls in the public and private spheres, and to eliminate all harmful practices, including child, early and forced marriage, and female genital mutilation. Approximately 130 million girls and women in the world have experienced female genital mutilation, or cutting, with more than 3 million girls in Africa annually at risk of the practice. According to a report in 2014, if there is no reduction in the practice between now and 2050, the number of girls cut each year will grow from 3.6 million in 2013 to 6.6 million in 2050.
Over 60 million girls worldwide are married before the age of 18, primarily in South Asia and sub-Saharan Africa. Women who marry early are more likely to be beaten or threatened, and more likely to believe that a husband might sometimes be justified in beating his wife. In a time of economic difficulty or in a conflict or humanitarian disaster, some parents will force their daughters to marry to create political alliances, or in the mistaken belief that this will protect the daughter from rape and sexual violence outside of marriage. Sometimes they will receive a “bride price”, a payment given by or on behalf of a prospective husband to the bride’s family, and which is needed to support the larger family.

Once married as children, girls commonly face sexual violence within their marriage, early pregnancy, social isolation, a lack of access to education, sexual and reproductive health, and other essential services, and an absence of decision-making power to protect and promote their own wellbeing. Ultimately, the personal costs of this violence are incalculable, the impacts felt not just through one lifetime, but through generations, especially when gender-based violence is linked to other forms of oppression.

Universal and deeply rooted cultural traditions can result in girls providing free household labour, beyond what is expected of boys. SDG 5 aims to recognise and value unpaid care and domestic work commonly performed by women and girls. This work is often hidden from public view, and is not normally accounted for in statistics and legislation related to child labour. Research indicates that 10% of girls aged 5–14 perform at least 28 hours of household chores per week, while the percentage of boys performing the same amount of labour is just half that. A report on the effect of domestic work on girls’ schooling in Egypt shows the “substantial burden of girls’ domestic work leads to lower rates of school attendance.” The report goes on to say that, “policies that attempt to ban labour force work of children” would not be effective, while “interventions reducing the drudgery of household labour through, for example, improved water and sanitation infrastructure have better prospects for success.”

**Public participation and representation**

Too often girls continue to be denied their right to voice their opinions. The CRC promises every child the right to express their views, feelings and wishes in all matters affecting them, and to have their views considered and taken seriously. SDG 5 looks 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.

Social exclusion and gender-based discrimination results in a lack of female voices in decision-making. In many countries, women still have less say than men when it comes to household decisions and resources.

**The cost of inaction and economic benefits of investing in girls**

The development costs of gender inequality are grave. According to the United Nations, Sub-Saharan Africa alone loses US$95 billion per year due to gender inequality. The costs of insufficient investment in the health, protection, and well-being of girls could be substantial. For example, although it is difficult to tally the global costs of gender-based violence, UN Women estimates that violence against women in Guatemala costs the country about 7% of GDP, while in Uganda, the annual cost for hospital staff treating women for injuries related to intimate partner violence is US$1.2 million.

There is a growing recognition among economists of the link between reduction of gender inequality and accelerated economic growth, improved labour productivity, healthier children, and a more responsive government. Gender gaps in labour markets, education and health slow the eradication of hunger and poverty. Women are now 40% of the global labour force and 43% of the global agricultural labour force. The International Monetary Fund (IMF) has estimated that GDP per capita losses attributable to gender gaps in the labour market are as high as 27% in certain regions.
As such, efforts to advance gender equality have social and economic benefits for populations in general. SDG 5 is focused on women and girls because gender equality is an important development goal in its own right, but it can also accelerate the progress of other global goals. The World Bank report states “greater gender equality can enhance productivity, improve development outcomes for the next generation, and make institutions more representative.” One report has suggested that raising the female labour force participation rate to country-specific male levels would raise GDP in the United States by 5%, in Japan by 9%, in the United Arab Emirates by 12%, and in Egypt by 34%.

An IMF report suggests that opportunities for women to earn and control income could contribute to broader economic development in developing economies, for instance, through higher levels of school enrolment for girls. For example, USAID finds that when 10% more girls go to school, a nation’s GDP increases, on average, by 3%. Girls with higher levels of education are more likely to engage in paid employment, earn more for their families, and have healthier children who stay in school longer. Girls with secondary schooling are up to six times less likely to be married as children than those with little or no schooling. Education, particularly secondary education, also serves as a protective factor for girls and women from gender-based violence.

USAID have reported that “when women are educated and can earn and control income, infant mortality declines, child health and nutrition improve, population growth slows, economies expand, and cycles of poverty are broken.” The IMF have suggested that “higher [Female Labour Force Participation] and greater earnings by women could result in higher expenditure on school enrolment for children, including girls, potentially triggering a virtuous cycle, when educated women become female role models.”

In countries where arranged marriage is common, women with at least a secondary education are much more likely to have a say over their choice of spouse than women with no education. We know that the education of girls of reproductive age contributes to the health of their future children and is, in part, responsible for reduction in under-five child mortality rates. A child whose mother can read is 50% more likely to live past age five. In recent decades, investing in girls’ education has saved millions of lives: Of the 8.2 million fewer deaths of children aged 5 years and below around the world between 1970 and 2009, one-half of the decrease can be attributed to the global increase in the schooling of women of reproductive age.
Experts recognise that, “women’s empowerment is key to ending malnutrition” and governments that prioritise spending on improving girls’ nutrition and increasing access to quality healthcare services, can garner substantial economic benefits. In countries where girls’ nutrition lags behind boy’s, investing in the nutrition of young girls also has the potential to promote equity and economic activity. Globally, investment in reproductive, maternal, new born and child health could return over US$20 for every dollar spent, due to improved health and productivity.

Most female leaders engaged in education early in their lives, including in leadership activities as adolescents. Case studies demonstrate that communities with women leaders can make a difference, driving policies and programs that improve family and community well-being. Research done in India demonstrated women’s participation in local governance led to improvements in a range of areas including water and sanitation, irrigation and schools, and reduced corruption.

Timor-Leste’s mainstreaming of governmental gender policy

Timor-Leste or East Timor was granted independence in 2002 following a turbulent history, political instability, and social and humanitarian crises. As in many conflict-affected states, women were the most disadvantaged in many sectors. As part of realising its national development goals, the government identified gender equality as an important component, and necessary frameworks were put in place at a national level through parliamentary representation and legislation to guarantee enhanced gender equity.

As part of this nation-building transformation, the Timorese government established the Secretary of State for Promotion of Equality (SEPI) to further champion women’s rights and gender equality, and to coordinate and oversee gender equality policy. Since its creation, the SEPI has led the establishment of gender mainstreaming structures across ministries.

As a result of the initiatives taken by the Timorese government, girls’ school enrolment rates increased rapidly, with girls’ enrolment consistently exceeding boys’ in primary and secondary schools, and lowered rates of repetition and dropouts for girls.

Although rates of maternal deaths are still high in East Timor, the ratio decreased from 660 per 100,000 live births in 2003 to 557 in 2009–2010. The proportion of women receiving antenatal care increased from 61% in 2003 to 86% in 2009–2010, and women delivering with assistance from a skilled provider increased from 19% to 30% during the same time period. Additionally, Timor-Leste has one of the highest proportions of female parliamentarians in the world, with 38% of the seats in the July 2012 National Parliament elections won by women.

This political mandate encouraged political engagement in the area of Gender Responsive Budgeting (GRB). In 2009, the national parliament provided momentum to GRB by allocating GRB roles to all critical actors including parliament, the Ministry of Finance, line ministries, women’s machinery in the government, and NGOs. Since then, the women’s movements, gender-based institutions in parliament and the government, and international agencies with a strong gender commitment, have all engaged in making the Timorese government accountable for its gender equality commitments.
Overcoming barriers to public investment in girls

Investing in and empowering girls requires action from households, communities, nations, and the international community. The barriers to investment at all of these levels prevent progress in reaching the most excluded girls.

Household investment in girls

Increased and more stable household incomes result in more spending on girls’ health and education even when other household factors do not change. Households must have a minimum level of financial security in order to invest in girls. Too often, when there is not enough money to go around, households will choose to invest in sons rather than daughters. When maternal income increases, it has an even larger impact on investment in girls than paternal income, so empowering women is especially effective in channelling that investment toward their daughters, particularly in education.54

Cash transfers from the government give households the ability to protect investments in girls and boys when they face economic difficulties. These transfers may be unconditional or conditional, and combined with messaging to promote a variety of education or health interventions, depending on what is likely to work best for poor households and girls in each situation. These types of transfers provide households with the ability to protect investments in girls and boys when they face economic difficulties.55

In addition to ensuring that households have enough financial security to invest in girls, there are a variety of context-specific strategies that work through households to ensure investment in girls, particularly in terms of education. Turkey has launched campaigns to promote girls’ enrolment in school, targeting disadvantaged regions with public campaigns challenging household norms, such as “Father, send me to school” and “Girls, off to school.”56

Pakistan, Turkey, Cambodia and Jamaica have programs that give cash to households if they send their children (in some cases, specifically girls) to school. These programs have made a difference in increasing girls’ enrolment: 10 percentage points for primary-age girls in Pakistan, 11 percentage points for secondary-age girls in Turkey, 30 to 43 percentage points for girls transitioning from primary to secondary schools in Cambodia.57

Domestic resource mobilisation for girls

Weak structural processes and fiscal frameworks generally impede robust public finance management (PFM) systems in poor countries. Barriers to domestic resource mobilisation (DRM) persist in a similar way to the challenges in budget spending and service delivery. The lack of transparency and accountability, weak taxation administration systems and the lack of knowledge and skills to oversee resource mobilisation are pervasive and consistent across most poor countries. A small tax base, tax evasion and tax avoidance further erodes potential domestic resource mobilisation. Where there is a lack of a strong formal economy, governmental revenue generation is hampered. Strengthening and improving these countries’ PFM systems, commitment to child rights, and poverty alleviation will help improve planning for DRM, budgeting and service delivery. This type of fiscal environment creates a stronger opportunity to mobilise resources for girls.

Whilst government spending has been receiving global attention for quite some time, improving the effectiveness and efficiency of domestic resource mobilisation in developing countries is only now receiving more attention. The Addis Tax Initiative is a commitment by development states, development partners and international financial institutions to collaborate to improve domestic revenue administration systems, increase and improve domestic revenue collection, and improve domestic knowledge about resource mobilisation and its use in poor countries. Effective and efficient revenue mobilisation influences the size of the fiscal space and, ultimately, affects the budget allocated for key social programmes and services. If a government has clear policy commitments to improve the rights of girls such as mandatory payments, and legal financial agreements, they should develop clear plans that show how it will raise revenue and spend budgets to fulfil all of these commitments.
A commitment to gender equality does not only depend on raising revenue for social programmes that target girls specifically. Governments should commit to remove barriers that unfairly disadvantage girls, for example value added tax on menstrual hygiene products. Studies have shown that many poor adolescent girls in developing countries miss school with every menstrual cycle because their families cannot afford the necessary products. For example, governments could remove value added tax from menstrual hygiene products and make them more affordable, or, could invest part of their revenue in providing free sanitary products in primary and high schools. Another example is access to sexual and reproductive health services for adolescent girls. Some clinics collect user fees for these services: government revenue could be invested in making SRHR services free.

Debt and girls’ rights

Where developing countries struggle to raise resources domestically, some are dependent on borrowing money internationally. Although borrowing can be a source of much needed financing, there is no automatic link between borrowing and poverty reduction. While a number of poor countries have received debt relief under the Highly Indebted Poor Countries Initiative (HIPC) and Multilateral Debt Relief Initiative (MDRI), debt is again building among some developing nations. Figures calculated by the Jubilee Debt Campaign, based on IMF and World Bank databases, show that developing country debt payments increased by 45% between 2014 and 2016. They are now at the highest level since 2007.58

If poor countries’ debt continues to increase, it will have long-term consequences on budget planning and governments’ ability to invest in girls. Debt cancellation has been shown to result in improving girls’ education.59 Unsustainable and unjust debt should be cancelled, and international leaders must agree on a binding set of standards to define responsible lending and borrowing. Lastly, the international community must establish an independent and fair procedure for debt resolution.

Making government budgets work for girls

Without a political economy that invests in girls, policies for gender equity and the realisation of girls’ rights face considerable obstacles. Making budgets work for girls requires fiscal policies and processes that enable governments to make informed decisions on budget allocation and spending in the best interest of gender equity. Child and gender responsive budgeting incorporates fiscal policy and administrate measures that promote girls and women’s development and the realisation of their rights.40

To ensure that girls get their fair share of resources, governments must commit to developing policies and programmes that show a clear plan for progressively achieving gender equality. These policies and plans should be complemented with a comprehensive costing and a strategy for how to raise these funds through domestic resource mobilisation, which, in turn, supports government budget planning.

Governments should make this information transparent, making it publicly available and understandable. In addition, governments should use budget classification systems that identify budget allocations and spending affecting children and girls. This information should, at a minimum, be disaggregated by age, gender, geographical area and children in vulnerable situations.61 With this more detailed governmental budget information, parliament, civil society, children, the Supreme Audit Institution and other accountability actors can hold governments to account for their policy commitments and related budget allocations and spending decisions. Governments, in turn, can use this information to develop monitoring and evaluation frameworks that measure progress towards gender equality.
Governments should also institutionalise child rights impact assessments (CRIAs) applying a strong gender lens to better understand the positive and negative impact of social and economic policies, programs and budgets on girls and boys. These assessments should be part of each stage of the budget process, complement other monitoring and evaluation efforts, and be informed by internal and external actors, including civil society and girls themselves.\(^6^2\) By also applying a full-life-cycle approach to budgeting and other fiscal processes, governments can better ensure that they respond to the specific needs of girls of different ages.

An informed and engaged citizenry, including girls and women’s organisations, that advocates for investment in girls is vital in ensuring accountable public budgets that are responsive to the needs and rights of girls. Governments need to create formal spaces to enable children’s meaningful and safe participation in public decision-making, guaranteeing children’s equal rights to freedom of expression, association, peaceful assembly and access to information in law and practice. Governments should develop clear policies, plans, programmes and budgets for all participatory processes, stating clear outputs and desired outcomes. Governments also need to show commitment and consistency in these participatory processes, showing how discussions have influenced decision-making that affect gender equality.
Making official development assistance work for girls

It is the primary responsibility of every state to fund its own development, but official development assistance (ODA) will continue to play a vital supporting role for girls, particularly in the least developed countries and most fragile states, where large proportions of the most vulnerable populations continue to live.64

For decades, the Overseas Economic Cooperation and Development's (OECD) Development Assistance Committee (DAC) has collected data from its members on ODA. Until recently, of the nearly 200 sector and sub-sector purpose codes used by the DAC, only one specifically targeted gender-related programs: Women’s Equality Organizations and Institutions (under the broader Governance and Civil Society sector code).65 In recent years, a second gender-related ODA code was added: Ending violence against women and girls.66

Because gender equality is a cross-cutting issue that spans multiple sectors, the DAC developed a Gender Equality “policy marker” to capture the totality of donor investments targeting women and girls.67 The policy marker uses a three-point scoring system to analyze which donor projects fall within the scope of gender equality:

- Gender equality as a principal objective, in which it is the main objective and where the activity would not have been undertaken if not for the gender equality objective,
- Gender equality as a significant objective, activities within which gender equality is an important but secondary objective,
- And gender equality as not targeted, thereby falling outside of the policy.

Most— but not all— DAC ODA is screened for gender. In 2015, about 84% of all DAC ODA was screened for its focus on gender equality. Overall, US$32 billion—or 32% of the total US$101 billion of ODA screened for gender in 2015—targeted gender equality to some extent.68 Figure 1 opposite demonstrates the amount and percentage of ODA allocated to gender equality by key development sectors.69

Of the 32% of DAC ODA targeting gender, only 5% targets gender quality as a principal objective.70 Figure 2, opposite, provides an analysis of the amount and percentage of ODA disbursed to gender equality by country. While there are a variety of means to measure the percentages and amounts of international assistance directed toward gender equality, it is evident that neither the current amount or percentage is commensurate with the vision of SDG 5.
Investing in girls: realising gender equality through fair finance for girls
Better data for enhanced investment in girls

In order to ensure that both national and sub-national budget allocations and ODA are invested efficiently and effectively on girls, governments and donors need better data. Comprehensive, disaggregated, and timely data on the situation of all girls, particularly those from deprived groups, is necessary for governments to make informed decisions on how to allocate and spend available public resources.

Without gender- and age-disaggregated data, it is difficult to plan and budget equitably for girls. We are still a long way from possessing the data we need to tackle gender inequality. UN Women Executive Director Phumzile Mlambo-Ngcuka states, “We do not have data for 80% of the indicators to monitor SDG 5. This is an urgent challenge that requires urgent solutions.”

It is primarily the responsibility of each individual state to generate, analyze, and disseminate data on the most deprived and excluded groups of girls, but countries that have collected this sort of gender-disaggregated data are still rare. According to Mlambo-Ngcuka, “Lack of political will and chronic under-investment plague gender data production and only 13% of countries dedicate a regular budget for gender statistics.”

The data gap often starts early, with a lack of birth registrations for girls, which often impedes mobility later in life. The gap continues throughout girls’ lives with male-biased surveys that fail to capture women’s perspectives. The lack of data makes it difficult to measure steps to empower women and improve lives, says Mayra Buvinic, a UN Foundation senior fellow.

Generating the necessary data and information is just the first crucial step. Data and information also need to be made publicly available in a timely manner and user-friendly formats in order to facilitate civil society, children, academia and other actors to influence budgetary and other fiscal decisions and to hold governments to account.

The good news is that the SDGs are helping close the gender data gap, from setting international standards to re-evaluating old, gender-biased collection techniques. Organisations are trying new ways to gather, analyze and act on data to improve the health, education, economic opportunity, political participation and security of girls.

One toolkit, “The Girl Roster,” was developed by the Population Council and its partners to reach adolescent girls, particularly those in the poorest communities and those marginalised from society. The goal of the Girl Roster is to help programs determine methodologies suited for this often overlooked group. In the field, program staff go door-to-door within a defined geographic area, questioning adults about girls who reside there, including information about their schooling, living arrangements, and marital and childbearing status. The data is recorded on smartphones to create a picture of the young women’s lives and needs. The program staff then engage the most off-track girls in support groups designed to connect them with needed services and community resources.
Establishing minimum financial security for girls

In order to accelerate progress toward SDG5, including women and girls’ equal right to economic resources, caregivers must be able to meet girls’ minimum financial security. Gender gaps are particularly deep and persistent among poor women and girls: As long as poverty persists, gender equity is unlikely to be achieved. Because women are more likely than men to work in the informal sector and also to drop out of the labour force, in particular after childbirth, vulnerability of women to income shocks is heightened.

To be gender sensitive and address the specific barriers faced by vulnerable women and girls, social protection systems must address their different needs, opportunities and abilities. The risks faced specifically by women throughout the life cycle that should be addressed by gender-sensitive social protection programs include:

- Health risks associated with child-bearing
- Discrimination restricting access to higher wage sectors
- Loss of assets after a divorce
- Decreased productivity as a result of caring for a child or an elder

Examples of targeted social protection programs for women and girls include affordable and accessible clean water and sanitation services for expectant mothers, and programs to ensure girls access education. This type of programming helps decrease the “gender inequality traps” that exist for marginalised and vulnerable girls in particular.

Financing social protection for girls

For adolescent girls, gender inequality and poverty are major causes of marginalisation and can result in early and forced marriage. Social protection programs increasing a family’s income or the income of adolescent girls themselves, can create the economic space to enable her to stay in school and delay marriage. Research demonstrates that cash transfers, as an example, can reduce child marriage. However, social protection programs for girls must be specifically tailored toward girls. Where negative household coping strategies and cultural and gender norms are not addressed, cash or food transfers to poor households do not reach girls. Program risk assessments and evaluation are important in preventing these unintended negative impacts from cash transfers. These assessments may lead to the addition of “cash plus” components such as behavioural change communication and gender-focused monitoring in order to reduce these risks.

Social programs that are child and gender-sensitive, and that include a cash transfer component, can be particularly effective in addressing the rights and needs of adolescent girls. Research has shown the direct positive effects of cash transfers on, “birth registration, child labour, family separation and child marriage as well as increased school attendance in programmes with strong incentives to maximise continued attendance by girls.”

In Mexico, the Oportunidades program combined access to local education and health services, and health messaging for poor families with cash transfers through a child and gender-sensitive approach, and implemented at scale. The program’s budget was substantial: US$800 million, or 0.2 percent of Mexican GDP. The program increased both school attendance and health care visits for girls above the overall average increases for the program. In 1998, the program increased girls’ transition rates from elementary to junior secondary school by about 15 percentage points and boys’ by about 7 percentage points. Oportunidades illustrates the potential gains in focusing on investment in marginalised girls within the context of a national social protection program.
Building girls’ skills

Skills development is key to empowering girls and ending the cycle of poverty. While investing in girls’ human capital is a worthy goal in its own right, it can also boost economic productivity: in Malawi and Ghana, for example, if women farmers had the same access to fertilizers and other inputs as men, maize yields would increase by almost one-sixth. While the gender gap in school enrolment is closing, there is still a gap in the transition to work. The need to provide girls with market-ready skills is dire: Roughly 34% of young women in developing countries are jobless.

A World Bank and Nike Foundation program, the Adolescent Girls Initiative (AGI), partners with governments in eight developing countries to promote the transition of adolescent girls from school to productive employment. AGI reached over 16,000 young women through interventions customised to the country context where it was implemented. The AGI menu of interventions included business development skills training, life-skills training, and technical and vocational training, in particular targeting skills in that are in high demand.

Eliminating cost barriers

Cost barriers are defined as the direct, indirect, and opportunity costs associated with the use of essential services. This includes the out-of-pocket expenses for essential services like fees for school and health services as well as market-related costs that, because of a lack of affordability, can be a barrier to development. Market-related costs include the high cost of nutritious food or lack of access to free or affordable potable water, the cost of sanitary products that can limit a girls’ ability to go to school or work, and the cost of reproductive health commodities, which could lead to an unwanted pregnancy.

Common gender norms can mean that adolescent girls are de-prioritised when compared to male siblings when families allocate limited resources for essential services. Even as extreme poverty decreases and more of the world’s poor people are able to access basic services, the even modest costs for education and health services may still be too high for the world’s poorest families to decide to send their daughters to school. Eliminating cost barriers is key to investing in girls.

According to the Global Partnership for Education, poverty is the biggest barrier to gender equity in schooling. Removing education fees would be an important step to increasing the number of girls in secondary school. The free primary education programs launched across Sub-Saharan Africa have increased enrolments for all children, in particular they have contributed to an increase in girls’ ability to attend school and as such have reduced the existing gender gap in places like Malawi.

However, removal of fees alone is not enough. Girls need access to a quality education, free from discrimination, as well as schools that are safe, and have appropriate sanitation facilities. While there have been significant improvements in the number of girls in primary school, with 69% of countries achieving gender parity at this level, only 48% have achieved gender-parity in enrolment at the secondary level.

When compared to their wealthier peers, boys in poor households are 4.3 times more likely to die in childhood while girls are 4.8 times more likely; a study of treatment patterns at a diarrhoea clinic in Bangladesh, boys were seen for treatment 66% more often than girls.

Guarantees for free access to essential and quality life-saving health and nutrition services are required to address the chronic health and nutrition needs of adolescent girls in poor households and the nutritional needs of poor families generally. This includes an essential package of good quality sexual, reproductive, maternal, newborn and health and nutrition services with accompanying efforts to develop national mechanisms for expanded coverage of such services.

For low-resource countries, universal health care (UHC) could be achieved by focusing first on removing out-of-pocket expenses for the poorest families. In addition to meeting UHC (either immediately or through a phased approach), putting adolescent girls at the center of international and national action and investment in maternal new born and child health, and increasing adolescents’ access to reproductive health commodities has also been recommended by experts.
Market-related cost barriers for girls

Barriers to education, health and protection are not limited to sufficient government investment or even solely to the direct fee for service. Market-related indirect costs are frequently a significant barrier for the poorest and particularly for girls.

Beyond the direct cost for education (fees), there are additional market-related costs that can limit access to education for girls. These include indirect or hidden costs (cost of uniforms and learning materials) and regressive taxes on text-books and internet access. Transit to schools is often unsafe for adolescent girls in particular, and the cost of transportation to school is often prohibitive.

Nutritional status is often a proxy indicator for child poverty because the majority of caregivers who can afford to feed their children nutritious food will prioritise this expense. In almost all countries with available data, stunting rates are higher for boys than for girls. Adolescent girls have unique nutritional and micronutrient needs, not only can they achieve 15% of their growth in adolescence, but the advent of menses can worsen iron deficiency and lead to anaemia. Up to half of all adolescent girls are stunted in some countries. In India, one-third of girls aged 15–19 are stunted. In Bangladesh, it’s 44 percent and in Guatemala, 52 percent.94

Cost barriers related to accessing reproductive health commodities and services may exacerbate existing social and economic vulnerabilities for adolescent girls and young women in poor households. It is important to note that while important, the cost of modern effective birth control is only one of the barriers to contraceptive use by adolescent girls. Lack of information, misconceptions about effects, social biases that stigmatise use or that promote child bearing, negative attitudes about pre-marital sex held by health care providers, and policies and legislation that actually prevent access to commodities by adolescents are all factors in low uptake.

Cost barriers to reproductive commodities and safe affordable abortion endanger the lives of adolescent girls. Adolescent pregnancies are responsible for 11% of all births and 14% of all maternal deaths globally. In 2008, adolescent girls had an estimated 3.2 million unsafe abortions.95 Pregnancy is not the only consequence of a lack of access to reproductive commodities. For example, Currently 3 million girls (15–24) are living with HIV and in many countries, they make up the majority of new transmissions.96
Conclusion and recommendations

This briefing paper is intended to contribute to the growing movement on investing in the world’s most vulnerable girls. Based on our experience working in 120 countries around the world and our experience advocating with children for children’s and girls’ rights at local, national, and global level fora, the following recommendations are intended to help guide stakeholders to invest more effectively and equitably in girls and achieve gender equality through fair finance.

Enhance domestic resource mobilisation and reduce tax evasion and avoidance

Governments should continue to increase domestic resource mobilisation through progressive taxation and ensure that increased resources are used to deliver essential quality services for girls. They should ensure that tax administration and policies are enhanced, including broadening the tax base, fighting tax avoidance and continually assessing the impact of tax policies on children, including girls.

To enable increased domestic resource mobilisation, including in developing countries, governments must address illicit financial flows by closing loopholes in international tax laws and ensure corporate transparency. Specifically, governments should ensure full public country-by-country reporting, requiring multinational companies to publish key economic data, including revenue, profit, and tax paid in every country in which they are present, public registers of the true beneficial owners of companies and trusts, and automatic exchange of tax information between tax authorities. Together, these three measures would help curb illicit financial flows.

Equitable budgeting for girls

Governments should use child- and gender-responsive budgeting to ensure that sufficient resources are allocated in national and sub-national plans and budgets to provide girls with quality services, including education and sexual and reproductive health services. Public resources must also be invested to end child marriage, including through awareness raising and funding of appropriate child sensitive social protection measures.

To know and show how much is invested in girls, governments should make girls visible in national plans, budgets and strategies by introducing budget classification systems that identify budget allocation and spending affecting children, including girls, at a minimum disaggregated by age, gender, geographical area and children in vulnerable situations. In addition, governments should institutionalise child rights impact assessments applying a strong gender lens to better understand the positive and negative impacts of budget and spending. Governments must consult with civil society organisations, including women’s and child rights organisations and children themselves, to provide input on budgets. This includes ensuring civil society’s and other actors timely access to budgetary and other fiscal information.

Prioritise achieving existing UN targets for ODA

Foreign assistance targeting women’s economic empowerment remains meagre – only about 4% of all DAC ODA is principally dedicated to gender equity. Donor countries should fulfil their ODA commitments to allocate 0.7% of their GNI to aid, including by dedicating at least 0.15% – 0.2% of GNI to the least developed countries. As part of these efforts, the donor community should accelerate the proportion of funds allocated to programmes for girls. ODA for the strengthening of tax administration in developing countries must also be improved in line with the Addis Tax Initiative. Given the increased focus on gender equality and its critical role in international development, the donor community should accelerate momentum to increasing the proportion of its programming that includes a specific focus on women and girls.
**Strengthen data collection mechanisms and increase transparency**

To ensure that budgets are responsive to girls and to close the gender gap, governments must improve their systems to collect, analyse, and disseminate high-quality, timely, credible and comprehensive data on the situation of all children. This data should be disaggregated at a minimum by income, gender, age, race and ethnicity, migratory status, disability, and geographic location. To ensure transparency and citizens informed participation in budgetary and other fiscal processes, governments also need to make data and information publicly available in a timely manner and in user-friendly formats.

**Reduce unjust debt burdens for developing countries**

Donors and multilateral organisations should consider the cancellation of illegitimate and unpayable debt to free up resources for developing nations to invest in girls. To deal with rising debt levels the global community should develop a binding set of standards to define responsible lending and borrowing, as well as an independent and fair procedure for debt resolution.

**Ensure minimum financial security for girls**

Governments should ensure a minimum financial security that helps parents and caregivers invest in the health, learning and protection of their children, and especially their daughters. In line with the Sustainable Development Goal on poverty elimination, governments should build child-sensitive social protection systems that give all parents and caregivers the basic financial ability to invest adequately in their children, girls and boys alike. These social protection systems can include direct cash transfers, maternity leave programs, nutrition supplementation programs, pensions and employment insurance to assist families during caregiver unemployment.

For out-of-school adolescent girls, governments should support alternative or vocational education and apprenticeship, or entrepreneurship and soft skills training as well as employment schemes to help them successfully transition to adulthood. To achieve gender equality and to end poverty, we must ensure that girls have the tools, skills and confidence to reach their full potential.

**Removal of cost barriers to basic services**

As affordability of basic services is an important factor which can hinder or encourage empowerment, particularly of women and girls, governments should work towards reducing out-of-pocket expenses on basic services such as quality healthcare and education at both primary and secondary levels. As poor households are most affected by regressive taxation, governments should ease direct and indirect tax burdens on necessities such as school uniforms, textbooks, medicines, sanitary products. In addition to developing strategies to remove cost barriers to basic services for poor households, governments should enforce monitoring policies that ban unofficial or illegal fees on these basic services.
Investing in girls: realising gender equality through fair finance for girls

Endnotes


13 UN Committee on the Rights of the Child General Comment No.19 (2016) on public budgeting for the realization of children’s rights (art.4) available at http://docstore.ohchr.org/DocServer/FilesHandler.ashx?enc=6QkG1d%2fJPPrIcAqhKb7yhsq1kirKQZLK2MS8RF%2fSf0vHXnExBBG bMBBarxXpbgQrgyS1M9wjdpxdQWN BMhRXySGdCXwk43tcbNBFTyueX%2b6YzpPlJHwmp3k6BAYtNyj


Investing in girls: realising gender equality through fair finance for girls


40 Ibid


Authors’ calculation of OECD data. Sector codes taking effect in 2016, used on 2015 flows. From the “Aid projects targeting gender equality and women’s empowerment (CRS).” Based on: Recipient – Developing Countries; Sector – Total All Sectors; Flow Type – All Disbursements; Amount Types – Constant Prices; Year – 2015. https://stats.oecd.org/

78 Ibid


