Build Sustainable Financing and Partnerships for Girls and Women

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OVERVIEW

While donor investments targeting girls' and women's health, rights, and wellbeing have increased overtime, more work needs to be done to improve the lives of girls and women, thus enabling communities and nations to develop to their full potential. Under the new sustainable development agenda, development actors from across the spectrum have an opportunity to abandon traditionally siloed approaches and work together to positively impact girls' and women's lives through financial investment and strengthened multi-sector partnerships. This brief identifies interventions that can propel sustainable progress.

SECTION 1: FRAMING THE ISSUE

Despite the needs and challenges that girls and women face accessing healthcare, education, resources, and equal opportunities in the workforce and political arena, investments to empower, engage, and open access for girls and women remain insufficient. Commitments by and partnerships between governments, donor agencies, and the private sector have not been enough to close the gender equality gap and provide key opportunities to spur development across communities and countries.

While donor investments targeting girls and women have increased, they still miss the mark. Formal development aid commitments targeting gender equality and women's empowerment more than tripled from $8 billion in 2002 to $28 billion in 2013.[1] However, these commitments were not cross-cutting, but funneled into siloed sectors, such as education and health.[2] In 2012 and 2013, for example, only 2% of bilateral aid allotted to women's economic empowerment targeted gender equality as a primary aim.[3]

Further, more long-term commitments from donors and countries alike need to be made so that funding is sustained and predictable. Funding specifically dedicated to women's civil society organizations and institutions was less than $400 million per year in 2012 and 2013, in spite of overall increases in aid targeting gender equality.[4] Many organizations promoting the rights of girls and women depend on support from private foundations and donors that do not span multiple years.[5] This hinders their ability to develop long-term programs with meaningful impact.[6]

Governments also need to step up support through expanding financing across areas influencing the health, rights, and wellbeing of girls and women and ensuring a fair share of the GDP is spent on issues like universal health coverage and access to sexual and reproductive health services.[73,74] In 2013, for example, less than 0.4% of national budgets in 13 developing countries was allocated to ministries or agencies that addressed girls' and women's development and empowerment;[7] 73% of the global population also lacks government-funded social protection coverage,[8] and as extreme poverty disproportionately affects women, this absence of a safety net hits them hardest.[9] By building their capacity to enforce taxation, governments can capture an estimated $160 billion in tax revenue lost annually as a result of tax dodging.[10] This would enable authorities to invest in social and economic support across sectors.[11]

The private sector is actively engaged in advancing gender equality and recognizes the unique challenges that girls and women face.[12] Between 2005 and 2020, for example, $14.6 billion of private sector-pledged funding prioritizes girls and women.[13] Yet in spite of this commitment, civil society groups championing women's rights remain underfunded; only about 0.3% of surveyed women's organizations stated they had direct access to corporate funds.[14] Women continue to face significant obstacles to gaining quality employment in the private sector, particularly in Asia, the Middle East, and North and sub-Saharan Africa, where there is a significant gap between men and women in the labor

Building sustainable financing and partnerships for girls and women is linked to the achievement of several of the Sustainable Development Goals (SDGs) and targets, including:

SDG Goal 1: End poverty in all its forms everywhere

- **1.a** Ensure significant mobilization of resources from a variety of sources, including through enhanced development cooperation, in order to provide adequate and predictable means for developing countries, in particular least developed countries, to implement programmes and policies to end poverty in all its dimensions
- **1.b** Create sound policy frameworks at the national, regional, and international levels, based on pro-poor and gender-sensitive development strategies, to support accelerated investment in poverty eradication actions

SDG Goal 3: Ensure healthy lives and promote wellbeing for all

- **3.8** Achieve universal health coverage, including financial risk protection, access to quality essential health-care services, and access to safe, effective, quality, and affordable essential medicines and vaccines for all
- **3.d** Strengthen the capacity of all countries, in particular developing countries, for early warning, risk reduction, and management of national and global health risks

SDG Goal 5: Achieve gender equality and empower all women and girls

- **5.4** Recognize and value unpaid care and domestic work through the provision of public services, infrastructure, and social protection policies and the promotion of shared responsibility within the household and the family as nationally appropriate force.[15] As key partners in the push for gender equality, private sector actors should re-evaluate their approach as employers, partners, service providers, and donors.

SECTION 2: SOLUTIONS AND INTERVENTIONS

We can learn from multisector partnerships that have created change in the global health field. The Global Fund to Fight AIDS, Malaria and Tuberculosis, for example, rallies the financial and technical resources of donor governments, UN agencies, and the private sector to combat these epidemics.[16] Since its founding in 2002, the Global Fund has saved over 17 million lives through the programs it funds.[17] The Global Fund is an example of the importance that global partnerships can play in tackling some of the world's major health crises.

To achieve the SDGs, policies and pledges to invest in girls, adolescents, and women must be tied to resources that can sustain these programs and initiatives for the long run. And as countries reap economic gains from development and growth, they must increase fiscal space to fund programs and social services — such as healthcare, education, and social protection — that benefit girls, adolescents, and women. Effective partnerships convening public and private sectors are key to tapping into the strengths of all sectors.

There are demonstrated strategies that can help to build partnerships and target resources to close the health and gender equality gap. These include:

- Developing innovative partnerships and increasing development assistance to specifically and equitably meet the needs of girls and women.
- Supporting country-level capacity building and accountability for taxation and budgeting.
- Developing national and sub-national systems of social protection, taxation, and redistribution that are gender-sensitive.
- Effectively engaging private sector actors and private financing in partnerships for development.

Develop Innovative Partnerships and Increase Development Assistance to Specifically and Equitably Meet the Needs of Girls and Women

In order to close the gap in development assistance allocated for gender equality, bilateral and multilateral donors must boost and refocus their funding for initiatives that address the needs of girls and women. This includes tackling areas that have previously received minimal funding, such as women's economic development, sexual and reproductive health and rights, and advancing women's roles in peace and security.[18] To ensure that financing is sustained and equitable in both the private and public sectors, international governance bodies that promote innovative development financing and regulate global financial flows should be strengthened.

Case Study: Every Women Every Child (EWEC)
Every Woman Every Child is a global movement to mobilize and intensify action by governments, the United Nations, multilaterals, the private sector, and civil society to address health challenges facing women, children, and adolescents.[19] EWEC is focused on mobilizing all sectors to enact the Global Strategy for Women's, Children's, and Adolescents' Health, a roadmap to end all preventable deaths of women, children, and adolescents within a generation.[20] Since the launch of EWEC and the first Global Strategy in 2010, there has been significant progress for women's, children's, and adolescents' health, including:

- *Coverage of oral rehydration therapy has increased by 49%[21]*
- *Exclusive breastfeeding has increased by 44%[22]*
- *11 million additional women have given birth in a health facility[23]*
- *8.4 million more women and girls use modern contraception[24]*
- *67% of HIV-positive pregnant women received antiretroviral medicines in 2013, up from 48%, improving maternal health and preventing HIV transmission[25]*

The newly-updated Global Strategy, launched in 2015, has incorporated lessons learned and new evidence in the field to more effectively address the health needs of women, children, and adolescents. The strategy has a new focus on newborns, adolescents, and those living in fragile and conflict settings. It also encompasses intersectional interventions, including strengthening health systems, insurance coverage, education, nutrition, water, sanitation, and hygiene programs.[26]

Case Study: Global Financing Facility
The goal of the Global Financing Facility (GFF) is to end preventable maternal, newborn, child, and adolescent deaths and improve the health and quality of life of women, adolescents, and children, preventing up to 3.8 million maternal deaths, 101 million child deaths, and 21 million stillbirths in high-burden countries by 2030.[27] The GFF aims to marshal more than $57 billion between 2015 and 2030 by leveraging partnerships with donors across sectors and strengthening the utilization of domestic resources to strengthen country

- **5.5** Ensure women's full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic, and public life
- **5.a** Undertake reforms to give women equal rights to economic resources, as well as access to ownership and control over land and other forms of property, financial services, inheritance and natural resources, in accordance with national laws
- **5.c** Adopt and strengthen sound policies and enforceable legislation for the promotion of gender equality and the empowerment of all women and girls at all levels

SDG Goal 10: Reduce inequalities within and among countries

- **10.4** Adopt policies, especially fiscal, wage, and social protection policies, and progressively achieve greater equality
- **10.5** Improve the regulation and monitoring of global financial markets and institutions and strengthen the implementation of such regulations
- **10.6** Ensure enhanced representation and voice for developing countries in decision-making in global international economic and financial institutions in order to deliver more effective, credible, accountable, and legitimate institutions
- **10.b** Encourage official development assistance and financial flows, including foreign direct investment, to States where the need is greatest, in particular least developed countries, African countries, small island developing States, and landlocked developing countries, in accordance with their national plans and programmes

ownership.[28] The current development of the GFF is not without its concerns; in particular, a focus on domestic funding for sexual and reproductive health may stall access in countries that do not fully recognize reproductive health and rights and, due to the grant to loan structure, may cause domestic indebtedness.[29] If the GFF moves forward with caution and flexibility in mind, it could be the pivotal opportunity to shepherd momentum for sexual and reproductive health.[30]

Support Country-Level Capacity Building and Accountability for Taxation and Budgeting

National fiscal resources are essential for financing and achieving gender equality. To that end, public spending must reflect girls' and women's needs and priorities, and should be tracked to measure its impact on gender equality and women's rights.[31] Governments can do this by: 1) Developing fair and progressive tax systems that address gender biases in tax policies;[32] 2) Developing tax incentives to support women's ownership of land, businesses, and resources;[33,34,35] 3) Accurately pricing and allocating resources for national policies, strategies, and plans focused on gender equality across the public sector;[36] and 4) Integrating these domestic initiatives with sustainable development financing strategies.[37]

Case Study: Gender Responsive Budgets in Nepal

The government of Nepal integrated a gender perspective within budget planning, implementation, and monitoring, the goal of which is to make the government and its programs responsive to the needs of girls and women.[38] Through this process, gender responsive allocations in the budget increased from US$1.13 to 1.36 billion between 2013 and 2015.[39,40]

Develop National and Sub-National Systems of Social Protection, Taxation, and Redistribution That Are Gender-Sensitive

Supporting the development of social protection and redistribution to mitigate increasing inequalities within and among countries is vital for sustainable development.[41] With strong tax and budgeting systems, governments can invest in social transfers — including for health coverage, family allowances, unemployment benefits, and pensions — that protect women and men facing poor health, unemployment, and old age.[42] Social policies that target women, like cash transfers and childcare support, need to be designed to address the most socioeconomically disadvantaged without reinforcing gender stereotypes or stigmatizing need. Collecting data and monitoring these programs should be robust and disaggregated at all levels in order to effectively reach those most in need.[43]

Case Study: Brazil's Bolsa Familia

Through Brazil's Bolsa Familia program, qualifying families receive a small monthly cash transfer —[44] distributed directly to the female head of household —[45] in exchange for keeping children in school and taking them to regular health checks.[46] The program was spearheaded with support from both the World Bank and the Brazilian government[47] and has contributed to the rapid reduction of poverty in Brazil – accounting for up to 25% of Brazil's reduction in inequality and 16% of the drop in extreme poverty.[48] These promising outcomes have directly contributed to intergenerational development and economic growth.[49]

Case Study: Malawi's Zomba Program

The Zomba Cash Transfer Program provides monetary incentives, in the form of school fees and cash transfers, to schoolgirls and recent dropouts on the condition that they stay in or return to school.[50] The intervention was designed as a randomized control trial to assess its effectiveness, and evaluations showed that these transfers bore significant results.[51] For program beneficiaries who had been out of school, the probability of getting married declined by 40% and the probability of becoming pregnant declined by 30%.[52] The onset of sexual activity was 38% lower among all program beneficiaries than among their peers.[53] This program shows that, with the right combination of incentives, cash transfers can be a powerful tool not only to keep girls in school, but to also positively impact their sexual and reproductive health.[54]

Effectively Engage Private Sector Actors and Private Financing in Partnerships for Development

The private sector has a significant role to play in financing for development, particularly in terms of creating jobs, strengthening infrastructure, and providing technologies and services key to social development.[55] Yet some companies have had a negative impact on women's rights in the workforce, and the privatization of health services has, historically, limited access to quality, affordable healthcare.[56] To increase collaboration and improve business practices, some private sector companies and foundations have started to work closely with governments and civil society to identify new ways to provide goods and services to vulnerable populations, support financial inclusion for women, and improve their lives across the value chain.

Case Study: Mobile Banking in Tanzania

Through a supportive partnership between The MasterCard Foundation and FINCA, an organization that works to alleviate poverty by operating a network of microfinance initiatives in 23 countries, a mobile banking project was initiated in Tanzania.[57] Since its implementation, over one-third of the FINCA clients in Tanzania now have access to and are utilizing banking services and saving deposits.[58] Mobile banking provides

SDG Goal 16: Promote peaceful and inclusive societies for sustainable development, provide access to justice for all, and build effective, accountable, and inclusive institutions at all levels

- **16.4** By 2030, significantly reduce illicit financial and arms flows, strengthen the recovery and return of stolen assets, and combat all forms of organized crime
- **16.8** Broaden and strengthen the participation of developing countries in the institutions of global governance

SDG Goal 17: Revitalize the partnership for sustainable development

- **17.1** Strengthen domestic resource mobilization, including through international support to developing countries, to improve domestic capacity for tax and other revenue collection
- **17.2** Developed countries to implement fully their official development assistance commitments, including the commitment by many developed countries to achieve the target of 0.7 per cent of ODA/GNI to developing countries and 0.15 to 0.20 per cent of ODA/GNI to least developed countries; ODA providers are encouraged to consider setting a target to provide at least 0.20 per cent of ODA/GNI to least developed countries
- **17.3** Mobilize additional financial resources for developing countries from multiple sources
- **17.4** Assist developing countries in attaining long-term debt sustainability through coordinated policies aimed at fostering debt financing, debt relief, and debt restructuring, as appropriate, and address the external debt of highly indebted poor countries to reduce debt distress
- **17.5** Adopt and implement investment promotion regimes for least developed countries

many added benefits, including less travel time, timely deposits, and lowered risks associated with traveling with cash.[59] FINCA Tanzania also worked with mobile operators to reduce the costs and provide effective transactions.[60] Through these partnerships, The MasterCard Foundation and FINCA look forward to passing along their best approaches and lessons learned and helping other microfinance institutions effectively implement similar programming.[61]

Case Study: Expanding Microfinance, Empowerment, and Economic Growth
In Pakistan, the Kashf Foundation has been providing finance to low-income women and their families since 1996.[62] Today, the program has grown to service over 300,000 families and provides $202 million in loans to women, and has also grown to connect girls and women to essential information and services, aiming to comprehensively empower women.[63] Since its implementation, Kashf has impacted over 1 million individuals and their families and now boasts over 150 branches throughout Pakistan.[64] Over the past year, two-thirds of clients who have been a part of Kashf for four years or more reported an increase in their savings.[65]

SECTION 3: THE BENEFITS OF INVESTMENT

Evidence shows that financing women's health, rights, and wellbeing can ensure stability and longevity as well as catalyze the growth and efficiency of development initiatives. At the same time, cross-sector partnerships also enrich the most vulnerable, promoting truly sustainable development. If all stakeholders invest wisely in gender equality, leveraging the strengths of key players across sectors, countries will benefit from economic growth.

Convening expertise and resources in support of equality for girls and women reaps tangible benefits across sectors, including:

- **Health**: For every dollar spent on primary health goods and services in 74 high-burden countries, nine dollars' worth of economic and social benefits would be gained due to lower morbidity and mortality by 2035.[66] This includes avoiding as many as 147 million child deaths, 32 million stillbirths, and five million maternal deaths.[67] A later study from the Copenhagen Consensus group indicated that $1 invested in modern contraception and reproductive health services could yield up to $120 in benefits.[68]
- **Education**: When financing for the education sector is prioritized, communities benefit. For example, each additional year of schooling for children raises national annual growth in GDP by 0.37%.[69]
- **Reducing Poverty**: Investing in poverty reduction through social protection is good for individual health and productivity as well as economic growth. According to the OECD, a 10% increase in life expectancy increases the annual growth rate in per capita incomes by roughly 0.3-0.4 percentage points.[70]
- **Economic Growth**: If women's informal labor were recognized and they were to participate in the economy at the same rate and level as men, there would be a $28 trillion increase in global GDP by 2025.[71]
- **Demographic Dividend**: Many developing countries, particularly in Sub-Saharan Africa, stand to benefit greatly from investing in their young populations. Investing in young people, and particularly girls' education and health — including access to family planning and comprehensive sexuality education — has the potential to boost economic growth. Investing in young people also requires linking education and social development to productive employment later in life. The combined demographic dividends of human capital investments and expanding opportunities for young people in sub-Saharan Africa could be enormous, amounting to at least $500 billion per year — about a third of the region's GDP — for up to 30 years.[72]

SECTION 4- CALLS TO ACTION

The very nature of building financial resources and partnerships for women requires the involvement of diverse stakeholders. While a great deal of responsibility falls on country-level authorities, donors and multilateral organizations have a critical role to play in focusing funding priorities on girls and women to reflect SDG targets and indicators. Furthermore, they must develop cross-sectoral partnerships to boost effective financing and programs, help build capacity of government authorities to effectively monitor and audit taxes and budgets, and implement quality social protection schemes to improve the lives of girls and women.

Citizens must also get involved to hold their communities, regional representatives, and countries to account to develop sound, equitable budgets in line with global commitments and SDG targets, as well as to call out corruption and negligence in all sectors.

In order to power progress for all, many different constituents — governments, civil society, academia, media, affected populations, the United Nations, and the private sector — must work together to take the following actions for girls and women:

- Focus on girls and women in political and funding priorities across SDG targets and indicators, and

- **17.9** Enhance international support for implementing effective and targeted capacity-building in developing countries to support national plans to implement all the sustainable development goals, including through North-South, South-South, and triangular cooperation
- **17.16** Enhance the global partnership for sustainable development, complemented by multi-stakeholder partnerships that mobilize and share knowledge, expertise, technology, and financial resources, to support the achievement of the sustainable development goals in all countries, in particular developing countries
- **17.17** Encourage and promote effective public, public-private, and civil society partnerships, building on the experience and resourcing strategies of partnerships

Numerous international agreements underscore the importance of building sustainable financing and partnerships for girls and women. These include:

- Beijing Declaration and Platform for Action (1995)
- Millennium Development Goals (2000-2015)
- Doha Declaration on the TRIPS Agreement and Public Health (2001)
- The Monterrey Consensus (2002-2008)
- The Doha Declaration on Financing for Development (2008-2015)
- Addis Ababa Action Agenda of the Third International Conference on Financing for Development (2015)
- Sustainable Development Goals (2015-2030)

ensure time-bound implementation of transparent, reliable funding streams that honor their commitments made in international and regional agreements.
(Most relevant for: governments, civil society, the United Nations, and the private sector)

- Increase spending through progressive taxation and develop gender-responsive budgets in line with the SDG commitments made to girls and women.
(Most relevant for: governments)
- Support countries to effectively monitor and audit taxes and budgets to finance SDG investments.
(Most relevant for: governments, civil society, academia, the United Nations, and the private sector)
- Develop new partnerships across sectors to boost efficient financing and implementation of the SDGs, and examine alternative forms of financing to help meet demands.
(Most relevant for: governments, civil society, academia, media, affected populations, the United Nations, and the private sector)
- Account for, develop, and manage sound, equitable budgets in line with funding the SDGs.
(Most relevant for: governments, civil society, the United Nations, and the private sector)
- Call out corruption and negligence in all sectors.
(Most relevant for: civil society)

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