# Safer, Healthier, Wealthier.

How G20 investments in girls' education improve our world







A Malala Fund briefing paper based on new analysis from Global Education Monitoring (GEM) Report



"How can we cooperate better in the future for the sake of our citizens? How can we safequard inclusiveness and ensure that the fruits of prosperity and growth are distributed fairly?"

- Chancellor Angela Merkel, Priorities of the 2017 G20 Summit<sup>1</sup>

"We can gain peace, grow economies, improve our public health and the air that we breathe. Or we can lose another generation of girls."

— Malala Yousafzai, speech to Canadian Parliament, 2017



n her foreword to Priorities of the 2017 G20 Summit, Chancellor Angela Merkel identifies pressing economic, social and political problems — and she challenges her G20 colleagues to work in concert to safeguard inclusiveness and shared prosperity.

To overcome the global challenges the Chancellor highlights — economic uncertainty, conflict, climate change, health crises — we must make girls' education a bigger part of the solution.

This paper argues that to achieve its agenda, the G20 must acknowledge the fundamental importance of education, specifically secondary education for girls.

In doing so, G20 countries should commit to closing the global education funding gap and tackling the barriers that keep girls out of school and those that stop them learning in the classroom.

Part One of this paper presents a review of the literature linking girls' completion of secondary education to economic development, participation in the workforce, improved health, peace and stability. Part Two evaluates current financing and support for girls' education across the G20 and around the world. Part Three sets out a list of recommendations for the G20 and its members to make a full course of primary and secondary education a reality for all girls.



We cannot hope to achieve peaceful and prosperous societies without unlocking the potential of millions of girls denied an education. Girls' secondary education is an investment in economic growth, a healthier workforce and the peace and prosperity of our planet.

Today more than 260 million children and adolescents are out of school,<sup>2</sup> including 202 million of secondary school age. Upper secondary aged children (15–17 year olds) are four times more likely to be out of school than primary aged children (6–11 year olds).<sup>3</sup> Of those children in school, 330 million are failing to achieve basic learning outcomes.<sup>4</sup>

Despite some progress, more girls are denied an education than boys and this difference is exacerbated by poverty. In Northern Africa and West Asia, there are only 85 girls for every 100 boys in lower secondary schools. The gap widens further to 77 girls for every 100 boys in upper secondary school.<sup>5</sup>

If the global education crisis is not addressed, a generation of children will enter their working years uneducated. They are the untapped solution to our world's seemingly intractable problems.

# Modern economies need educated women

"The G20 has pledged to reduce the current gap between male and female employment by 25 percent by 2025. In 2017, the G20 should review the situation, build on this review, and focus on improving the quality of women's employment."

- Priorities of the 2017 G20 Summit, Page 10

Increasing women's access to the labour market is essential to building strong, secure economies. And increasing girls' access to quality education is crucial for their engagement in productive employment and decent work.

Today only 46.6% of women participate in the labour market, compared to 76.1% of men.<sup>6</sup> Two years ago, the G20 committed to a 25% reduction in the gap in participation rates between men and women by 2025,<sup>7</sup> a commitment restated by Chancellor Merkel at this year's Women 20.<sup>8</sup> Progress will have to accelerate if the target is to be met, and this will require additional investment from all G20 countries, particularly in education.

Educating girls is critical to expanding women's access to formal jobs and breaking cycles of poverty, as noted in the ILO's 2016 report.<sup>9</sup> A basic education is not enough. Countries must invest in 12 years of free, safe, quality education for girls — a full course of primary, lower secondary and upper secondary education.<sup>10</sup>

The world is facing a global skills crisis: basic education will fail to prepare children for the future needs of the job market, providing them with neither the skills nor further education opportunities necessary to meet them. In the coming years, developing and emerging economies will face a surplus of low-skilled workers and a deficit of professionals, leading to unemployment and major gaps in the labour market. UNESCO estimates that, by 2020, the world could have 40 million job vacancies, but not enough workers with tertiary education to fill them.

Research in OECD countries found that level of education has a "substantial impact on employment prospects." On average across these countries, 84% of those with tertiary education are employed, compared to 74% of those with upper secondary or post-secondary non-tertiary<sup>13</sup> and 56% of those without an upper secondary education. Employment rates for men are higher than those for women, but the gap narrows with higher levels of education. See *Graph 1.*<sup>14</sup>

Generally, secondary school graduates enjoy higher earning potential than early school leavers, contributing to the growth of the national economy when engaged in formal employment and paying tax.<sup>16</sup>

These individual earning increases also produce wider economic benefits. A dollar invested in an additional year of schooling, particularly for girls, generates earnings and health benefits of \$10 in low-income countries and nearly \$4 in lower-middle-income countries.<sup>17</sup>

If all children in low-income countries completed upper secondary education by 2030, per capita income would increase by 75% by 2050 and advance the fight to eliminate poverty by 10 years. Higher levels of education also help to close the wage gap between men and women. While women continue to earn less than men across all levels of education, that gap is smallest for women with upper secondary education.

# **Educating girls creates a** healthier future workforce

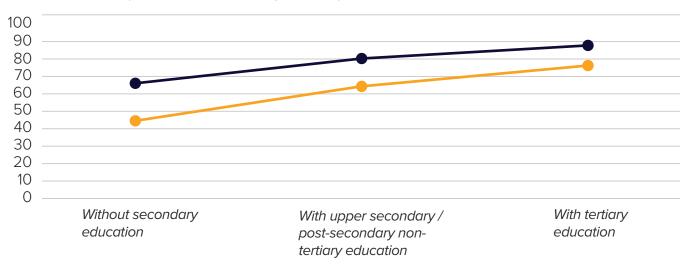
"Safeguarding against health crises is also of crucial importance for sustainable economic growth. The G20 is taking this into account."

#### - Priorities of the 2017 G20 Summit, Page 9

Girls' education has wide-ranging and transformative health benefits, which reach across generations. Every additional year of school a girl completes cuts rates of infant mortality by 5 to 10%.<sup>21</sup> If all girls received 12 years of education, the frequency of early births would drop by 59% and child deaths would decrease by 49%.<sup>22</sup>

Educated mothers are more likely to vaccinate their children. If all women in low- and lower-middle-income countries completed secondary education, the probability of a child receiving immunisation against diphtheria, tetanus and whooping cough would increase by 43%. Just one extra year of maternal education is associated with a 14% decrease in the pneumonia death rate, equivalent to 170,000 lives saved every year.<sup>23</sup>

Graph 1: Employment rates among 25-64 year olds in OECD countries (%) 15



Employment rate (%) male

Employment rate (%) female

Women with post-primary education are also better able to protect themselves against other health risks. They are five times more likely than illiterate women to be educated about the risk of HIV and AIDS and know how to practice safer sex and prevent infection.<sup>24</sup>

12 years of education for every girl would result in a 64% drop in child marriage.<sup>25</sup> Secondary education also helps to prevent early pregnancy: if every girl completed secondary education, there would be 60% fewer pregnancies in girls under the age of 17 in sub-Saharan Africa.<sup>26</sup>



# Girls' education leads to more peaceful, stable societies

"The G20 contributes significantly to strengthening the stability and resilience of the world economy and, last but not least, to increasing security for each and every one of us."

#### - Priorities of the 2017 G20 Summit, Page 3

Education builds resilience, enabling countries to recover from conflict more quickly once peace is established. Where it is provided in an equitable and inclusive way, education can also help prevent conflict in the first place.<sup>27</sup> Whilst primary education is vital, secondary education can be transformative. In certain countries, doubling the percentage of students finishing secondary school would halve the risk of conflict.<sup>28</sup>

Education also creates stability and binds communities. People with more years of education tend to be more tolerant of difference and more likely to support democracy.<sup>29</sup> In India, those with secondary education were 19% less likely to express intolerance towards people speaking a different language compared with those with less than primary education.<sup>30</sup> In 18 sub-Saharan African countries, people of voting age with secondary school education were three times more likely to support democracy than those with no education.<sup>31</sup>

Research also suggests that girls' education reduces a country's vulnerability to natural disasters and is one of the most cost-effective strategies to mitigate carbon emissions and tackle climate change.<sup>32</sup>

However, as things stand, ongoing conflict around the world is keeping girls out of school, further inhibiting countries' ability to prosper and grow. Adolescent girls living in conflict settings are nearly 90% more likely to be out of secondary school than girls in non-conflict settings, 33 placing combined development and humanitarian efforts at the centre of any viable response to reach every last girl.

The evidence is clear: without a concerted focus on education, without offering every girl a full 12 years of school, the G20 agenda cannot be achieved.



**G20** countries represent the world's leading economies, four-fifths of gross world product and three-quarters of global trade. They also represent about one-third of out-of-school girls.<sup>34</sup>

The universal nature of the Sustainable Development Goals (SDGs) means that G20 nations are accountable for ensuring free, equitable, high-quality education<sup>35</sup> within their own borders, while also providing support to poorer countries.<sup>36</sup> The G20 must fulfill their obligation towards closing the \$1.8 trillion global education funding gap.<sup>37</sup>

# **Domestic support**

The G20 includes countries with some of the highest numbers of out-of-school girls, like India and Indonesia, and together accounts for approximately one-third of the 130 million girls out of school globally.

For girls in school, rates of secondary school completion in G20 countries are highly variable. Girls in the United Kingdom are the most likely to complete their secondary education, while just a third of girls in India will still be in school for their final exams.

Table 1: Numbers of girls out of school and education expenditure in G20 countries<sup>38</sup>

Country		Public spending on education as				
	Primary	Lower Secondary	Upper Secondary	TOTAL	% of GDP	
INDIA	931,474	4,266,970	22,576,549	27,774,993	3.8%	
INDONESIA	1,352,002	909,321	1,948,720	4,210,043	3.6%	
MEXICO	128,037	484,255	1,431,435	2,043,727	5.3%	
BRAZIL	326,234	346,609	824,958	1,497,801	6%	
UNITED STATES	634,666	11,422	398,860	1,044,948	5.4%	
TURKEY	160,984	171,388	403,026	735,398	4.8%	
SAUDI ARABIA	26,416	82,816	82,007	191,239	5.1%	
UNITED KINGDOM	5,557	15,159	81,852	102,568	5.7%	
ITALY	17,561		72,499	90,060	4.1%	
ARGENTINA	11,307		67,464	78,771	5.3%	
KOREA	19,085	8,605	40,581	68,274	<b>5.1</b> %	
JAPAN	1,617		56,936	58,553	3.6%	
RUSSIAN FEDERATION	53,327			53,327	3.9%	
AUSTRALIA	25,671	1,270	15,167	42,108	<b>5.2</b> %	
FRANCE	6,756		3,734	10,490	5.5%	
CANADA					5.3%	
CHINA					<b>3.7%</b> <sup>39</sup>	
GERMANY					5%	
SOUTH AFRICA					6%	
TOTAL	3,700,694	6,297,815	28,003,788	38,002,297		

One factor is constant: in every G20 country, the poorest girls are most likely to miss out on a full 12 years of school.

As the data demonstrates, some G20 countries are wasting potential within their own populations by not meeting international commitments to education. And they are particularly failing the poorest girls.

Ultimate accountability for getting girls into school rests with the countries where they live — and this is where the majority of resources must be mobilised. The International Commission on Financing Global Education Opportunity (the Education Commission) calculates that lower-middle-income countries must increase their domestic public

spending on education to 6% of GDP and upper-middle-income countries to 6.3% of GDP by 2030.<sup>43</sup> Of the nine middle-income countries in the G20,<sup>44</sup> none currently meet these targets. *See Table 1*.

Girls in G20 countries that charge fees are less likely to complete secondary education. Four of five countries charging tuition fees have the lowest completion rates, both overall and for the poorest girls. See *Table 2*.

Reducing financial barriers to secondary education — tuition fees and other incidental costs like textbooks, learning materials, transport and uniforms — is particularly advantageous for the poorest girls. When family resources are limited, they are often allocated to boys first.<sup>45</sup>

**Table 2:** Overview of secondary schooling for girls in G20 countries <sup>40</sup>

	Secondary completion rates for girls in G20 countries 41						
Country	Survey	Year	TOTAL	Poorest 20% of girls	Richest 20% of girls	at secondary level <sup>42</sup>	
UNITED KINGDOM	EU-SILC	2013	96.6	97.8	100.0	No	
UNITED STATES	CPS-ASEC	2013	93.0	87.0	97.6	No	
CANADA	SLID	2010	89.1	78.0	94.9	No	
AUSTRALIA	HES-SIH	2010	88.8	68.7	96.5	No	
ITALY	EU-SILC	2013	88.0	80.2	98.5	No	
RUSSIAN FEDERATION	RLMS-HSE	2013	86.9	80.4	96.9	No	
FRANCE	EU-SILC	2013	85.5	78.7	95.1	No	
GERMANY	EU-SILC	2013	78.1	68.7	95.3	No	
ARGENTINA	EPH	2012	72.1	51.1	84.4	No	
BRAZIL	PNAD	2015	69.8			No	
TURKEY	Eurostat	2016	56.3			No	
MEXICO	ENIGH	2012	54.3			No	
INDONESIA	DHS	2012	49.5	20.5	81.1	Yes	
SOUTH AFRICA	GHS	2013	49.5	23.3	74.7	Yes	
CHINA	CFPS	2010	41.9	32.2	54.8	Yes	
INDIA	HDS	2011	33.6	20.5	65.7	Yes	
KOREA						Yes	
JAPAN						No	
SAUDI ARABIA						No	



# **Global support**

Increased domestic funding for education is not enough. Filling the funding gap in low- and middle-income countries requires increased international finance, including official development assistance (ODA). This section focuses on the performance of G20 countries as donors and considers what more they can do to support girls' education globally.

Aid to education is six times below the level required to meet SDG 4 by 2030. 46 In fact, the share of total aid going to education has fallen consistently for six years from 10% in 2009 to just 6.9% in 2015, according to the latest GEM Report figures. 47 As the evidence in Part One of this paper demonstrates, the development of a healthy, productive workforce that is equipped for 21st century jobs, relies on access to quality education through upper secondary level. Despite increasing levels of total aid, the G20 will not achieve its priorities if the stagnation in aid to education continues. At present only two G20 countries (the UK and Germany) allocate the UN recommended target of 0.7% GNI to ODA. Meeting this target and allocating sufficient levels of total ODA to education is critical if all girls are to receive a full 12 years of quality education (see Table 3).

Malala Fund and UNESCO repeatedly called for at least 10% of all ODA to be dedicated to basic and secondary education. The Education Commission recently revised this globally accepted benchmark to 15% to include

expanded pre-primary and additional post-secondary provision. At present, only two of the G20 donor countries are dedicating 15% of all ODA to education, with the United States (3.7%) and Japan (3.9%) disbursing less than a third of this figure to education.

Moreover, as the Table 3 shows, a number of G20 donor countries, including those exceeding the 15% target, disproportionately target education aid towards post-secondary education. This is often spent in donor countries through post-secondary scholarships and in-country student costs.

Scholarships and imputed student costs make up 95% of France's substantial aid spending on post-secondary education, 87% of Germany's and more than a third of spending in Korea, Japan and Italy, dwarfing the amount these countries provide for basic and secondary education in developing countries.<sup>52</sup>

G20 nations should reallocate some of this post-secondary spending in their own countries towards lower levels of education in developing countries. For example, the EFA Global Monitoring Report calculated that one scholarship for a Nepalese student in Japan could pay for 229 secondary school students in Nepal.<sup>53</sup>

G20 countries should also improve the impact and effectiveness of international institutions.

Table 3: ODA spend on Education of DAC qualifying G20 countries in 2015<sup>49</sup>

Committee	Total aid to education (in constant US\$ millions) <sup>50</sup>			Basic and secondary education	Total ODA (in constant US\$	Total ODA as % of Gross	Total aid to education	
Country	Basic	Secondary	Post- secondary <sup>51</sup>	TOTAL	aid as % of total aid to education	millions)	National Income (GNI)	as % of total ODA
FRANCE	95	203	858	1,156	25.8%	6,798.64	0.38%	17%
KOREA	48	96	90	234	61.5%	1,548.90	0.14%	15.1%
AUSTRALIA	216	53	65	334	80.5%	2,755.93	0.25%	12.2%
GERMANY	339	264	1,255	1,858	32.5%	15,924.39	0.70%	11.7%
UNITED KINGDOM	534	190	293	1,017	71.2%	11,841.28	0.70%	8.6%
CANADA	150	59	46	255	82%	3,014.54	0.26%	8.5%
ITALY	35	22	42	99	57.6%	1,882.11	0.26%	5.3%
JAPAN	143	81	244	468	47.9%	11,973.24	0.20%	3.9%
UNITED STATES	782	42	201	1,025	80.4%	27,402.33	0.18%	3.7%

Multilaterals play an important role in global aid architecture, pooling resources, convening donors and reducing transaction costs for recipient countries. However, multilateral agencies only accounted for 34% of total ODA for education across 2012–2014, compared to 60% in the health sector, while the portion of total multilateral donor aid allocated to education has fallen from 10% to 7% in the past decade.<sup>54</sup>

Two multilateral mechanisms, the Global Partnership for Education (GPE) and Education Cannot Wait (ECW), target countries most in need of external financing. Funding for both continues to fall short of targets.

Just over half (11) of G20 members contribute to the Global Partnership for Education, which recently developed a strategy to promote efforts to improve gender equality in education. Of those that do contribute, the UK is the largest single donor while Germany, Italy, Japan, Russia and Korea have each committed less than 2% of total contributions since 2003.<sup>55</sup> To date, the Education Cannot Wait Fund, which supports education in emergencies, has received contributions from only five G20 countries. See Table 4.<sup>56</sup>

**Table 4:** G20 pledges to Education Cannot Wait as of June 2017<sup>57</sup>

Pledged	US \$ (millions)
Canada	14.8
EC	5.2
France	2.1
UK	36.4
US	32

Beyond contributions from traditional DAC donors, the G20 can do more to support education. First, new and emerging donors can lead a focus on education, not just in funding, but in sharing technical expertise and promoting south-south cooperation.

In our *Beyond Basics* report, Malala Fund highlighted the untapped potential from the BRICS (Brazil, Russia, India, China and South Africa) and Arab states to help meet the global education funding gap.<sup>58</sup> According to our calculations, BRICS countries and Saudi Arabia (all G20 members) could have generated an additional \$11.9 billion for education in 2015, if they met the DAC target of 0.7% of GNI to aid and prioritised at least 10% of total aid to basic and secondary education.

Though accurate data on aid levels for these countries is hard to obtain, the GEM Report's most recent brief highlighted an encouraging trend of non-DAC donors emerging to fill gaps in global education financing.



For example, from 2013–2015 United Arab Emirates contributed an average of \$112 million per year to secondary education, making up some of the shortfall created by reductions in DAC donor contributions.<sup>59</sup>

Second, in order to fully meet the education financing gap, countries must work together to develop new funding sources. As part of its replenishment plans, GPE introduced a new "Leverage Fund" to incentivise low- and lower-middle-income countries to take advantage of additional funding from external sources like multilateral banks and private investment; this could generate at least \$3 for every \$1 of GPE support received.

Another proposal on the table is the International Finance Facility for Education (IFFed), an investment mechanism that uses guarantees and buy-downs to mobilise additional financing. The Education Commission estimates IFFed could raise an additional \$13 billion for education annually by 2020.61

Beyond its role in international finance of education, the G20 can use its influence formally as an agenda setting forum for global tax reform and informally in its partnerships with third countries, like the proposed G20 Africa Partnership.

In order to support low- and lower-middle-income countries, the G20 should promote a fairer global tax system, enabling developing countries to grow their tax base and generate increased public revenue.

G20 countries must also hold developing countries accountable for increasing domestic spending on education to allow all girls to learn and lead.



Global uncertainty threatens to overshadow this year's G20 — and Chancellor Merkel acknowledges the need for urgent and effective action for a more equitable and inclusive world. **But how does the G20 propose to achieve this without investing in girls' education?** How can the world move beyond providing girls with a basic education to a full 12 years of school, enabling them and the communities around them to thrive?

Malala Fund calls on G20 Leaders to stop neglecting education and mainstream support for a full primary and secondary education throughout its work streams, with particular focus on the poorest girls.

Recognising the vital link between girls' completion of 12 years of education and women's economic empowerment, successive G20 presidencies should build on existing initiatives like the 25% by 2025 Commitment<sup>62</sup> and the German *E-skills for Girls Initiative*<sup>63</sup> with a dedicated focus on closing the global gender gap in upper secondary education.

#### The 2017 G20 should:

- Call attention to the crisis in education financing by committing to close the global education funding gap, doubling international financing for education by 2020.
- Support the full financing of multilateral mechanisms for education including the Global Partnership for Education (\$3.1 billion over three years) and Education Cannot Wait (\$3.85 billion by 2020).
- Support reforms in the global tax system to enable developing countries to expand their tax base to increase domestic budgets for education in low- and middle-income countries to reach at least 5.8% of GDP, spending 20% of budgets on education by 2020.
- Mandate the UN and multilateral banks to establish an innovative financing mechanism for education by next year's G20 summit designed to leverage new finance for education.
- Integrate an increased focus on education into the proposed G20 Africa Partnership.

  See text box on page 11.64



# Targeting finance at the most marginalised girls

Increases in international finance should be aligned with nationally-owned education sector plans and disbursed to reduce gender inequality in schooling and learning outcomes. G20 countries could channel support through the proposed G20 Africa Partnership. This support could include:

- Eliminating fees and providing cash transfers to the poorest girls to cover additional schoolrelated costs like transport.
- Recruiting female teachers and investing in gender-sensitive teacher training and curricula, particularly in regions with restrictive gender norms.
- Making schools safe for girls through investments like transport for school journeys and gender-segregated, functional toilets.
- Implementing policies on school-related gender-based violence and effective interventions to combat it.

# Malala Fund calls on relevant G20 members to:

- **Increase their ODA spending** to meet the 0.7% GNI target and allocate 15% of this to education.
- Align ODA spending to support equity and reaching the most marginalised with an indicative benchmark of 70–80 % of education aid in support of basic and secondary education, including in some instances the reallocation of funds for post-secondary scholarships and in-country student costs.
- Allocate a minimum of 30% of ODA education spending to multilateral mechanisms including support for the full replenishments of the Global Partnership for Education and Education Cannot Wait.
- Increase domestic spending on education to 6% (lower-middle-income members) or 6.3% (upper-middle-income members) of GDP.
- Commit to a phased removal of tuition fees throughout the full secondary cycle, targeting the poorest girls first.



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- 37. Education Commission (2016) The Learning Generation: Investing in Education for a Changing World.
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- National review data 2011, cited in UNESCO (2014) E-9 EFA Synthesis Report. http://www.unesco.org/fileadmin/MULTIMEDIA/HQ/ED/ED\_new/ E9-EFA\_SynthesisReport.pdf
- 40. The European Union has not been included in this list.

- 41. For all countries, the indicator for secondary completion rates is the percentage of young people aged 3-5 years above upper secondary school graduation age who have completed upper secondary school (e.g. in a country where the graduation age is 18 years, the age group would be 20–22 years), except for countries where the data comes from the European Union Labour Force Survey, where the age group is 20–24 years.
- 42. World Policy Center (2014), "Is completing secondary education tuition-free?" https://www.worldpolicycenter.org/policies/is-completing-secondary-education-tuition-free. Reflects policies in place as of June 2014. Tuition reported means that the country reports charging tuition by the last year of secondary education. A country's constitution may state that education is tuition-free, but if the country reports that tuition is charged, it appears as tuition reported. Tuition-free includes cases where no tuition is charged by the last year of secondary education, but there may be other fees. These additional fees cannot be compared across countries as there is not enough information available.
- 43. Education Commission (2016) The Learning Generation: Investing in Education for a Changing World.
- Lower-middle-income countries (according to World Bank's 2017 classification): India, Indonesia. Upper-middle-income countries: Argentina, Brazil, China, Mexico, Russian Federation, South Africa, Turkey.
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- 46. Education Commission (2016) The Learning Generation: Investing in Education for a Changing World.
- Excluding debt relief; UNESCO (2017) GEMR Policy Paper 31: Aid to education is stagnating and not going to countries most in need. http:// unesdoc.unesco.org/images/0024/002495/249568e.pdf
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- GEM Report team analysis based on information in the OECD Creditor Reporting System, accessed May 2017. Total ODA figures are based on gross disbursements.
- Figures include a percentage of general budget support to represent the estimated percentage of budget support that typically benefits the education sector at each level.

- 51. This includes two categories: "Higher education" which refers to "Degree and diploma programmes at universities, colleges and polytechnics; scholarships" and "Advanced technical and managerial training" which refers to "Professional-level vocational training programmes and inservice training."
- 52. Malala Fund analysis using figures provided by the UNESCO Global Education Monitoring Report.
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