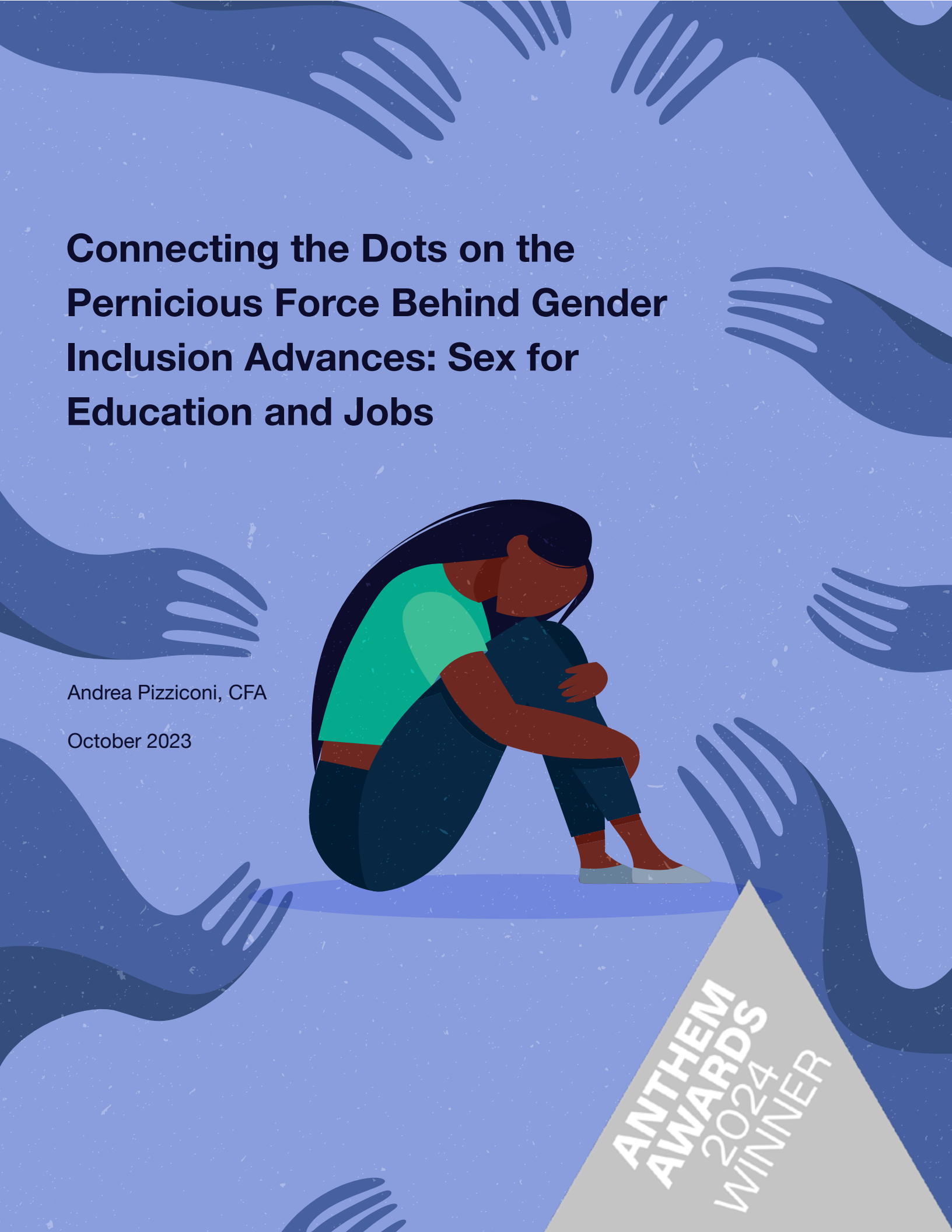


An illustration on a light blue background with a fine white speckle pattern. In the center, a person with long dark hair, wearing a teal shirt and dark pants, is huddled in a fetal position. They are surrounded by several large, stylized hands in various shades of blue, all reaching towards the center. In the bottom right corner, a grey triangle points upwards, containing the text 'ANTHEM AWARDS 2024 WINNER' in white, bold, sans-serif capital letters.

Connecting the Dots on the Pernicious Force Behind Gender Inclusion Advances: Sex for Education and Jobs

Andrea Pizziconi, CFA

October 2023

ANTHEM
AWARDS
2024
WINNER

In 2019 the G7 committed to “championing the agenda to end violence in schools and other educational and learning institutions to ensure girls’ safety in and on the way to school, creating safe learning environments and encouraging existing global initiatives in this field” (G7, 2019a) and to “make TVET [Technical and Vocational Education and Training] more accessible to disadvantaged and vulnerable groups, persons with disabilities or special needs, and marginalized rural, remote and displaced populations, by providing them customized support and a safe learning environment” (G7 2019b).

In response to these commitments, [Girls First Finance](#) (GFF) and [Foreign, Commonwealth and Development Office](#) (FCDO) are hosting a conference in June 2023 on the sexual exploitation of young women and girls in: (1) secondary and tertiary education institutions by older male “sponsors” for education fees or living expenses; (2) by teachers for grades; and (3) during early career apprenticeships, work placements and internships for jobs and career advancement from employers and hiring managers. The conference will focus on the issues of ‘sex-for-fees’, ‘sex-for grades’ and ‘sex-for jobs/advancement’.

This report is in part an evidence review of the sexual exploitation of women and girls during their education and early careers. It will also highlight new data that addresses research and evidence gaps, which GFF has explored through focus groups and an open global online survey launched in March 2023. GFF’s survey remains open and targets girls and young women aged 14-27 from specific regions including Sub-Saharan Africa, North Africa, the Middle East, India, and North America, with most responses currently from Africa and the Middle East. However, anyone can complete it. GFF has translated the survey into multiple languages and is working to make it available in all remaining global regions via social media platforms including Facebook, Instagram, Twitter and Reddit. The data referred to in this report are from the responses of approximately 3,930 individuals who filled out the survey from March to June 2023 and August to October 2023. The survey will remain open and is available to share and fill out here. All survey results can be reviewed [here](#).

The research and evidence covered sexual exploitation in both educational settings (‘sex-for-fees’ and ‘sex-for grades’) and work settings (‘sex-for-jobs/advancement’). This report, led by GFF, was presented at the GFF/FCDO-hosted conference in June 2023.

This document is an output from a project funded by UK aid from the UK government and by Girls First Finance Foundation with support from Porticus Foundation and Waterloo Foundation. However, the views expressed and information contained in it are not necessarily those of or endorsed by the UK government, who can accept no responsibility for such views or information or for any reliance placed on them. This publication has been prepared for general guidance on matters of interest only and does not constitute professional advice.

The information contained in this publication should not be acted upon without obtaining specific professional advice. No representation or warranty (express or implied) is given as to the accuracy or completeness of the information contained in this publication, and to the extent permitted by law, no organization or person involved in producing this

document accepts or assumes any liability, responsibility, or duty of care for any consequences of anyone acting, or refraining from acting, in reliance on the information contained in this publication or for any decision based on it.

Acknowledgments: *The preparation, collection, and data analysis for the GFF survey involved collaboration with several individuals and institutions whom GFF would like to thank, including Antonis Anastassiades, Ryan Burgess, Rebecca Davies, Laurie Lee, Kaushal Koladiya, Kavita Kalsi, Kenya Association of Professional Counselors, Yehor Korniienko, Jayraj Kapadia, Kisauni Youth Polytechnic, Ankur Mohan, Vadim Pochernin, Hardik Thakkar, Aila Profeta, and Rarieda Vocational Centre.*

Table of Contents

Acronyms	4
The Problem: Sex for Education and Jobs Is Bigger Than You Think	5
The Data Limitations: Scant Data Reflects the Failure of Institutions to Ask the Right Questions	5
The GFF Survey: When Numbers Don't Lie, the Responses to the Right Questions Are Staggering	6
Reframing the Issue: Consensual Behaviour or Exploitation?	7
The GFF Survey Data Methodologies, Limitations, Biases, and Potential Remedies	7
The Girl Most at Risk Is Much Younger Than You Think and Can Live Anywhere	8
The Costs of Accepting Sex for Fees, Grades, or Jobs as a Social Norm	9
Social and Psychological Costs	9
Individual, Industry, and Societal Costs	9
Connecting the Dots on the True Root Causes: Follow the Money	10
Solutions: Nothing is Scalable Unless You (Repeat) Follow the Money	10
Our Responsibility: Fix the Broken System, Not Just the Girl	11
The Role of the Private Sector: for Banks to Finance Young Women, it Costs Merely a Change of Mind	13
The Digital Access Divide: Nothing Works at Scale Unless it Includes Smartphone Access	14
Conclusion: Knowledge Is Power	15
Annex 1 – Evidence of Sexual Exploitation and Harassment of Young Women in Their Early Careers	16
Annex 2 – GFF Survey on Prevalence of Sexual Exploitation for Education Fees, Grades, and Jobs	20
References	23
Bibliography	24

Acronyms

AI	Artificial Intelligence
AAUW	American Association of University Women
AUD	Australian Dollars
FCDO	Foreign, Commonwealth and Development Office
FGD	Focus Group Discussion
G7	Group of Seven Countries
GBSV	Gender-Based Sexual Violence
GFF	Girls First Finance
GHS	Ghanaian Cedi
ILO	International Labour Organization
HCT	Hotel, Catering and Tourism
HMG	His Majesty's Government (UK government)
MSME	Micro, Small and Medium-Sized Enterprise
NGO	Non-Government Organisation
NR	Nepalese Rupees
TVET	Technical and Vocational Education and Training
UN	United Nations
USD	United States Dollars
VET	Vocational Education and Training
WOW	Work and Opportunities for Women

The Problem: Sex for Education and Jobs Is Bigger Than You Think

The World Bank declared in 2018 that post-secondary education provided the highest education return on investment, with an annual return of 17% for women (compared to 15% for men). However, in poor countries that often lack public resources to support higher education, the financial burden of higher education falls to a greater extent on families and the students themselves, which creates an especially troubling bind for young women aspiring to higher education. This situation, known as “sex for fees,” forces women to engage in sexual acts in exchange for education funding, as they have no practical alternatives due to the difficulties in accessing funding.

Various terms may describe the issues within this situation: Within classrooms, teachers and professors often pressure young women into performing sexual favors in return for passing grades, leading to terms such as “sex for grades” or “sexually transmitted grades”. Outside the classroom, older men offer to cover education fees and living expenses in exchange for sexual favors or relationships, leading to terms such as sponsors, sponyos, sugar daddies, blessers, and godfathers, all collectively referred to as “sex for fees.”

Limited studies from media outlets like the BBC and private enterprises such as Seeking.com suggest that as many as 50% of young women in Africa are victims of “sex for education.”

“Sex for education” begets “sex for jobs.” Young women and girls who experience sexual exploitation during their educational journeys become conditioned to these harmful social norms, which then carry over to the workplace, resulting in “sex for jobs.”

This exploitation becomes especially prevalent during the precarious early stages of their careers, when job experience is crucial. This extended exposure to exploitation and the resulting harm could provide one explanation for the findings of the Global Gender Gap Report by the World Economic Forum.¹ Despite achieving near gender parity in education enrollment through secondary education and excelling academically, women have been unable to close the gender gap in post-secondary education (lagging behind men by 30%) and the gender gap in economic opportunities thereafter.

It seems that something happens between early adolescence and young adulthood that causes them to lag

behind despite outperforming their male peers in earlier years of study. This “something” could be the exploitation they face when striving for better education outcomes and early career advancement, particularly given that sexual exploitation is disproportionately prevalent for young women of this age group.

The Data Limitations: Scant Data Reflects the Failure of Institutions to Ask the Right Questions

The global community acknowledges gender-based violence as a severe crisis, with WHO² reporting that at least one in three women identifies as a survivor of rape at least once in their lifetime.

However, a recent GFF survey reveals that this statistic captures only a fraction of the true extent of violence against women, particularly young women and girls. The WHO’s definition of violence, “the intentional use of physical force or power, threatened or actual, against oneself, another person, or against a group or community, that either results in or has a high likelihood of resulting in injury, death, psychological harm, maldevelopment, or deprivation,” is considered narrow.³

Consequently, most primary data collection on gender-based violence focuses on forms that sexual assault or intimate partner violence, fit more neatly within this WHO definition. Moreover, survivors find it easier to recognize sexual assault (rape) as a form of violence compared to other forms of abuse and exploitation they may have experienced. When we broaden the definition of violence to include the impacts of structural power inequities, gendered social norms, and the commoditization of young women’s bodies, we find that violence is more diverse and prevalent.

Sexual exploitation, or “sextortion,” is a form of violence and corruption that involves being coerced or pressured into sexual activities. FCDO defines sexual exploitation as “any actual or attempted abuse of a position of vulnerability, differential power, or trust for sexual purposes. It includes profiting momentarily, socially, or politically from the sexual exploitation of another.” It could take the form of a hiring officer offering an internship in exchange for sex or an older man offering mentorship, access to influential networks, and funding for education in return for sexual favors. It extends beyond explicit quid pro quo arrangements between a young woman and her employer, teacher, or sugar daddy. It could constitute young women tolerating sexual harassment in school or at work due to pressure to not to cause trouble by reporting it.

Because sexual exploitation can occur even where consent is technically given, and where there is not direct coercion through physical force, it often falls into a gray area and is then excluded from data collection. It is sometimes referred to as 'sexual favours,' but this term can be misleading as it may wrongly imply that the sexual activity is fully consensual.

Policymakers may get entangled in debates about technicalities surrounding Gender-Based Sexual Violence (GBSV) focusing on whether a girl has been "technically" exploited, assaulted, harassed, or abused and what constitutes official acts of violence.

The systemic preponderance of individual acts of sexual violence and sexual exploitation, both reported and under-reported, forced or pressured, has become a culture. Young women and girls are forced to accept the social norm that they must exchange sex for education and early career opportunities which results in significant psychological harm, developmental setbacks, and deprivation of opportunities. Thus, the dynamics of "sex for education and jobs" constitute not just individual acts of violence but a collective, societal violence against young women and girls.

We must, therefore, ask more critical questions: Not just, "Has she been harmed"? but "Does that harm have a long-term impact on her productivity and society as a whole"?

The GFF Survey: When Numbers Don't Lie, the Responses to the Right Questions Are Staggering

The GFF survey was released in March 2023 to establish evidence quantifying the extent of sexual exploitation for education. To date, the international community has failed to adequately gather this data. The survey reframed questions to include broader instances of exploitation, revealing shocking evidence of the underestimated prevalence of GBSV against young women and girls.

Out of 3,930 respondents (including 246 men), 71% reported being sexually pressured at least once, with 43% experiencing occasional or frequent sexual pressure. And, surprisingly, only 1% of the respondents reported incidents formally, while 2% sought assistance from relevant authority figures.

These percentages are significantly higher than the current WHO estimate of GBSV. In the past 12 months alone, 50% of respondents confirmed being sexually pressured at least once, with 32% indicating occasional or frequent sexual pressure. In Sub-Saharan Africa, 77% of females reported

experiencing sexual pressure at least once, with 47% experiencing occasional or frequent sexual pressure.

To date, the survey has collected the most responses from Sub-Saharan Africa, where transactional sex for education and jobs is prevalent. It yielded insights and patterns and included findings revealing areas requiring further research. One such finding is that among African women with disabilities, 74% experienced sexual pressure in the past 12 months, almost double the rate of young women without disabilities.

Regarding the question of who exploited them, responses from young women in Sub-Saharan Africa revealed coping mechanisms and alternative narratives. For example, only 7% mentioned exploitation by a sugar daddy. But their other responses confirm that the actual percentage being exploited is more than 10x that percentage, as 45% reported entering into relationships to seek financial support for living expenses incurred during school or school fees. This disparity suggests how girls cope with transactional sex by relabeling sponyos to become other roles in their life (intimate partners) or by not making the transactional connection despite confirming it is a motivating factor to engage in a relationship. For example, 27% mentioned exploitation by a former or current intimate partner.

In addition, a total of 8% reported exploitation by a stranger. Ground interviews in Kenya indicated patterns where girls engage in one-off transactional sexual relationships to cover costs such as sanitary pads ("sex for pads"), which is a derivative of sex for education because the pads are needed to allow girls to attend school or work without absence. Peers and friends were also mentioned as the exploiters by 13% of respondents, which aligns with local testimony of girls collected by GFF, indicating older student leaders often serve as sponyos.

When combining friends, peers, intimate partners, strangers, and sugar daddies, the overall percentage reaches 53%. Notably, 6% mentioned exploitation by a family member, and a significant 24% listed "other". Many of the "other" may also be sponyos or sponsors too. Future surveys should be edited to eliminate such ambiguity for respondents.

When asked about the reasons for sexual pressure, respondents cited "money" 26% of the time and "work" 6% of the time. "Other" accounted for 27%, introducing a significant area of uncertainty. Additional reasons included being forced against their will (13%), seeking emotional support (9%), succumbing to peer pressure (3%), desiring mentorship (1%), and fearing retribution (1%). Among respondents from rural areas, the percentage citing "money" increased to 35%,

primarily for education expenses (2% for emergencies), and 6% mentioned work.

For Sub-Saharan African respondents, the aggregate responses related to money constituted 38%, with work accounting for 6%. In rural Sub-Saharan Africa, 42% cited money-related reasons, and 7% mentioned the need for a job, which is also linked to financial concerns. Another troubling response confirming the prevalence of "sex for education" practices was that 45% of Sub-Saharan African

respondents affirmed entering at least one intimate partner relationship to cover school expenses, ranging from living costs to education fees. Overall, 35% of respondents reported doing so.

71% reported being sexually pressured at least once, with 43% experiencing occasional or frequent sexual pressure.

Reframing the Issue: Consensual Behaviour or Exploitation?

The exchange of sexual favours for financial support or better grades, commonly referred to as "sugar dating," is often disregarded as exploitation or violence by academics and policymakers who view it as consensual. Limited research explores the voluntary aspect of young women's participation in such transactions. Consent becomes a crucial differentiating factor when examining sexual exploitation within the context of economic hardship and power imbalances.

Understanding the underlying unequal power dynamics is vital when examining the experiences of young women and girls.⁴ Those living in poverty with limited opportunities face a stark choice. Without an education, they confront a future marked by extreme poverty, domestic violence, reproductive abuse, and the constant risk of mortality due to HIV. Society conditions them to believe that compromising their bodies in exchange for education is an acceptable trade-off, valuing their bodies as their sole universally recognized asset. By surviving a few years without pregnancy or HIV, they can secure an education and potentially achieve financial independence. However, this compromise exposes them to long-term mental health risks such as PTSD and depression.

There is also the possibility of being abandoned by their sponsor before completing their studies, adversely affecting their employment prospects. Despite the risks involved, pursuing education through this path appears to be the only viable option due to the lack of alternative opportunities. In certain cases, girls may feel compelled to say 'yes' due to power dynamics and the potential negative consequences of rejecting a sponsor.

While some argue that it is a choice, it is, in reality, an imposition of gendered power dynamics, leaving them with no alternatives within the prevailing circumstances.

From this perspective, the responsibility for creating better financing options for education falls on all stakeholders except the young woman or girl. They already exercise limited agency by seeking a financial sponsor and assuming associated risks, as accessing alternative financing from banks or governments is often unattainable. Scholarships may be available for tuition, but they are the exception rather than the norm and usually do not cover all educational expenses, resulting in an unbridgeable shortfall.

Concerning work experiences in many countries, the circumstances are clearer. Extensive surveys conducted by Transparency International reveal that individuals in power exploit young women by demanding sexual favours in exchange for job opportunities, reflecting a broader culture of bribery.⁵ There is also growing evidence of sexual exploitation affecting women working in the informal economy, such as domestic workers, who face higher risks due to their isolation from support networks and financial insecurity.⁶

Recognizing and addressing these unequal power dynamics is crucial in combating sexual exploitation. Providing alternative financing options for education and tackling bribery cultures perpetuating exploitation in work environments is imperative.

Supporting young women and girls in accessing education and obtaining dignified employment is paramount to breaking the cycle of exploitation.

The GFF Survey Data Methodologies, Limitations, Biases, and Potential Remedies

Historically, data on sexual exploitation has been limited and affected by shame and psychological traumas hindering accurate reporting. Small data sets fail to capture the true scale of the crisis over time.

Official data often under report incidents due to a lack of trust in reporting mechanisms and fear of retaliation.

In some settings where safeguarding practices are lacking, respondents may view survey administrators as complicit in the violence.

The GFF survey aimed to mitigate these risks by collecting data from multiple sources, including social media platforms like Facebook, to ensure anonymity and reach a larger population. However, this approach introduces biases. Data collected online skews towards respondents with higher income levels, potentially reducing reported instances of sexual exploitation related to poverty. On the other hand, self-reporting biases can lead to over reporting as people with relevant experiences are more likely to respond.

To address these biases and achieve greater balance in the data, GFF also collected surveys directly from TVET institutions, where administrations encouraged participation. Research on reporting GBSV on US college campuses supports the effectiveness of this approach, finding no significant difference between self-reported data and randomly selected survey participants.⁷

During the survey dissemination, notable institutions, including gender empowerment and youth organizations, declined to distribute the survey due to perceived irrelevance or reputational concerns. Facebook's AI algorithms repeatedly rejected the survey's ads in many countries outside Africa and the Middle East, citing a violation of ad rules. To gain insights into the prevalence of exploitation in higher-income countries like the US, other research, and self-reporting from Seeking.com, a sugar dating website, indicate a significant number of sugar baby students (four million globally, three million in the US) engaging in relationships with wealthier individuals in exchange for financial support during their education.⁸

Another limitation of the data provided insight into the timing and continuation of exploitation from education to early career years. Respondents on the GFF website could indicate educational and work exploitation, while Facebook's format restricted multiple responses. Facebook results dramatically under reported work-related exploitation, suggesting that respondents reported their first instances of exploitation, which often occurred during their education and persisted into their early careers. Only a small percentage cited the need for a job (7%), career advancement (under 2%), or fear of retribution at work (1%) as reasons for experiencing sexual pressure.

In conclusion, data on sexual exploitation face limitations, but efforts to collect information from diverse sources help shed light on the issue. Biases exist in different data collection methods, and institutions' reluctance to disseminate the survey highlights challenges in addressing this form of exploitation.

The Girl Most at Risk Is Much Younger Than You Think and Can Live Anywhere

The issue of exchanging sex for education is challenging to quantify because it involves various factors that may not seem directly connected but reveal a different picture when considered together. Forced child marriage, traditional rites of passage like beading (in Kenya), teenage pregnancy, and trading food for education may appear unrelated, but they all share a common element—sex for education. In African and Indian cultures, families sometimes sacrifice a daily meal to afford school uniforms and other expenses beyond tuition. Gendered social norms such as child marriage and beading (where young girls wear beads to indicate their availability for older males) allow families to commodify their daughters' bodies, enabling them to gather resources to keep them and their siblings in school.⁹ CARE, during an interview conducted by the GFF, shared a program implemented in East Africa where they distributed condoms to 12-year-olds to reduce teenage pregnancy, resulting in a significant reduction in the pregnancy rate.

Anecdotal evidence sheds light on the probable age at which adolescent girls experience initial exploitation. GFF collected survivors testimonies, which revealed cases of child abuse starting in primary school and lasting for years. A further interview with a Kenyan primary school teacher revealed such ages are not uncommon among poor communities where families struggle to pay for school uniforms and daily meals even if school fees are waived. In one instance of survivor testimony collected by GFF, the perpetrator was the survivor's uncle, who provided food for her family so that her father could reallocate their limited disposable income to pay her school fees. The abuse started when she was seven and lasted for years. While this is child abuse regardless, the complicity of her parents, who were likely aware of the situation, suggests a pragmatic engagement driven by the family's need for financial support to educate their children. Similarly, while overt sexual exploitation for education may be less culturally prevalent, forced marriage often stems from a family's desire to secure funds for educating their children, starting with the boys.

In one story collected by GFF, the family refused to pay for the education fees unless their daughter agreed to be married so the husband could bear the bulk of the financial burden. The girl refused and was required to stay home without access to education since then.

The Costs of Accepting Sex for Fees, Grades, or Jobs as a Social Norm

Women worldwide earn only one-third of what men earn during their economic lifetime. Surprisingly, the known causes of this inequity have historically overlooked the role of sex for education or jobs. The feedback from the GFF survey respondents confirms that this omission is a significant problem.

The exclusion is based on the perception that deciding to engage in such activities is consensual, and violence against girls in schools is not widely recognized as a root cause. However, research is increasingly quantifying the global cost of violence against adolescents, disproportionately affecting girls.

A highly cited study by the World Bank estimates the cost of lost future earnings at USD 11 trillion.¹⁰ However, these costs are significantly underestimated as they rely on data quantifying only a narrow definition of violence.

Recalculating the costs to include recent GFF survey data, which is nearly three times higher, reveals that the likely cost exceeds USD 25 trillion. This highlights the importance of collecting comprehensive data to address this broader form of gender violence, which includes sexual exploitation for education.

Social and Psychological Costs

Additional social and psychological costs associated with transactional sex include depression, anxiety, teenage pregnancy, and HIV. These factors further increase the economic burden by several trillion dollars. Additionally, the average lifetime cost of sexual assault is over USD 120,000 per victim in the US. With 25 million adults in the US having experienced rape, the economic burden on survivors' lifetimes amounts to over USD 3.1 trillion. Governments are estimated to bear USD 1 trillion (32%) of the lifetime economic burden, which could contribute significantly to prevention if invested in reducing the financial burden of education during survivors' early years. When considering the cost globally, adjusted for the cost of living, the loss to society amounts to tens of trillions. For a single young woman, the cost of subjecting herself to such harmful exploitation for education and a chance to escape poverty is devastating.

Individual, Industry, and Societal Costs

Quantifying the cost of sexual exploitation related to jobs reveals significant impacts on individuals, communities, and society. This includes reduced worker productivity and the opportunity cost for women who leave well-paid positions in male-dominated sectors. In Liberia, 40 out of 200 young women preferred self-employment to avoid sexual harassment.

The fear of sexual harassment deters women from pursuing lucrative male-dominated industries. Young women entrepreneurs face challenges in accessing business financing, increasing their risk of exploitation. In the United States, leaving a construction apprenticeship costs a woman an estimated USD 1.3 million over her lifetime.

These costs also affect companies across different wage levels. Sexual harassment in Cambodian garment factories costs USD 89 million annually or 0.52% of Cambodia's GDP in 2015.¹¹

In the US tech sector, 10% of women experienced unwanted sexual attention in their most recent job, and 53% left a tech job within the last three years due to such issues, with a recruitment cost of USD 16 billion per year.¹² Among female asset managers, a survey revealed that one-third experienced sexual harassment at work.¹³

American women who reported workplace harassment left their companies within two years, at a higher rate than average.¹⁴

Research estimates the cost of violence against women in Ghana at USD 18.9 million in 2016.¹⁵ Other notable costs include reduced profit margins and performance in companies with male-dominated boards and management compared to those with gender diversity.¹⁶ Retraining costs also arise when women leave sectors they perceive as dangerous.

However, the most significant opportunity cost is the impact on society when young women and girls forgo their full potential due to the anticipation of sexual exploitation and unsafe environments in schools or training programs. This prevents millions of women from entering male-dominated industries, often offering greater financial opportunities than female-dominated fields. According to the GFF survey, 56% of respondents turned away from education or work opportunities due to the fear of sexual exploitation in that environment. In Sub-Saharan Africa, this figure rises to 59%. These responses highlight the profound cost of reduced female productivity globally.

The GFF survey revealed that 45% of respondents enter relationships solely to pay for education costs.

Connecting the Dots on the True Root Causes: Follow the Money

Legal protection against exploitation is crucial in schools and workplaces to address the power imbalances and norms that enable sextortion by teachers and supervisors.¹⁷ The prevalence of unpaid internships and temporary contracts creates insecurity that prevents young women from reporting exploitation. Fear of retaliation from teachers and supervisors discourages them from speaking up.¹⁸ But more than any other factor, poverty and financial insecurity drive young women to accept exploitation in exchange for education or job opportunities that can lift them out of economic despair.

Dismantling the patriarchal social norms and power imbalances at the root of this exploitation is a long-term “chicken-and-egg” challenge. To do so, more girls must be educated, but safely without exploitation. Yet the financial

resources don't exist to educate all girls. Individual girls cannot wait for society to achieve true power equity. Therefore, we must acknowledge the significant percentage of girls already exploited for education.

Then we can recognize that short-term solutions must include access to financial resources that enable girls to afford an education without relying on exploitative individuals. Governments, in collaboration with the private sector, should optimize available resources to fund girls' education. However, there will still be funding gaps globally, especially in developed economies. Therefore, public stakeholders must accept the reality of their financial limitations and embrace the private sector as a scalable funding source to address this crisis.

Solutions: Nothing is Scalable Unless You (Repeat) Follow the Money

Most studies emphasize the importance of educating young people about healthy gender norms, providing free education, enhancing social networks, boosting self-esteem, and offering mental health support as solutions to address sex for fees. However, they often overlook the critical role of financial access, due to limited resources within NGOs and governments. This blind spot highlights an awkward reality that captures the current debate on how best to tackle these issues at scale. Unfortunately, pragmatically speaking, only the private sector has unlimited financial capacity and potential scale to address this issue, but many lack the necessary responsibility or willingness to act. That is why the two sides must overcome their biases and address their concerns in partnering openly and with haste because the need for an urgent solution that supports the hundreds of millions of girls at risk undeniably necessitates actions by both sides.

Safeguarding is another crucial aspect. While some initiatives have shown early success in reducing sexual exploitation, few have achieved widespread implementation, especially across borders. Examples include the ILO Convention 190, which ensures female miners work alongside other women, as well as an organization in Malawi tackling sextortion, and partnerships between hotel chains and trade unions to address gender-based violence and harassment. Employers in various countries are also implementing safeguarding and reporting policies aligned with the ILO's convention.

However, these efforts come late, considering that the sexual exploitation of young women and girls begins in adolescence to cover school fees and becomes an accepted gender norm

later in their working lives by all genders. This is connected to the psychological impact of this crisis.

Notably, stronger safeguarding measures were only identified by 5% of GFF survey respondents as the most effective solution.

Few studies explore the impact of financial support as a comprehensive solution, despite its potential to address the underlying cause of exploitation: extreme poverty. Conditional cash transfers, for example, have shown significant results, with studies in Tanzania and South Africa reporting up to a 30% reduction in sex for education fees.¹⁹ UNICEF's study targeting young women found a 34% decrease in intimate partner violence when separate school funds were provided, highlighting the link between partner abuse and “sex for education.”²⁰ This connection was further confirmed in a GFF focus group, where 19 out of 25 participants reported experiencing intimate partner abuse, with financial dependence as a primary reason for remaining in such relationships.

The GFF survey revealed that 45% of respondents enter relationships solely to pay for education costs. While education and safeguarding remain important, addressing young women's financial barriers and understanding the link between poverty and exploitation is crucial for implementing effective and comprehensive solutions to combat sex for fees.

It's crucial to acknowledge the uncomfortable complicity of families in sex for fees, as they often see it as the only way for their children to access secondary education. A Kenyan study found that when school uniforms were distributed for free, adolescent and teen pregnancy rates significantly decreased.

This practice was further confirmed by a primary school teacher in Kenya, who highlighted the parents' awareness that turning a blind eye to "acceptable" exploitation might be their daughters' only chance at education. One testimonial for GFF revealed a girl who resisted a forced marriage proposal to cover her school fees but eventually had to end her education journey due to a lack of alternative funding.

Insights into addressing this crisis can be drawn from the responses of GFF survey participants regarding their actions after experiencing sexual pressure and what could have prevented the exploitation. Only 3% sought counseling or confided in a member of the clergy, less than 1% filed a formal report, and 2% reached out to an authority figure. Around 30% confided in a friend, 8% told a parent, and 51% responded with "other," possibly indicating no action was taken. In Sub-Saharan Africa, fewer respondents sought therapy or spoke to clergy, but a higher percentage confided in a friend (34%) and parent (9%), suggesting a shared experience and tolerance. Fear of not being believed (14%) and humiliation or shame (25%) outweighed the fear of losing financial support (13%). Fear of losing academic or career opportunities accounted 4%, while fear of losing mentorship was less than 1%. The category "other" was again prominent, leaving room for further exploration in future surveys. Notably, in Sub-Saharan Africa, the fear of losing financial support increased to 13%.

Regarding tools that could have prevented exploitation, the most prevalent response was related to money, chosen 32% of the time. The second most popular response was "other," indicating potential improvements for future survey iterations. The need for a safe, professional network was selected 13% of the time, followed closely by counseling (8%). Better safeguarding at school was only chosen 5% of the time, suggesting that the real dangers lie beyond the school premises. As a preventive tool, mentorship was selected 6% of the time, and when combined with the choice of "forums with shared experiences," it added another 12%.

The GFF survey results strongly support the need for systemic interventions in the education sector, with a recognition that financial considerations are essential. Achieving this requires deep partnerships with the private sector, as free education for all is not currently practical.

At St. Therese Vocational Training Centre in Kenya, despite free tuition, 30% of girls drop out due to their inability to afford the \$100 government exam fee at the end of the course.

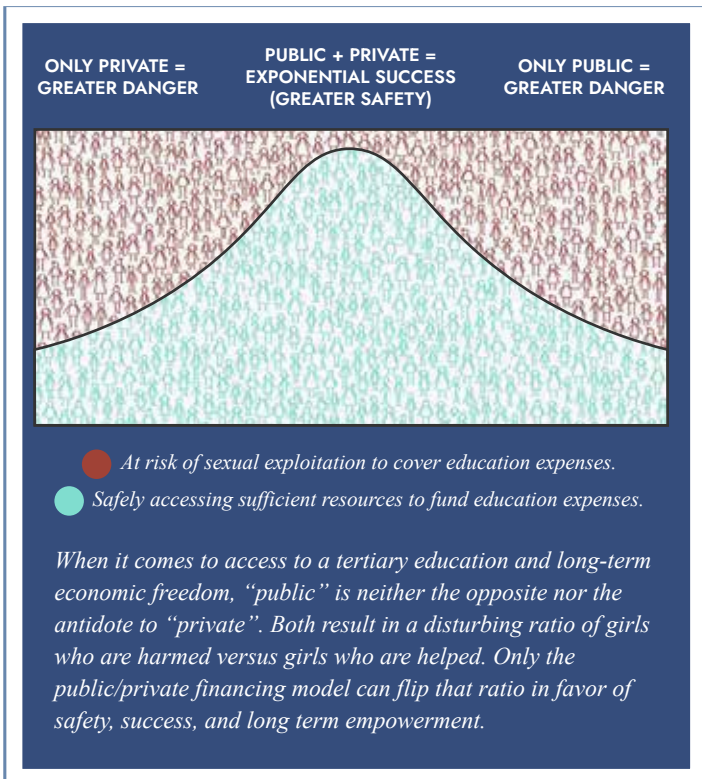
Our Responsibility: Fix the Broken System, Not Just the Girl

Education, a fundamental human right, remains inaccessible to many young women globally due to limited government budgets. Banks have the potential to provide ongoing funding, but the public sector's role in incentivizing or discouraging them from offering student loans, particularly to young women, is crucial. Recent studies reveal that interest rate capping in over 76 countries often reduces credit access for disadvantaged borrowers, negating the intended benefits of lower interest rates.²⁵ Kenya's experience, where interest rate controls were implemented in 2016,²⁶ resulted in the near collapse of the student loan market. Predatory fintechs offering short-term loans at exorbitant interest rates emerged, leading to defaults, youth suicides, and further exploitation of girls seeking to repay their debts. This chain of events was inadvertently caused by government policies that aggressively capped interest rates charged by conventional banks, removing their commercial incentive to participate in the student loan market.

If policymakers don't remove regulations that impede the proliferation of commercially viable private education loans, they leave girls without the option to obtain private funding when government coffers run dry. Equally, if policymakers do not ensure predatory lenders with triple-digit annual interest rates are prevented from exploiting young borrowers, they are turning a blind eye to what many female borrowers are forced to do to repay those loans. The role of government to create policies and legislation to ensure the private sector's sustainability and affordability in the sector will likely prove more effective than using scarce public money to compete with unlimited private money, mostly unmotivated to engage in this issue.

This constant tension is at the heart of the sensitive debate on addressing this issue for all the young people in harm's way. Public stakeholders who seek to maintain control out of a distrust for private stakeholder motives may be too illusory about their ability to deliver better funding solutions at scale in time for girls who need the support urgently. Moreover, the motives of the private sector are not as important as the role it can play when properly regulated by governments. What is increasingly clear is that an approach that leans too heavily on either the public or private sector to act alone will leave too many young women and girls in danger of exploitation, particularly in the short term. The goal should be to develop a public-private partnership that plays to the strengths of both sets of stakeholders. For the public sector, its greatest strength is its "in loco parentis" mission alignment with the safety and wellbeing of the young people it has a duty to protect. For the private sector, its access to evergreen capital

is the most powerful engine the public sector can use to fuel its policy objectives at scale when the private sector is given fair and sustainable incentives to do so.



While scholarships and grants can partially alleviate the cost of education, they rarely cover the entire expense, leaving “sex for fees” as an unaddressed issue even within well-funded donor projects. At St. Therese Vocational Training Center in Kenya, despite free tuition, 30% of girls drop out due to their inability to afford the final \$100 government exam fee.

The head nun shared stories of girls giving birth on classroom floors, concealing their pregnancies to graduate before it became too late. Many girls become young mothers not by choice but because tuition fees cover only half of the expenses, forcing them into vulnerable situations to raise the remaining funds. The government and society incur enormous costs supporting 30% of vulnerable girls because they are not educated due to the financial barrier posed by the nominal exam fees. Arguably, the government would save considerable resources by waiving such fees. Such a simple policy tweak could have a material impact on graduation outcomes.

The underlying issue is eliminating borrowing options, even at market interest rates, which drives young women to trade sex for education expenses. This unintended consequence of donor policies prioritizing scholarships or concessionary rates over market-driven student loans is a grotesque reality. Considering GFF’s survey results, exploitative men may be

the largest source of private financing for higher education in many parts of the world. Additionally, without scalable student loan financing, many educational institutions heavily rely on tuition fees paid by these exploitative individuals. Consequently, these institutions may be reluctant to safeguard students effectively or speak out against such abusive practices unless alternative financing options are available as a significant percentage could become financially insolvent if this exploitative form of funding school fees suddenly disappeared.

Exploitative men may be the largest source of private financing for higher education in many parts of the world.

The responsibility for this crisis lies equally with the banking sector and the governments regulating it. Leaving aside the regulation of interest rates, governments have two main strategies they can employ to encourage private sector participation—a carrot or a stick. Domestically, governments can create legislation that requires uniform participation of the banking sector to provide affordable student loans so long as the lending risk is absorbed by the government fairly. An example of such an intervention is the US Community Reinvestment Act, passed to redress the institutional financial exclusion of African Americans denied loans by banks in a practice known as “redlining”. The US Government required all banks regulated by the Treasury to invest a minimum of 20% of their deposit resources back into the same redlined communities through projects that increased affordable housing, job creation, or enabled commercial revitalization of those neighborhoods. The government ensured all downside risks to force compliance. As a result, trillions have since been invested to strengthen those vulnerable communities.

Internationally, only a “carrot” approach is viable because of the limitations of sovereignty across nations. Here, the Gleneagles Summit of 2005 gives an example of positive multilateral interventions that encourage a catalytic private sector response. At the height of the HIV crisis raging across Africa, the G7 pledged \$50bn a year for a decade to support a guarantee fund that would nudge pharmaceutical companies to manufacture generic drugs de-risked through forward contracts with governments. The result was to turn HIV from a death sentence into a lifestyle disease within 15 years.

Turning back to examples within the education sector, governments still must increase their educational budgetary allocations. One need only look at the Asian Tigers to see there is an incentive for governments to invest much more heavily in higher education.

South Korea had a GDP below Ghana in the 1950s. After enacting a policy to invest in higher education disproportionately, it is now a donor to Ghana, with one of the fastest-growing GDPs in the world. But lesser developed governments facing debt defaults with IMF simply cannot invest what is required financially to ensure a safe education and early career journey for their young female citizens.

While governments should expand their budgetary support for free education access, private financing still stands as the only realistic, scalable option to ensure tertiary and, in some cases, secondary education is universally accessible without burdening governments beyond their financial means for the foreseeable future. It is essential to have a moment of clarity that simplifies the various approaches and possible multifaceted solutions to this complex issue. Considering the current debt crisis many African governments face, assuming they will have adequate resources to cover education costs in the foreseeable future would effectively condemn a generation of young girls to sexual exploitation while waiting for governments to rectify their financial situations. This approach is impractical and irresponsible when institutions capable of catalyzing the private sector, including non-bank financial service companies, can take action where governments are overwhelmed.²¹

The Role of the Private Sector: for Banks to Finance Young Women, it Costs Merely a Change of Mind

Private sector financing, particularly through banks, presents the most effective solution to young women's education crisis. Banks have a clear financial incentive to lend to educated women, as these graduates become valuable customers generating transaction fees and interest income from savings and loan products. Women save more and are more loyal to their original bank, making them premium customers. GFF calculates that the lifelong future revenue potential for banks of a woman customer with a higher education degree exceeds USD 20k, making it economically viable for them to absorb reasonable default rates on student loans. By providing modest loans, banks can empower vulnerable girls, transforming them into educated women who are quality bank customers.

Banks, though, are overly cautious about lending to young women for educational purposes. They demand 100% collateral coverage, high-income guarantors, and a robust credit history, all of which effectively exclude vulnerable young women from accessing loans from formal institutions. Women lag behind men considerably in accessing capital from formal institutions. Only 3.5% of female entrepreneurs gain access to finance from banks with

the rest seeking support from relatives and friends. That leaves them more vulnerable to sexual exploitation for loans.²² Banks also require proof of income and only recognize formal income sources.

They also cite high youth unemployment rates to suggest vulnerable young women have no source of income to repay loans. But those statistics only measure formal employment. By contrast, most young women GFF surveyed do maintain robust "side hustles" such as washing clothes and doing hair and makeup for other students to pay their daily expenses. This may explain why the Kenyan government's default rate for female student borrowers is less than 50% of the published youth unemployment rate and only a third of their male counterparts.

Mary finished her first year studying for a degree in Chemistry to become a lab technician. She dreamed one day she could even become a doctor to help her village. Then her generous benefactor passed away suddenly and she could no longer support her education expenses.

She applied for a government loan, but the partial loan left a large gap her family could not fill. She didn't want to derail her studies. Having exhausted other options, she approached a student leader whom she had heard from others was a sponsor.

She agreed to have sex with him when he demanded it. In exchange, he paid her remaining tuition fees by siphoning off funds for vulnerable students, which he controlled as a student leader. Within six months, he became repeatedly violent, so she stopped the arrangement but then had to drop out of school. Eventually, she started selling second-hand clothes to make enough to pay her remaining fees and return to finish her degree. She could not secure a bank loan because of her lack of credit, collateral, and formal work experience but wished she could obtain one, which she could repay with the income she made selling clothes.

She is now back in school but traumatized.

However, it has been proven that credit scores that do not rely on traditional bank history can reduce the risk premium on loans for first-time borrowers.²³ Credit scores for credit-invisible young adults can be calculated using alternative digital data footprints, especially with digital solutions like super apps.

Additionally, banks in emerging economies like Africa often offer short repayment terms that make loans unaffordable for anyone except the middle class.

Furthermore, recent multilateral interventions to enhance financial inclusion fail to address the core issue of preventing exploitation from occurring. The Affirmative Finance Action for Women in Africa (AFAWA), funded by the African Development Bank, aims to increase financial inclusion for women by reducing risks for banks providing small business loans. However, the underwriting criteria for AFAWA loans require three years of trade experience, disregarding the realities on the ground. This condition only increases the likelihood of women submitting to exploitation to meet the eligibility criteria.

Additionally, AFAWA officials hesitate to finance training expenses for young women entrepreneurs, considering it outside their mandate and too risky. Furthermore, GFF interviews with local banks in East Africa indicated that several banks that have obtained such facilities still do not utilize them unless their overall risk is 100% covered, indicating less effectiveness than anticipated.

Moreover, private banks often exhibit internal cultures that tolerate or even encourage the exploitation of young women, perpetuating their financial exclusion. The pervasive practice of "sex for loans" contributes to this issue, with some bank employees even bragging about their role as sponsors as observed directly by GFF staff. Banks must implement progressive interventions that support vulnerable girls and eliminate any culture that enables exploitation.

In addition to traditional banks, emerging neo-banks like Umba and Fingo are disrupting the banking system with digital-only services that are more accessible and youth-friendly. These platforms offer easy account-opening processes and interfaces for young people with long-term goals. Fingo's partnership with Ecobank expands its reach across 36 African countries, facilitating access to financial services for young women. However, Fingo currently does not offer student loans, leaving a gap filled by a few fintechs like GFF, Chancn, and LEAP in Africa. Disruptive innovators like EDUVANZ, Varthana, Danadidik in Asia, and Flevo and Estudia Mas in Latin America are addressing similar needs in other markets. GFF has also established revenue-sharing relationships with banks to make loans more affordable for students and less risky for investors, acknowledging and redistributing the value of investing in young women equitably.

The Digital Access Divide: Nothing Works at Scale Unless it Includes Smartphone Access.

The final essential ingredient to lending at scale is the gender gap in digital access, a problem the UN notes must be addressed. Telecom companies are increasingly facilitating the inclusion of vulnerable young women into the digital landscape by implementing effective policies to uplift them through their smartphone devices. In Kenya, Safaricom, with 99% market share and 97% coverage across Kenya, is working to remove the cost of data for special empowerment apps like Give Directly (which provides emergency cash to those most vulnerable) and Girls First Finance (which provides holistic professional empowerment and safeguarding support as well as student loans). Safaricom's success is another example of a positive public intervention, as it is attributed to the success of the M-Pesa cash app seeded by a UK government grant.

Safaricom and Vodafone have also launched affordable 4G smartphones with intended financing schemes to ensure that more vulnerable youth can join the digital revolution. A study in Tanzania showed that women who were given smartphones increased their monthly income by an average of 20%, providing a 300% return on investment to the women within a year.²⁴ Such interventions can create transformative changes worldwide but also make enormous business sense.



Conclusion: Knowledge Is Power

Addressing sexual exploitation for education and work requires a multi-pronged solution. Encouraging sustainable lending to young women is the next crucial step in this process. Donors, in particular, can multiply their impact 5x to 10x by transforming scholarships into guarantees or investments in student loan facilities.

But much more data is required to analyze this issue objectively, and governments, NGOs, and donors should commit to understanding the scope of the issue rather than continue to avoid this uncomfortable subject. The lack of comfort in discussing this issue openly arose during the early dissemination of the survey. Surprisingly few prominent NGOs seemed comfortable seeking out feedback from their young stakeholders on this important subject. This may be because organizations aware of dynamics in their communities on the ground and the realistic prevalence of this behavior, fear that donors and funders of their work will recognize the complacency of institutions for not having called out these practices before.

There is a natural incentive for organizations and governments to celebrate gains in access to education when seeking support to perpetuate important work to increase financial and digital access, which remain aspects of multiprong solutions to shifting gender norms. But they must also be courageous enough to admit to these obvious, pervasive practices that, statistically, appear to harm the very young women and girls they are otherwise uplifting. Removing this hypocrisy will be critical to ensure frank discussion ensues to truly safeguard these young people.

Regarding the expansion and extension of GFF's survey; while it offers a glimpse into broader issues of exploitation at play, more questions could be asked to clarify the true complexity and scope of the problem. The survey itself can also be enhanced with the benefit of analyzing the early results. For example, while many respondents cited their boyfriend as their abuser, it is likely that their definition of "boyfriend" suggests unequal power dynamics due to significant age differences. Asking a follow-up question like 'How old is your boyfriend?' could help clarify this dynamic.

There is also a need for greater primary source data from education institutions and companies, in low-income countries, who should become collaborators in genuinely assessing the scale of exploitation so that appropriate safeguarding measures can be adopted to prevent

exploitation while other stakeholders simultaneously pursue the development of new products that make financing education and training vastly more accessible. These education institutions also need more conducive access to infrastructure financing to support more girls. Finally, some safeguarding measures can be instituted by development finance institutions like the IFC who currently fall silent on this form of sexual exploitation despite their vast range of ESG requirements.

Future data on credit performance should also disaggregate for gender among borrowers to dispel the myth that young women are risky borrowers. An internal analysis of Kenya's government student loan program known as HELB showed that young women default at only a third of the rate of their male peers. Such information should be shared widely to dispel myths that women are not credit-worthy enough to bet on their education. There is also a need to recognize (as validated by the 246 male responses to the GFF survey) that this issue does also affect young men in growing numbers and further attention needs to be given to LGBTQI+ youth whose challenges are even more complex. All such research must follow ethical do-no-harm standards.

Finally, a diverse range of stakeholders needs to align around a broad, global communication campaign that can destigmatize the discussion of sex for education and jobs so that more data can flow freely from survivors who currently feel unfairly responsible for the exploitation they suffered. Once this occurs, more solutions can be discovered alongside failures, both of which will be essential to keep iterating towards systemic solutions that increase public access to financing for education and training. This would also help toward flipping the narrative that currently ignores more than a hundred million young women survivors, treating them like a hundred million potential customers instead.

Ultimately, a solution that enables young women to access smartphones, money, a safe, professional network, and safeguarding support is the holy grail to ensure young women are removed from harm's way. The ray of light amidst the dark clouds is that the cost of flipping the script on this crisis could be fully borne by the market, making student loans a profit-generating business for banks and investors and the best lifelong investment for young women, benefitting not only themselves but all of society.

Annex 1 – Evidence of Sexual Exploitation and Harassment of Young Women in Their Early Careers

Sector	Countries	Research method	Evidence
Not specified	Global	Online survey (=2,500)	71% of respondents (77% in Sub-Saharan Africa) said they had felt pressured to engage in sexual acts in their lifetime, with 54% experiencing this in the last 12 months. Of those exploited, 6% cited the need for a job as the reason, 1.6% cited career advancement, and 1% cited a fear of retribution at work if they did not comply with perpetrators' wishes. Of those pressured into sexually exploitative relationships, 5.4% reported that their perpetrators were their work supervisors. 24% of respondents (34% in Sub-Saharan Africa) stopped pursuing an academic or career opportunity because of a fear of sexual exploitation in that specific environment. Of those who sought support after being exploited, less than 1% reported it formally, whilst 2% spoke to another authority figure (data shared by GFF following responses to this survey).
United Nations	Global, especially USA and Switzerland	Survey (n=471)	Nearly 50% of interns at 27 UN duty stations worldwide have reported having no access to formal rights and entitlements, including UN formal justice systems, so they could not report the sexual harassment they had experienced. In addition, 83% of UN interns received no financial support from their employers, which increased the risks that perpetrators would sexually exploit them with impunity (Fair Internship Initiative, 2018).
Transport	Global	Survey (n=100)	Nearly 50% of women seafarers have reported experiencing sexual harassment at work. The incidence was much higher among women working in cruise shipping (approximately 60% of respondents) compared to cargo shipping (approximately 15%) and ferries (approximately 1%) (Stannard et al., 2015).
Tea	Kenya	Documentary	Male plantation managers, supervisors and owners of contracting firms have reportedly exploited their power over young female tea workers. This manifests as requests for sex during recruitment interviews (including conducting job interviews in hotel rooms) or prolonging the hiring process until sexual advances are accepted. In one case, a manager arrived at a woman's home outside working hours to pressure her for sex (BBC Panorama 2023).
Fishing	Kenya	Focus group discussion (FGD) (n=12)	Fisherwomen in Busia County have experienced sexual exploitation. Dwindling fish levels in Lake Victoria mean that women fish sellers are coerced into having sex with male fishermen in exchange for fish or to buy fish at discounted rates (the fishing sector in Lake Victoria is sex-segregated, with nearly all fishing done by men and selling of fish done by women). Women who received cash transfers reportedly avoided this exploitation (FSD Kenya, 2022).
Small scale traders	Kenya	FGDs (n=24, aged 21-50)	Bureaucracy at borders can increase the risk of exploitation for small-scale women traders. Research with women traders in three cities and three municipalities revealed they had low awareness of documentation for imports which could lead them to use illegal, risky and expensive transit routes, sometimes leading to exploitation by smugglers (FSD Kenya, 2021).
Not specified	Kenya	Interviews & workshops (n=63)	Men and women aged 15-24 from various socio-economic backgrounds in Nairobi, Mombasa, Turkana and Siaya report that sexual harassment from customers, colleagues and bosses frequently affects young women. A few young women reported being asked for sexual favours as a condition of employment (British Council, 2018). ¹

¹The research included a mix of individual in-depth interviews, half-day group workshops, community immersions (where researchers interviewed men and women from the young people's friends and family groups, and conducted 'walk-arounds' in their local neighbourhoods and communities), as well as follow-up WhatsApp conversations with about 20 participants to gather in-depth data on young men and women's lives and perspectives (British Council, 2018).

Sector	Countries	Research method	Evidence
Tailoring, hairdressing	Ghana	Survey (n=200)	4% of female apprentices have reported being sexually abused by their 'masters' (Ibrahim, 2018).
Hospitality	Zimbabwe	Survey (n=77)	80% of female hospitality students in Zimbabwe reported being sexually harassed during internships (Mkono, 2010, cited in IFC/EBRD/CDC, 2020).
	Dominican Republic	Interview	A trade union leader in the Dominican Republic stated that, anecdotally, at least 90% of female hotel workers are harassed by customers and hotel owners. Most incidents are not reported because women perceive the police and the courts as hostile to their complaints (Oxfam Canada, 2017).
Not specified	Zimbabwe	Mixed methods (survey: n=1680 women, of which 739 were aged 18-30)	Sexual exploitation can occur in the context of sextortion ² . Sextortion is part of a bribery culture in Zimbabwe, and young women who cannot afford to pay bribes are frequently forced to use sex as a form of payment, including in employment settings. 58% of women surveyed across four provinces in Zimbabwe noted they had experienced 'sexual favours' as a non-monetary bribe. In an FGD, respondents noted that job offers are refused unless women agree to engage in sexual activities (Transparency International, 2019).
Mining	Zimbabwe	Mixed methods (survey: n=1680 women, of which 739 were aged 18-30)	Sextortion is prevalent in mining in Zimbabwe, where only a few politically connected, male individuals and investors have benefitted from the sector, with women comprising just 2% of large-scale mining employees and 11% of artisanal and small-scale miners. Women who lack political connections and money to pay large bribes to access mines may experience sextortion to gain access (Transparency International, 2019). There is evidence of women offering sex to security officers to gain access to securitised/militarised diamond fields (Transparency International, 2013, cited in Ibid.).
Mining	South Africa	Mixed methods ³	Sexual exploitation is commonplace during job promotions in the South African mining sector. Workers' opinions across three mines about whether 'sexual favouritism' (the practice of giving sexual favours) is common in their workplace vary, with some workers saying it occurred often and others disagreeing ⁴ . Some male participants referred to this practice as "falling in love" and suggested that some female miners deliberately offer sexual favours in exchange for job promotions. A female participant commented that the practice makes it harder for other women who are unwilling to offer sexual favours (Botha, 2016). These attitudes reveal that it is the women that are exploited – rather than the male perpetrators – who are blamed, which could increase their risk of further exploitation if their colleagues resent their career advancement.
Government procurement	Zimbabwe	Mixed methods (n=1680 women, of which 739 were aged 18-30)	Sextortion can affect women entrepreneurs seeking government contracts due to men dominating the control of tendering processes. A female entrepreneur commented: "At times, you get asked for sexual favours in return for tenders or business. What makes the situation difficult, especially for state contracts, is how women in business are perceived by men in control of these processes. When they see a woman, for most of them, sex is the first thing that comes to their mind. Hence women are sexualised and seen as sex-preneurs rather than entrepreneurs" (Transparency International, 2019: 7).

²Sextortion is a form of corruption whereby a person entrusted with power uses it to sexually exploit someone dependent on that power (this may be instead of or in addition to extracting money from that person) (Transparency International, 2020).

³Research was conducted at three different mines (copper, platinum and phosphate), and included a quantitative survey, individual interviews and FGDs with male and female mine workers in various roles and levels of seniority (Botha, 2016).

⁴For example, in the phosphate mine, 71% of men and 20% of women agreed that it is commonly practised in their mining company). However, in interviews and FGDs, participants generally indicated awareness of sexual favouritism occurring at the mines where they worked (Botha, 2016).

⁵The use of the word "can" here may be misleading. In situations of marked power asymmetry, it can lead women to accept the need to carry out sexual acts or to offer them if they believe they are expected in certain contexts. This creates a false impression of "consensual" sexual activity (Transparency International, 2020).

Sector	Countries	Research method	Evidence
Government procurement	South Africa Colombia	Mixed methods (n=91)	Women entrepreneurs in South Africa and Colombia have reported similar experiences. A female water service provider in South Africa commented: “I’m an entrepreneur, and [if] I want a tender to distribute water, like the pre-paid, I can sleep with one of the officials there, and they will give me a tender... If you want a business, you need to bribe with money and sleep around” (UNDP-SIWI Water Governance Facility, 2017: 16).
Police	Colombia	Official investigation (n=10, male)	Between 2004 and 2008, male police cadets were forced into providing sexual services to congressmen and police officers in exchange for gifts, permits for family visits, money, promotions, promises of future career favours, and other benefits. The case included the death of a young woman cadet in 2006 who reportedly knew about the sexual exploitation of other cadets and the rape of a young male cadet by a Colonel in 2005. The case only came to light in 2016, meaning there was an extended period of impunity for the perpetrators (Eldén et al., 2020; Brodzinsky, 2016).
Police	Serbia	Interviews (n=30)	Female police officers have experienced verbal and/or sexual harassment from male colleagues, including unwanted physical contact, sexist comments, and indirect humiliation through exposure to pornographic materials. Female officers believed this was done to create a hostile work environment, including in relation to obtaining or keeping a job (deemed ‘sexual cooperation’) (Spasić, 2015).
Government procurement	Malawi	Interviews (n=19)	Sextortion, forced sexual favours, ‘double bribery’ ⁶ and other forms of sexual corruption are perceived to be widespread in Malawi. Women’s risk of being subjected to sexual corruption increases in informal network settings, such as the ‘public-private intersection’ where interactions between male public officials and female entrepreneurs occur in relation to public procurement. Women owners of micro, small and medium-sized enterprises (MSMEs) are particularly at risk due to economic insecurity, which means sexual corruption can occur with impunity. There is a reported lack of trustworthy reporting and support mechanisms for sexual corruption (Stahl, 2021).
Public administration	Tanzania	Interviews and workshops (n=17)	Sextortion is reported to be widespread across various sectors in Tanzania, particularly within public administration. The spread of HIV among young professional women has been linked to sexual harassment and sexual exploitation in workplaces. Women and girls with disability or conditions such as albinism may be particularly at risk due to superstitious beliefs that having sex with them can bring the perpetrator good luck (Eldén et al., 2020).
Not specified	Zambia	Mixed methods (n=369)	Both young men and women aged 15-35 in a low-income settlement in Lusaka commented that women could feel pressured to have sex at or even before the interview stage and after being employed. Participants suggested that some men like to be in recruitment roles because it allows them to choose which young women are employed (Gough et al., 2016).

⁶ “Double bribery” refers to the obligation to render both a monetary payment and a sexual favour (Stahl, 2021).

Domestic workers	Bangladesh	Case study	Live-out domestic workers aged 18-24 in Dhaka report that the isolated nature of their jobs intensifies their risks of the most severe forms of abuse, such as rape and assault, and that they have little social support to report or protest it (IDS, 2022; BIGD, 2022).
Agro-processing	Bangladesh	Case study	Female agro-processing factory workers aged 18-24 in Dhaka report experiencing sexual harassment and exploitation in their workplaces. However, since they are not isolated like domestic workers, they are able to support each other and access informal complaint mechanisms at work. No workers sought redress through formal complaint mechanisms, such as the police, due to a lack of faith that they would be treated fairly (IDS, 2022; BIGD, 2022).
Manufacturing	Egypt	Case study	A 2016 study by a local NGO found that factories have the highest rate of reports of sexual harassment compared to other workplaces (CDC, 2020).
Automotive, mechanical, electrical, manufacturing, processing, construction	Australia	Mixed methods	One in four current and discontinued female apprentices in traditionally male sectors in New South Wales have experienced unwelcome sexual attention at work, mostly unreported. Discontinued female apprentices were much more likely to (1) have experienced harassment or bullying at work (31% compared with 6% of current apprentices); (2) have experienced negative consequences from complaining (44% compared with 24%); and (3) feel that they must accept sexual harassment to survive in their workplaces (44% compared with 26%) (Quay, 2014).
Vocational Education and Training (VET)	Australia	Qualitative	Sexual harassment is a significant barrier to female apprentices in VET institutions. VET courses can also normalise the tokenism of women working in skilled trades (Bridges et al., 2022).
Sports	USA	Survey (n=160)	64% of female sports management interns have experienced at least one form of sexual harassment at least once during their internship. The research distinguished between four types of sexual harassment: (1) sexist hostility, (2) sexual hostility, (3) unwanted sexual attention, and (4) sexual coercion. 34% of sports interns have experienced unwanted sexual attention, whilst 6% have experienced sexual coercion. Most respondents stated that sexual harassment had negatively impacted their overall satisfaction with the internship but that it had only a limited impact on their intention to enter the sports management profession, which suggests they perceive sexual harassment to be normalised in the sports industry (Hardin et al., 2021).
Science, technology, engineering & maths (STEM)	USA	Survey (n=2500)	36% of women working in STEM in majority-male workplaces across the United States have experienced workplace sexual harassment (Pew Research Center, 2018). ⁸
Various	UK	Online survey (n= 12,131, men and women, nationally representative)	45% of apprentices across sectors had experienced sexual harassment in the previous 12 months (Adams et al., 2020).
Not specified	UK	Online survey (n=1162)	Research into the experiences of women with disabilities found that 68% had experienced some form of sexual harassment at work compared to 52% of women in general. Prevalence was higher for younger women with disabilities: 78% of women with disabilities aged 18-34 reported experiencing workplace sexual harassment. 12% of all women with disabilities polled had left their jobs because of this harassment (TUC, 2021).

⁸The study defined these terms thus: (1) sexist hostility: sharing unwanted notes of sexually offensive material; (2) sexual hostility: whistling or making sexual comments or jokes; (3) unwanted sexual attention, which includes unwelcome sexual advances or requests for sexual favours; (4) sexual coercion: when an individual is threatened, bribed, or tricked into physical sexual activities, including when the perpetrator pressures the survivor as if she owes it to him to engage in sex (Hardin et al, 2021).

⁹The methodology for this survey comprised two parts: (1) Pew Research Center analysis of the Census Bureau's American Community Survey and the 1990 and 2000 decennial censuses; and (2) a nationally representative survey conducted from 11 July to 10 August 2017 with a sample of 4,914 people aged 18+. This sample comprised a group of about 2,500 individuals who said they were employed in a STEM role in a prior survey, a second group of about 1,900 individuals who were employed in a non-STEM role according to prior records, and a third group of about 500 individuals from the general public, including those not in employment. The survey was conducted in English and Spanish.

Annex 2 – GFF Survey on Prevalence of Sexual Exploitation for Education Fees, Grades, and Jobs

1. Have you felt pressured or forced to engage in sexual acts in the last 12 months?

- ☐ No
- ☐ Yes, rarely
- ☐ Yes, a few times
- ☐ Yes, frequently

2. Have you ever felt pressured or forced to engage in sexual acts?

- ☐ No
- ☐ Yes, rarely
- ☐ Yes, a few times
- ☐ Yes, frequently

3. If so, who pressured or forced you to engage in sexual acts? Choose all that apply.

- ☐ Family member
- ☐ Family friend
- ☐ Teacher
- ☐ Peer / Friend
- ☐ Work supervisor
- ☐ Boyfriend / Girlfriend / Husband / Wife / Lover
- ☐ Financial sponsor or sugar daddy, or sugar mommy
- ☐ Ex-partner (Boyfriend / Girlfriend / Husband / Wife / Lover)
- ☐ Mentor
- ☐ Religious leader
- ☐ Stranger
- ☐ Other

4. If so, what was the main reason you were pressured or forced? Choose all that apply.

- ☐ Need/desire for mentorship
- ☐ Need/desire for academic references
- ☐ Physically or psychologically coerced and forced against will
- ☐ Needed money for living expenses
- ☐ Needed money for an unforeseen situation
- ☐ Needed money for school
- ☐ Obtaining a job
- ☐ Career advancement
- ☐ Peer pressure
- ☐ Pressured for grades
- ☐ Pressured out of fear of retribution/backlash at work
- ☐ Need/wish for emotional support
- ☐ Other

5. What would help you avoid such exploitation in the future? Check all that apply.

- ☐ A safer social and professional network
- ☐ Forums where you can speak up and find shared experiences
- ☐ Counseling
- ☐ Better safeguarding at school or work
- ☐ Mentorship
- ☐ Emergency funding
- ☐ A loan for living expenses
- ☐ A loan for school
- ☐ Other

6. Have you ever started an intimate relationship with someone so that they would help you to cover your tuition or living costs while you were studying or in training?

- ☐ Yes
- ☐ No

7. Did you ever not pursue a work or education opportunity you desired because you feared being sexually exploited or pressured in that opportunity's environment?

- ☐ Yes
- ☐ No

8. Did you seek support or speak up after being sexually pressured or forced in order to obtain education fees, grades, or jobs? If so, how?

- ☐ Told a friend
- ☐ Spoke to an authority figure
- ☐ Spoke up to the perpetrator
- ☐ Filed a formal report
- ☐ Told parents
- ☐ Told a therapist or clergy
- ☐ Other

9. If not, why?

- ☐ Fear of public retribution or revenge by the perpetrator
- ☐ Fear of losing financial support
- ☐ Fear of losing an important academic or career opportunity
- ☐ A feeling of shame or humiliation
- ☐ Fear of losing important mentorship
- ☐ Fear of not being believed
- ☐ Other

10. Do you identify as having a disability?

- ☐ Yes
- ☐ No

11. What gender do you identify for yourself?

- ☐ Male
- ☐ Female
- ☐ Nonbinary
- ☐ Transgender

12. Are you from a minority / minoritized / discriminated ethnic group within your country?

- ☐ Yes
- ☐ No

13. Do you live in a rural area within your country?

- ☐ Yes
- ☐ No

14. How old are you?

- ☐ 14 and under
- ☐ Between 15 and 17 years old
- ☐ Between 18 and 20 years old
- ☐ Between 21 and 23 years old
- ☐ Between 24 and 26 years old
- ☐ Over 26 years old

15. In what country do you live?

Select Country

References

- ¹ World Economic Forum (2022), Global Gender Gap Report, <https://www.weforum.org/reports/global-gender-gap-report-2022/>
- ² WHO (2021), Devastatingly Pervasive: 1 in 3 Women Globally Experience Violence, <https://www.who.int/news/item/09-03-2021-devastatingly-pervasive-1-in-3-women-globally-experience-violence>
- ³ WHO, Violence Prevention Alliance Approach, <https://www.who.int/groups/violence-prevention-alliance/approach>
- ⁴ Malhotra, A., Amin, A. and Nanda, P. (2019) Catalyzing Gender Norm Change for Adolescent Sexual and Reproductive Health: Investing in Interventions for Structural Change, *Journal of Adolescent Health*, <https://www.sciencedirect.com/science/article/pii/S1054139X19300552>
- ⁵ Transparency International (2020) Breaking the silence around sextortion: the links between power, sex and corruption, https://images.transparencycdn.org/images/2020_Report_BreakingSilenceAroundSextortion_English.pdf
- ⁶ IDS (2022) Sexual harassment common among young women workers in Bangladesh, <https://www.ids.ac.uk/press-releases/sexual-harassment-common-among-young-women-workers-in-bangladesh/>
- ⁷ Rosenthal, M. N. and Freyd, J. J. (2018) Sexual Violence on Campus: No Evidence that Studies Are Biased Due to Self-Selection, *Dignity: A Journal of Analysis of Exploitation and Violence*, <https://digitalcommons.uri.edu/dignity/vol3/iss1/7/>
- ⁸ Patton, M.C., (2020), 1,800+ Texas State, UTSA students registered as sugar babies on Seeking Arrangement website, data shows, KSAT.com, <https://www.ksat.com/news/local/2020/01/16/1800-texas-state-utsa-students-registered-as-sugar-babies-on-seeking-arrangement-website-data-shows/#:~:text=More%20than%203%20million%20students,by%20KSAT%20%2D%20All%20rights%20reserved>
- ⁹ von Dacre, J.S. (2019), Rape Tradition of “Beading” Underage Girls In Kenya, *Insideover.com* <https://www.insideover.com/society/rape-tradition-of-beading-underage-girls-in-kenya.htm>
- ¹⁰ Wodon, Q., Fèvre, C., Malé, C., Nayihouba, A. and Nguyen, H. (2021) Ending Violence in Schools : An Investment Case. Washington, DC: World Bank. Available at <https://openknowledge.worldbank.org/entities/publication/be641349-d30c-5624-81df-9eacb753daea>
- ¹¹ Care International (2017) ‘I know I cannot quit.’ The Prevalence and Productivity Cost of Sexual Harassment to the Cambodian Garment Industry, Canberra: CARE Australia, https://www.care-international.org/files/files/publications/SHCS_Full_Technical_Report_March_2017.pdf
- ¹² Scott, A., Kapor Klein, F. and Onovakpuri, O. (2017) Tech Leavers Study, A first-of-its-kind analysis of why people voluntarily left jobs in tech, The Kapor Center for Social Impact, <https://www.kaporcenter.org/wp-content/uploads/2017/08/TechLeavers2017.pdf>
- ¹³ Gambetta, G. (2023) This is forever work: The Me Too movement and investors, *Responsible Investor*, <https://www.responsible-investor.com/this-is-forever-work-the-metoo-movement-and-investors/>
- ¹⁴ Beras, E. (2018) Poll: Nearly half of the women who experienced sexual harassment leave their jobs or switch careers, *Marketplace*, <https://www.marketplace.org/2018/03/09/new-numbers-reflect-lasting-effects-workplace-harassment-women/>
- ¹⁵ Asante, F., Fenny, A., Dzudzor, M., Chadha, M., Scriver, S. Ballantine, C., and Duvvury, N. (2019) Economic and Social Costs of Violence Against Women and Girls in Ghana: Country Technical Report. Galway: NUI Galway, <https://www.whatworks.co.za/documents/publications/302-10079-ghana-technical-report-final-web-file/file>
- ¹⁶ Ndiwalana, S. (2020) It's a man's world: Men still dominate the most influential companies in the world, *World Benchmarking Alliance*, <https://www.worldbenchmarkingalliance.org/news/its-a-mans-world-men-still-dominate-the-most-influential-companies-in-the-world/#:~:text=Yet%2C%20with%20WBA's%20SDG2000%2C%20which,15%25%20of%20executives%20are%20female>
- ¹⁷ World Bank (2020) Women, Business and the Law 2020. Women, Business and the Law, Washington, DC: World Bank. doi:10.1596/978-1-4648-1532-4. License: Creative Commons Attribution CC BY 3.0 IGO, <https://openknowledge.worldbank.org/server/api/core/bitstreams/6c2b5974-9a3b-5249-995b-2b22e5fd7909/content>
- ¹⁸ Snaathorst, D. (2018) Entrenching Inequality: The gendered impact of un(der)paid internships, *Atlas*, <https://www.atlaswomen.org/insight/2018/10/14/gender-amp-the-impact-of-underpaid-internships>
- ¹⁹ Kliburn, K.N., Pettifor, A., Edwards, J.K. et al (2018), Conditional cash transfers and the reduction in partner violence for young women: an investigation of causal pathways using evidence from a randomized experiment in South Africa (HPTN 068), *Journal of the International AIDS Society*, Vol. 21 (Suppl 1), available at <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5978692/#jia225043-sec-0014title>
- ²⁰ Buller, Ana Maria; Peterman, Amber; Ranganathan, Meghna; Bleile, Alexandra; Hidrobo, Melissa; Heise, Lori (2018). A mixed-method review of cash transfers and intimate partner violence in low and middle-income countries, *Innocenti Working Papers*, no. 2018-02, UNICEF Office of Research - Innocenti, Florence
- ²¹ Diah Simpa, E. (2022) Africa: Women Entrepreneurs Can't Get Access to Capital ... Unless Other Women Are Managing It, *All Africa*, <https://allafrica.com/stories/202203080127.html>
- ²² CGAP (2022) Banking-as-a-Service: how it can catalyze financial inclusion, <https://www.cgap.org/research/reading-deck/banking-service-how-it-can-catalyze-financial-inclusion>
- ²³ Aitken, R. (2017) "All data is credit data": Constituting the unbanked." *Competition & Change* 21: 274-300. doi:10.1177/1024529417712830
- ²⁴ GSMA. (2018). Digital transformation in Tanzania. The role of mobile technology and impact on development goals. <https://data.gsmaintelligence.com/api-web/v2/research-file-download?id=39256224&file=2736-180319-Tanzania.pdf>
- ²⁵ Ferrari, Aurora; Masetti, Oliver; Ren, Jiemin (2018). Interest rate caps : the theory and the practice (English). Policy Research working paper, no. WPS 8398 Washington, D.C.: World Bank Group. <http://documents.worldbank.org/curated/en/244551522770775674/Interest-rate-caps-the-theory-and-the-practice>.
- ²⁶ Kigera, C., Shah, P., & Indokhomi, D. (2019). THE INTEREST RATE CAP IS NO MORE.... BOWMANS The Value of Knowing. <https://bowmanslaw.com/insights/finance/the-interest-rate-cap-is-no-more>

Bibliography

AAUW (2019) Limiting our Livelihoods: The Cumulative Impact of Sexual Harassment on Women's Careers, <https://www.aauw.org/app/uploads/2020/03/Limiting-our-Livelihoods-Full-Report.pdf>

Adams, L., Hilger, L., Moselen, E., Basi, T., Gooding, O. and Hull, J. (2020) 2020 Sexual Harassment Survey, Government Equalities Office, IFF Research, https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/1002873/2021-07-12_Sexual_Harassment_Report_FINAL.pdf

Aitken, Rob. 2017. "'All data is credit data': Constituting the unbanked." *Competition & Change* 21: 274-300. doi:10.1177/1024529417712830

Allan, Bradley M., and Jr. Roland G. Fryer. 2011. "The Power and Pitfalls of Education Incentives." Tech. rep., The Hamilton Project.

Baer, Tobias, Tony Goland, and Robert Schiff. 2012. "New credit-risk models for the unbanked." Tech. rep., McKinsey & Company.

BBC Panorama 2023 – Work: The True Cost of Our Tea, <https://www.youtube.com/watch?v=DOSSCm5sj7Y>

Berg, Tobias, Valentin Burg, Ana Gombović, and Manju Puri. 2019. "On the Rise of FinTechs: Credit Scoring Using Digital Footprints." *The Review of Financial Studies* 33: 2845-2897. doi:10.1093/rfs/hhz099.

Bernerth, J. B., S. G. Taylor, H. J. Walker, and D. S. Whitman. 2012. "An empirical investigation of dispositional antecedents and performance-related outcomes of credit scores." *Journal of Applied Psychology* 97 (2): 469-478. doi:<https://doi.org/10.1037/a0026055>.

BIGD (2022) Policy Brief: Voicing and Challenging Workplace Sexual Harassment in Bangladesh, https://bigd.bracu.ac.bd/wp-content/uploads/2022/06/Policy-brief_Voicing_Challenging_Workplace_Sexual_Harassment_220522.pdf

Blair (2018) Here's How The Time's Up Legal Defense Fund Actually Works, NPR, <https://www.npr.org/2018/03/11/592307856/heres-how-the-time-s-up-legal-defense-fund-actually-works>

Blattman, Christopher, Sebastian Chaskel, Julian C. Jamison, and Margaret Sheridan. 2022. "Cognitive behavior therapy reduces crime and violence over 10 years: Experimental evidence." Discussion Papers, University of Exeter, Department of Economics. <https://ideas.repec.org/p/exe/wpaper/2203.html>.

Botha, D. (2016). Women in mining still exploited and sexually harassed, *SA Journal of Human Resource Management/SA Tydskrif vir Menslikehulpbronbestuur*, 14 (1), a753, <http://dx.doi.org/10.4102/sajhrm.v14i1.753>

Bridges, D., Wulff, E., Krivokapic-Skoko, B. and Bamberry, L. (2022) Girls in trades: tokenism and sexual harassment inside the VET classroom, *Journal of Vocational Education & Training*, <https://www.tandfonline.com/action/showCitFormats?doi=10.1080%2F13636820.2022.2084768&area=0000000000000001>

British Council (2018) Next Generation Kenya: Qualitative Research Findings March 2018 https://www.britishcouncil.co.ke/sites/default/files/qual_research_final_report_230318.pdf

Brodzinsky, S. (2016) Male prostitution ring allegations put Colombia's police at center of scandal, *The Guardian*, <https://www.theguardian.com/world/2016/mar/06/colombia-police-male-prostitution-ring-allegations-scandal>

BSR (2019) How Business Can Tackle Gender Based Violence in the World Of Work: A Toolkit For Action, https://businessfightspoverty.org/accessally_protected/how-can-business-tackle-gender-based-violence-in-the-world-of-work-a-toolkit-for-action/

Cacioppo, J T, and L C Hawkey. 2009. "Perceived social isolation and cognition." *Trends Cogn Sci.* 447-54. doi:10.1016/j.tics.2009.06.005.

Career Builder (n.d.) Majority of employers background check employees ... Here's why, <https://www.careerbuilder.com/advice/blog/majority-of-employers-background-check-employees>

CDC (2020) Mapping gender risks and opportunities for investors in Africa and South Asia, <https://www.bii.co.uk/wp-content/uploads/2020/07/Mapping-gender-risks-and-opportunities-in-Africa-and-South-Asia.pdf>

Chetty, Raj, Matthew O. Jackson, Theresa Kuchler, Johannes Stroebel, Nathaniel Hendren, Robert B. Fluegge, Sara Gong, et al. 2022. "Social capital II: determinants of economic connectedness." *Nature* 608: 122-134. doi:10.1038/s41586-022-04997-3.

CPS (n.d.) Sexual offences, <https://www.cps.gov.uk/crime-info/sexual-offences>

Deary, Ian J., Steve Strand, Pauline Smith, and Cres Fernandes. 2007. "Intelligence and educational achievement." *Intelligence* 35 (1): 13-21. doi:<https://doi.org/10.1016/j.intell.2006.02.001>.

Deloitte (2019) The economic costs of sexual harassment in the workplace, Final report, <https://www2.deloitte.com/content/dam/Deloitte/au/Documents/Economics/deloitte-au-economic-costs-sexual-harassment-workplace-240320.pdf>

Duckworth, A. 2016. *Grit: The Power of Passion and Perseverance*. Scribner. <https://books.google.es/books?id=5utEjwEACAAJ>.

Eldén, Å., D. Calvo, E. Bjarnegård, S. Lundgren and S. Jonsson (2020), *Sextortion: Corruption and Gender-Based Violence*, EBA Report 2020:06, the Expert Group for Aid Studies (EBA), Sweden, https://eba.se/wp-content/uploads/2020/11/Sextortion_webb.pdf

Evans, Katie. 2018. "Treating financial difficulty – the missing link in mental health care?" *Journal of Mental Health (Routledge)* 27: 487-489. doi:10.1080/09638237.2018.1520972.

Fair Internship Initiative (2018) 2017 UN Internships Report, <https://fairinternshipinitiative.org/wp-content/uploads/2018/02/un-interns-report-2017.pdf>

- Luiz-Abril, M.E. (2008) Girls' vulnerability assessment, Government of Liberia-Nike Foundation-World Bank, https://docs.google.com/document/d/1FvEqNMsZHVfMLYxfp62Duly8nY1850lh2vGmiYHk_0/edit?hl=en_US&pli=1.
- Miller, Kevin. 2017. "Deeper in Debt: Woman and Student Loans." Tech. rep., AAUW.
- Mkono, M. (2010) Zimbabwean hospitality students' experiences of sexual harassment in the hotel industry, *International Journal of Hospitality Management*, Volume 29, Issue 4, 2010, Pages 729-735, <https://doi.org/10.1016/j.ijhm.2010.03.002>
- Morley, L. (2011) Sex, grades and power in higher education in Ghana and Tanzania, *Cambridge Journal of Education*. 41. 101-115. 10.1080/0305764X.2010.549453, https://www.researchgate.net/publication/241711946_Sex_grades_and_power_in_higher_education_in_Ghana_and_Tanzania
- Morsy, Hanan. 2020. "Access to finance – Mind the gender gap." 12-21. doi:<https://doi.org/10.1016/j.qref.2020.02.005>.
- Morsy, Hanan, Amira El-Shal, and Andinet Woldemichael. 2019. "Women Self-Selection out of the Credit Market in Africa." (African Development Bank Group) 317.
- National Association of Realtors and American Student Assistance. 2017. "2017 Student Loan Debt and Housing Report: When Debt Holds You Back." Tech. rep.
- Neville, S., Salam, T., Naidu, V. and Fraser, E. (2020) Addressing Gender-Based Violence and Harassment, Emerging Good Practice for the Private Sector, https://www.ifc.org/wps/wcm/connect/f1645167-7eff-439b-922b-7656c75320ab/GPN_AddressingGBVH_July2020.pdf?MOD=AJPERES&CVID=orHDkxv
- Oxfam Canada (2017) Tourism's Dirty Secret: The Exploitation of Hotel Housekeepers, <https://oxfamlibrary.openrepository.com/bitstream/handle/10546/620355/rr-tourisms-dirty-secret-171017-en.pdf%3Bjsessionid=793604C2A572759E16008BC94B70C503?sequence=1>
- Parker, Susan W., and Petra E. Todd. 2017. "Conditional Cash Transfers: The Case of Progresa/Oportunidades." *Journal of Economic Literature* 55: 866-915. doi:10.1257/jel.20151233.
- Peterson, C., DeGue, S., Florence, C., & Lokey, C. N. 2017. "Lifetime Economic Burden of Rape Among U.S. Adults." *American journal of preventive medicine*, 691–701. doi:<https://doi.org/10.1016/j.amepre.2016.11.014>.
- Pew Research Center (2018) Women and Men in STEM Often at Odds Over Workplace Equity <https://www.pewresearch.org/social-trends/2018/01/09/women-and-men-in-stem-often-at-odds-over-workplace-equity/>
- Poudel, A.N., Newlands. D. and Simkhada, P (2017) The economic burden of HIV/AIDS on individuals and households in Nepal: a quantitative study. *BMC Health Serv Res.* 2017 Jan 24;17(1):76. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5259845/>
- Preston, C. (2021) The jobs where sexual harassment and discrimination never stopped, The Hechinger Report, <https://hechingerreport.org/the-jobs-where-harassment-and-discrimination-never-stopped/>
- Quay Connection (2014) Ducks on the pond: women in trade apprenticeships, [BVET], Sydney, <https://www.voced.edu.au/content/ngv%3A73556>
- Theodore, R.A., Stevanovic-Fenn, N., Smith, G., Glinski, A.M., O'Brien-Milne, L. and Gammage, S. (2018). The Costs of Sex-Based Harassment to Businesses: An In-Depth Look at the Workplace. Washington, DC: International Center for Research on Women, https://www.icrw.org/wp-content/uploads/2018/08/ICRW_SBHDonorBrief_v5_WebReady.pdf
- Roa, Luisa, Alejandro Correa-Bahnsen, Gabriel Suarez, Fernando Cort'es-Tejada, Mar'ia A. Luque, and Cristi'an Bravo. 2020. "Super-App Behavioral Patterns in Credit Risk Models: Financial, Statistical and Regulatory Implications." *Papers*, arXiv.org. <https://ideas.repec.org/p/arx/papers/2005.14658.html>.
- Robinson, P. and Sen, M. (2023) Diversity in the asset management industry: on the right track, but at the wrong pace, <https://www.wtco.com/en-GB/insights/2023/03/diversity-in-the-asset-management-industry-on-the-right-track-but-at-the-wrong-pace>
- ROC (2019) Better Wages, Better Tips: Restaurants Flourish with One Fair Wage, <https://eofnetwork.org/wp-content/uploads/2019/10/Better-Wages-Better-Tips.pdf>
- Roderick, S. (2023) Female founders receive less venture capital funding – why is this?, Fram Search, <https://framexec.com/female-founders-receive-less-venture-capital-funding-why-is-this/#:~:text=In%20conclusion%2C%20female%2Dfounded%20startups,founders%20with%20prior%20entrepreneurial%20experience.>
- Rohwerder, B. (2022) Sexual Exploitation, Abuse and Harassment in the Food Security Sector, K4D Helpdesk Report 1097. Institute of Development Studies. <https://opendocs.ids.ac.uk/opendocs/handle/20.500.12413/17441>
- Ross, D. B., and E. Coombs. 2018. "The Impact of Psychological Trauma on Finance: Narrative Financial Therapy Considerations in Exploring Complex Trauma and Impaired Financial Decision Making." *Journal of Financial Therapy* 9
- Slavin, Robert. 2010. "Can Financial Incentives Enhance Educational Outcomes?: Evidence from International Experiments." *Review of Educational Research* (SAGE) 5: 68–80.
- Spasić, D., Djurić, S. and Mršević, Z. (2015) Survival in an "all boys club": Policewomen in Serbia, *Women's Studies International Forum*, Volume 48, 2015: 57-70, ISSN 0277-5395, <https://doi.org/10.1016/j.wsif.2014.10.008>
- Stahl, C., 2021. Gendered corruption: Initial insights into sextortion and double bribery affecting female businesswomen in Malawi, Basel Institute on Governance, <https://baselgovernance.org/publications/gendered-corruption-initial-insights-sextortion-and-double-bribery-affecting-female>
- Stannard, S., Vaughan, C., Swift, O., Robinson, G., Altaf, S.A. and McGarry, A. (2015) Women seafarers' health and welfare survey, *Int Marit Health* 2015; 66, 3: 123–138, https://journals.viamedica.pl/international_maritime_health/article/view/IMH.2015.0027/29773
- Taube, A. (2014) Some States Are Finally Making It Illegal To Sexually Harass Unpaid Interns, Insider, <https://www.businessinsider.com/states-banning-sexual-harassment-of-unpaid-interns-2014-10?r=US&IR=T>
- Thomas, H. (2022) Where are all the women in asset management? *Financial Times*, <https://www.ft.com/content/309c7a63-bf95-455a-ab3e-0182a3523611>

Transparency International (2019) Gender and corruption in Zimbabwe, <https://www.tizim.org/wp-content/uploads/2020/07/Gender-and-Corruption-in-Zimbabwe-2019.pdf>

TUC (2021) Sexual harassment of disabled women in the workplace, <https://www.tuc.org.uk/research-analysis/reports/sexual-harassment-disabled-women-workplace>

Tusiime, S., Musinguzi, G., Tinkitina, B. et al. (2015) Prevalence of sexual coercion and its association with unwanted pregnancies among young pregnant females in Kampala, Uganda: a facility-based cross-sectional study. *BMC Women's Health* 15, 79 (2015). <https://doi.org/10.1186/s12905-015-0235-9>

UN Women (2020) Sexual harassment against women with disabilities in the world of work and on campus, <https://www.unwomen.org/sites/default/files/Headquarters/Attachments/Sections/Library/Publications/2020/Discussion-paper-Sexual-harassment-against-women-with-disabilities-en.pdf>

UNDP-SIWI Water Governance Facility (2017) Women and corruption in the water sector: Theories and experiences from Johannesburg and Bogotá. WGF Report No. 8. Stockholm: SIWI, https://siwi.org/wp-content/uploads/2017/09/wgf-report-no-8_final-web-edited.pdf

UNDP (2019) Key Findings and Recommendations: Participatory Gender Audit in the Private Sector in Mauritius, <https://www.undp.org/sites/g/files/zskgke326/files/migration/mu/cc73761fdc0a083cb544e158b7a2050fa73fcfc55274d65f1ec6308ee6789646.pdf>

UNESCO, PLAN International, France. Ministère de l'Europe et des affaires étrangères. 2020. Beijing+25: generation equality begins with adolescent girls' education.

Webster, L. (2021) The everyday assault of disabled women: 'It's inappropriate sexual touching at least once a month', *The Guardian*, <https://www.theguardian.com/world/2021/nov/25/the-everyday-assault-of-disabled-women-its-inappropriate-sexual-touching-at-least-once-a-month>

Whyte, A. (2018) Private Capital Industry Admits It Has a 'Me Too' Problem, *Institutional Investor*, <https://www.institutionalinvestor.com/article/b16vsrf5gr4lzw/private-capital-industry-admits-it-has-a-'me-too'-problem>

Wodon, Quentin, Chloe Fèvre, Chata Malé, Ada Nayihouba, and Hoa Nguyen. 2021. Ending Violence in Schools : An Investment Case. Washington, DC: World Bank.

World Bank (2017) In Bangladesh, Empowering and Employing Women in the Garments Sector, <https://www.worldbank.org/en/news/feature/2017/02/07/in-bangladesh-empowering-and-employing-women-in-the-garments-sector>

WTS (2023) Diversity in the asset management industry, <https://www.wtwco.com/en-GB/insights/2023/03/diversity-in-the-asset-management-industry-on-the-right-track-but-at-the-wrong-pace>