

SMARTER ECONOMICS: INVESTING IN GIRLS



INVESTING IN GIRLS STOPS POVERTY BEFORE IT STARTS

Investing in girls is smart. It is central to boosting development, breaking the cycle of intergenerational poverty, and allowing girls, and then women—50 percent of the world's population—to lead better, fairer, and more productive lives. Girls who are more educated earn more income, have greater access to family health information and services, are more likely to delay early marriage and childbirth, and to have healthier babies.

Investing in girls is the right thing to do. Now. We need to Think Equal, and support the Girl Effect.

Robert B. Zoellick
President
The World Bank Group

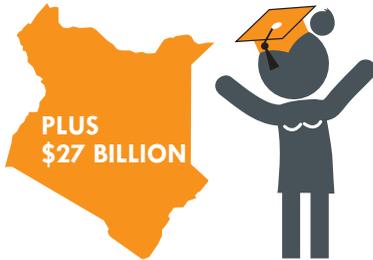
Taking action is simple. It doesn't mean changing everything. It just takes including girls in what you are already doing. Economic growth and competitiveness. Food security. Climate change. Migration. HIV/AIDS. Population growth. Maternal mortality and reproductive health. Peace and security. You get the idea. If there is an issue you are working on, including girls will deliver better results. And be careful: don't assume they are already included. Find out.

Smarter Economics: Investing in Girls uses findings from the 2012 World Development Report and other sources to show how the simple act of adding girls to development plans delivers a huge economic upside and breaks the cycle of intergenerational poverty. We know what works. We now need the political will to do it. You start the Girl Effect.

Maria Eitel
President & CEO
NIKE FOUNDATION

THE GIRL EFFECT DIVIDEND

GIRLS ARE THE WORLD'S GREATEST UNTAPPED RESOURCE. INVESTMENTS IN GIRLS HAVE SIGNIFICANT ECONOMIC RETURNS. THESE RETURNS HAVE THE POTENTIAL TO UPLIFT ENTIRE ECONOMIES. RECENT WORK SHOWS JUST HOW POWERFUL THE GIRL EFFECT DIVIDEND IS.



\$27 BILLION

Girls completing secondary school in Kenya would add US\$27 billion to the economy over their lifetimes*



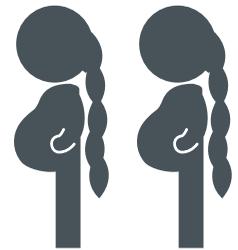
\$13.9 BILLION

If young Nigerian women had the same employment rates as young men, the country would add US\$13.9 billion annually*



\$383 BILLION

With nearly four million adolescent mothers annually, India loses US\$383 billion in potential lifetime income*



\$22 BILLION

In Bangladesh, the total cost of adolescent pregnancy over a lifetime is US\$22 billion*



\$6.8 BILLION

If Ethiopian girls completed secondary school, the total contribution over their lifetimes is US\$6.8 billion*



ACTION AGENDA: UNLEASH HER POTENTIAL AND TRANSFORM HER WORLD



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Rachel was orphaned at 17. Dead end? Hardly. With skills, knowledge, and an enabling environment, Rachel turned her volunteer work in a medical clinic into a job. Now, she supports her family and works toward a viable career.

UNLEASH HER POTENTIAL

To start, give girls voice and listen. They'll tell you what they need: all the skills, assets, and opportunities listed below.

1. Get girls through secondary school so they can participate fully in their communities and economies.
2. Provide designated girl spaces so every girl gets a running start to build networks, master skills, and share her voice.
3. Invest in the best solution to prevent HIV/AIDS and reduce maternal mortality: girls.
4. Incentivize communities to eradicate child marriage.
5. Give girls land rights to accelerate agricultural productivity and achieve food security.
6. Invest early so girls save money, build economic assets, and move from burdens to breadwinners.

TRANSFORM HER WORLD

Girls need laws, governments, economic systems, and social norms that protect her from harm and provide the opportunity to thrive.

1. Don't assume you're already reaching girls—collect data by sex and age so you know.
2. Add a focus on girls to all existing programs to improve ROI and optimize results.
3. Give girls official ID so they can access formal services, open bank accounts, own land, and vote.
4. Ensure justice systems protect girls and enforce national and international laws, especially those against trafficking and violence.
5. Recognize and reward men and boys who champion girls and stand up for their rights.

REACHING GIRLS AT SCALE

ADOLESCENT GIRLS INITIATIVE: LIBERIA

As highlighted in the 2012 WDR, the Adolescent Girls Initiative (AGI) promotes the transition of girls from school to productive employment using scalable models. Funded by the World Bank, the Nike Foundation, the governments of Australia, Denmark, Norway, Sweden and the United Kingdom, the AGI is proving the ripple effect starts with girls—almost 20,000 adolescent girls from Afghanistan to Rwanda, to be exact.

AGI programs match skills to the market, often challenging norms of gender-appropriate occupations. In Liberia, participating young women receive six months of training for jobs in house painting, professional driving, and security guard services. The skills training coupled with public commitments girls made to one another led to an almost 95% program completion rate. But the skills don't stop at income generation, they also move to personal management. Formal savings accounts at a local bank were established for all participating girls, with an initial deposit of US\$5. The AGI Liberia program works from start to finish to ensure girls grow into economically strong women.

BRAC

BRAC shows what can be achieved when we invest in girls at scale. BRAC reaches 800,000 girls globally. The girl-centered BRAC microfinance program unleashes her potential and transforms her world through the powerful combination of girl spaces, life skills, livelihoods training, and access to small loans. In Uganda alone, BRAC's 690 girl clubs have 26,500 members. With life skills and access to microfinance, girls support their families' businesses and start their own. They pay their own school fees as well as their siblings'. Families and girls have a strong incentive to delay marriage and childbirth.

Juthika's story: In poor families, a daughter is married off as soon as possible, removed from the family balance sheet. In Ishwarpur, Bangladesh, Juthika is rewriting

that equation through BRAC. She has ducks. She has a vegetable garden. She tutors schoolboys and embroiders handkerchiefs. Her skill and initiative earn Juthika US\$37 dollars a month. She puts herself through school, along with her brother. She supports her father and her mother. Juthika and her friends from BRAC are changing their community. The local elders confirm: their village used to be poor. When they needed rice, they went into debt. Not anymore. In Ishwarpur, the girl effect has made the difference.



Brent Stirton/Getty Images

In poor families, a simple equation rules: Educating a boy will bring returns, and educating a girl won't. In Ishwarpur, a small village in Gazipur, Bangladesh, Juthika is rewriting the equation.

THE WORLD OF GIRLS: WHAT NEEDS TO CHANGE

EDUCATION: TRANSITIONS DETERMINE A GIRL'S SUCCESS

In the past two decades, we have seen remarkable strides in girls' primary school attendance. But these advances are not yet universal and enrollment of girls reduces significantly in secondary school. A wealthy urban child in Nigeria, boy or girl, averages around ten years of schooling. A poor, rural Hausa girl averages less than six months*. We've seen that we can get girls in school. Now it's a matter of keeping them there.

CALL TO ACTION: Get girls through secondary school so they can participate fully in their communities and economies.

MARRIAGE: LATER MARRIAGE BETTER LIFE

While there are few reports of boys marrying or becoming fathers under age 15*, for girls in the developing world, it's common. In 29 of 46 developing countries, more than 30 percent of girls aged 18-23 were married between ages 12 and 17*. In 11 of these countries, more than 30 percent of girls married early to men at least 10 years older. Cycles of abuse perpetuate without question. Eighty-one percent of Ethiopian women believe being beaten by their husbands for disagreeing with him, burning the food, or refusing to have sex is justifiable*.

CALL TO ACTION: Incentivize communities to eradicate child marriage.

HEALTH & PREGNANCY: HEALTHY MOTHERS HAVE HEALTHY CHILDREN

Only by virtue of being female, girls suffer worse health conditions than their brothers. A girl's poor health passes through generations with grave consequences for her children. Maternal well-being—measured through short stature, low body mass index, and anemia—affects size at birth, survival, and child growthⁱ. The HIV epidemic hits girls hardest, too. In sub-Saharan Africa, 75 percent of 15-24 year-olds living with HIV are girlsⁱⁱ.

Marriage means more than a girl is out of school. Likely, she'll be pregnant soon. The leading cause of death for young girls 15-19 in developing countries is complications from early pregnancyⁱⁱⁱ. Annually, 16 million girls age 15-19 give birth. Ninety-five percent of these births are in the developing world*. Efforts in maternal mortality and health are not succeeding if they're not reaching girls.

CALL TO ACTION: Invest in the best solution to prevent HIV/AIDS and reduce maternal mortality: girls.

MATERNAL WELL-BEING— MEASURED THROUGH SHORT STATURE, LOW BODY MASS INDEX, AND ANEMIA—AFFECTS SIZE AT BIRTH, SURVIVAL, AND CHILD GROWTH.

THE WORLD OF GIRLS: WHAT NEEDS TO CHANGE

GIRL SPACES: PLATFORMS FOR SUCCESSFUL FUTURES

The onset of puberty isolates adolescent girls. It results in girls having weaker networks than boys—fewer friends and places to stay overnight or safely meet their same sex peers*. In Yemen, the restrictions for girls to attend school are related more to safety than social norms*. Half of all sexual assaults are against girls younger than 15^{vi}.

CALL TO ACTION: Provide designated girl spaces so every girl gets a running start to build networks, master skills and share her voice.

AGRICULTURE: GIRLS ARE THE CENTER OF AGRICULTURAL DEVELOPMENT

Girls and women represent 43 percent of the world's agricultural workforce but own less land and have access to less fertilizer and productive inputs than boys and men. Better access to training can improve yields in developing countries by as much as 22 percent^v.

CALL TO ACTION: Give girls land rights to accelerate agricultural productivity and achieve food security.

ECONOMIC OPPORTUNITY: FROM CHORES TO JOBS

Girls bear nearly all domestic labor. Among 13-24 year olds in the developing world, 33 percent of girls said household chores were the main reason they were not in school*. Malawian girls aged 6-14 spend 21 hours a week on domestic work, while boys spend 13.5 hours*.

Girls lack skills to manage or enter the labor market. Few girls have the most basic financial literacy let alone an ID, a savings account or a role model to show her the way. They have little access to credit. Without education or marketable skills, a girl must rely on others for basic survival.

CALL TO ACTION: Invest early so girls save money, build economic assets and move from burdens to breadwinners.



Brent Stirton/Getty Images

If there's one thing an adolescent girl needs, it's this: a safe space where she can meet friends, feel protected and express herself. Sounds soft? You'd be surprised.



Brent Stirton/Getty Images

The income from Sharifa's eggs and vegetables bought her nice things and her family a sanitary toilet. This got her dad to believe girls are responsible with business. So when he had some land, he leased it to his neighbor's teen daughter.



Brent Stirton/Getty Images

Molly's uncle laughed when she asked for \$150 to start a restaurant in their Nairobi slum. She asked again. Now her business supports three generations.

REFERENCES AND FURTHER READING

* Chaaban, Jad, and Wendy Cunningham. 2011. *Measuring the Economic Gain of Investing in Girls: the Girl Effect Dividend*. Policy Research Working Paper. World Bank: Washington, D.C.

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ⁱⁱ Global Coalition on Women and AIDS, Keeping the Promise: An Agenda for Action on Women and AIDS.

ⁱⁱⁱ United Nations Children's Fund. 2000. *Equality, Development and Peace*. UNICEF: New York.

^{iv} World Health Organization. 2005. *WHO Multi-Country Study on Women's Health and Domestic Violence against Women: Initial Results on Prevalence, Health Outcomes and Women's Responses; Summary Report*. Geneva.

^v World Bank. *Gender in Agriculture*. <http://go.worldbank.org/XM21E7T6I0>.