



# GIRLS COUNT A GLOBAL INVESTMENT & ACTION AGENDA

A *GIRLS COUNT* REPORT ON  
ADOLESCENT GIRLS

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**Cover Photo**

A girl in Nairobi is learning important life skills and connecting with her peers at the Binti Pamoja Center, a safe space for girls in one of the city's poorest neighborhoods.

**GIRLS  
COUNT  
A GLOBAL  
INVESTMENT  
& ACTION  
AGENDA**

# 10 ACTIONS HOW GIRLS TODAY CAN END POVERTY TOMORROW

## COUNT

### **Give adolescent girls an officially recognized identification**

Ensure governments register all newborns and provide birth certificates to enable access to health services and education. Furnish government-issued identification cards for all girls and boys over age 10 to reduce economic and social exploitation and to prevent girls' underage marriage.

### **Collect data on adolescent girls and disaggregate it by age**

Track program beneficiaries by age, gender, marital status, location, family income, and school enrollment status in all programs and sectors. Analyze this information to assess whether programs are reaching adolescent girls—especially the most vulnerable. Regularly report results to increase accountability, share learnings, target solutions, demonstrate success, and catalyze more resources.

## INVEST

### **Increase funding for adolescent girls—and track what it achieves**

Increase bilateral development funding for gender equality by 20 percent as part of a comprehensive effort to invest in adolescent girls. Mobilize resources from foundations and corporations to address girls' needs. Deploy experts on girls and gender in-country to advise on program design and ensure resources reach girls. Press for specific investments for girls by integrating their interests and needs in all major initiatives and by beginning such investments as early as 10 years old.

### **Expand opportunities for girls to attend secondary school**

Provide schooling for all girls through lower secondary school, or to age 16, at a minimum, using subsidies, scholarships, and conditional cash transfers to make school affordable for disadvantaged girls. Expand primary school facilities to house secondary school classes. Invest in non-formal schooling options to reach the most vulnerable girls. Track enrollment, completion rates, and the percentage of girls at grade-for-age to measure progress.

### **Refocus HIV/AIDS prevention strategies to focus on adolescent girls**

Implement prevention programs targeted to girls to address the disproportionate infection rates of girls to boys. Create a girl-specific focus within the Global Fund to Fight AIDS, Tuberculosis and Malaria to innovate new approaches and advocate for a

girl-specific focus within country-level HIV plans and strategies. Track HIV resources to ensure they reach and benefit girls.

### **Re-orient health delivery systems to work for adolescent girls**

Provide adolescent girls with services that are accessible, customized, confidential, and nonjudgmental. Offer check-ups for girls starting at age 10 that screen for reproductive and sexual health risks such as domestic violence and unintended pregnancy as well as for country-specific health issues like malaria. Target at-risk pregnant girls to reduce maternal mortality and conditions such as fistula.

### **Economically empower adolescent girls by building and protecting their assets**

Build marketable skills by enhancing the relevance of educational curricula and developing after-school tutoring and mentoring programs. Develop internships, apprenticeships, and training opportunities to promote girls' transitions to safe and productive livelihoods. Offer financial education programs—both formal and nonformal—for girls at age 10–14 to build economic assets and financial literacy early in life. Work with microfinance and banking institutions to design services for girls, including savings accounts so girls can protect their assets.

## **ADVOCATE**

### **Make the law work for adolescent girls**

Press for the repeal of laws that legitimize discrimination against girls and women in spheres such as legal personhood, marriage and family, property rights, and workplace and physical integrity. Work for laws and policies that prohibit gender-based discrimination, address violence and harmful practices, and ensure equality of access to health services, education, jobs and earnings, credit, and property ownership. Recognize positive reforms taken by governments and use their actions to encourage similar steps in neighboring countries or regions.

### **Equip adolescent girls to advocate for themselves and their communities**

Educate girls on their rights. Train and equip girls to educate leaders about their lives and to press for the enforcement of laws and policies that protect and enhance their rights. Engage girls in creating and executing programs and services that improve their own lives and those of their families and communities.

### **Mobilize communities, families, men, and boys to support adolescent girls**

Support religious and community leaders and head teachers to foster healthier, more supportive communities where girls can create and execute their own solutions. Engage men and boys as program co-beneficiaries and as important agents of solutions.



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# GIRLS COUNT

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# GIRLS COUNT FOREWORD

If you want to change the world, invest in an adolescent girl.

An adolescent girl stands at the threshold of adulthood. In that moment, much is decided. If she stays in school, remains healthy, and gains real skills, she will marry later, have fewer and healthier children, and earn an income that she'll invest back into her family.

But if she follows the path laid down by poverty, she'll leave school and enter marriage. As a girl mother, an unskilled worker, and an uneducated citizen, she'll miss out on the opportunity to reach her full human potential. And each individual tragedy, multiplied by millions of girls, will contribute to a much larger downward spiral for her nation.

Investing in girls is the right thing to do on moral, ethical, and human rights grounds. Perhaps no other segment of society globally faces as much exploitation and injustice, and we owe girls our support as integral, yet overlooked, members of the human family.

Investing in girls is also the smart thing to do. If the 600 million adolescent girls in the developing world today follow the path of school dropout, early marriage and early childbirth, and vulnerability to sexual violence and HIV/AIDS, then cycles of poverty will only continue.

Yet today, only a tiny fraction of international aid dollars is spent—and spent effectively—on needs specific to adolescent girls. That underinvestment is the reality the Coalition for Adolescent Girls ([www.coalitionforadolescentgirls.org](http://www.coalitionforadolescentgirls.org)) is trying to change.

Launched by the United Nations Foundation and the Nike Foundation in 2005, the Coalition's goal is to offer fresh perspectives, diverse resources, and concrete policy and program solutions to the challenges facing adolescent girls in developing countries. Our

first step? Uncover adolescent girl-specific data and insights to drive meaningful action.

In 2008, *Girls Count: A Global Investment and Action Agenda* did just that. Authored by Ruth Levine from the Center for Global Development, Cynthia B. Lloyd of the Population Council, Margaret Greene of the International Center for Research on Women, and Caren Grown of American University, *Girls Count* laid out the case for investing in girls and outlined actions that policymakers, donors, the private sector, and development professionals can and should take to improve the prospects for girls' wellbeing in the developing world.

Today, we are pleased that *Girls Count* has gone into its second printing. More importantly, the authors have continued beyond that groundbreaking work to explore girls' lives further. Together, the results comprise the new *Girls Count* series:

- In *New Lessons: The Power of Educating Adolescent Girls*, Cynthia B. Lloyd and Juliet Young demonstrate that education for girls during adolescence can be transformative, and they identify a broad array of promising educational approaches which should be evaluated for their impact.
- In *Girls Speak: A New Voice in Global Development*, Margaret Greene, Laura Cardinal, and Eve Goldstein-Siegel reveal that adolescent girls in poverty are acutely aware of the obstacles they face, but are full of ambitious, powerful ideas about how to overcome them.
- In *Start with a Girl: A New Agenda for Global Health*, Miriam Temin and Ruth Levine describe the positive multiplier effect of including adolescent girls in global health programs and policies—and the risks if they continue to be left out.
- Through *Girls Discovered: Global Maps of Adolescent Girls*, Alyson Warhurst, Eva Molyneux, and

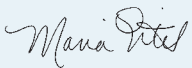
## FOREWORD

Rebecca Jackson at Maplecroft join the ranks of *Girls Count* authors by using their unique quantitative analysis of girl-specific data to literally put girls on the global map.

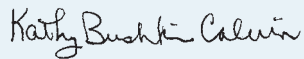
- Finally, Caren Grown is exploring how income and savings in the hands of girls can drive fundamental social change. This work will be the first to shine a light on this exciting but little-understood area of global development.

Each report takes us deeper into the lives of adolescent girls and contains an action agenda outlining how the global community can count girls, invest in girls, and advocate for girls. Taken together, the *Girls Count* series presents a powerful platform for action. Please visit [coalitionforadolescentgirls.org](http://coalitionforadolescentgirls.org) for more information.

The girl effect is the missing and transformative force needed to achieve the Millennium Development Goals, with the unique power to break the intergenerational cycle of poverty. It is about the lives of 600 million adolescent girls, and the millions more lives that are affected by them. Girls do indeed count.



**Maria Eitel**  
President  
The Nike Foundation



**Kathy Bushkin Calvin**  
EVP & COO  
The United Nations  
Foundation

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# GIRLS COUNT PREFACE

Poignant images of girls and young women grace the promotional brochures of almost every public agency and nongovernmental organization in international development. Politicians and public officials routinely invoke the importance of improving the chances of success for young people and providing better opportunities for the next generation. In elaborate signing ceremonies world leaders commit to reducing the toll of poor schooling, ill health, violence, and discrimination on girls and young women. And fast-growing countries that export consumer goods and are expanding their service industry rely heavily on a large pool of young female labor. Yet girls remain at the margins of development policies and programs.

This report is about why and how to put girls at the center of development. It is about how the health of economies and families depends on protecting the rights of and fostering opportunities for today's girls. It is about how far girls in many developing countries have come—but how far we remain from a world in which girls' rights are respected.

With adolescent girls the case is perfectly clear that the economic and human rights agendas are perfectly aligned: in new global economy girls and young women are no longer as sheltered by their parents and communities, but they also are not armed with education or understanding of their own rights to protect themselves in the world.

Unfortunately, adolescent girls are awkward for governments and donors to think about, with their physical sexuality but their nonadult vulnerability. Ministries of health and education do not have a mandate to serve them, ministries of social welfare have more politically rewarding programs to operate, and donor agencies find it far easier to promote investments in very young children and older mothers than to deal with the complicated and controversy-generating age between childhood and adulthood.

The Center for Global Development had an exciting opportunity to work with the International Center for Research on Women and the Population Council and with the support of the Nike Foundation and the UN Foundation. This report highlights the long overdue actions that governments, donor agencies, NGOs, and private employers can and must take to help girls fulfill their potential.

Reports do not change the world, but champions can. The next step must be to find and support courageous and visionary leaders who see that the sort of global development sought by all is impossible without large-scale and effective investments in adolescent girls. The Center for Global Development is ready and willing to convene those leaders—from developing country governments, from the private sector, from donor agencies, and from civil society organizations—and to help them take forward the recommendations in this report, to create a better future for girls—and for all of us.

**Nancy Birdsall**

President, Center for Global Development





# GIRLS COUNT EXECUTIVE SUMMARY

## Why girls matter most

One person in eight is a girl or young woman age 10–24. Young people are the fastest growing segment of the population in developing countries, and their size will peak over the next 10 years. Simply because of their numbers, adolescent girls ages 10–19 and young women ages 20–24, and the boys and young men who will so strongly influence their lives, merit the attention of public policymakers and private sector leaders.

In many places girls and young women do not enjoy the basic rights of voting, cannot inherit land, are subject to female genital cutting, and do not have the right to stop unwanted sexual advances or gain justice. As the world seeks to fight poverty and respect fundamental human rights, girls remain nearly invisible to those in positions of power—and yet it is only through major and sustained improvements in the condition of girls that the world will reach its goals.

Girls' welfare is fundamental in determining economic and social outcomes. At the macroeconomic level the size and competitiveness of tomorrow's labor force will be shaped by today's girls' education and skill-building and by how much these girls use their education and skills in formal and informal economic activity. Moreover, future economic growth hinges in part on how well developing countries take advantage of the bulge in the population of productive age. Under the right conditions, a decline in fertility caused by increased female secondary education would lead to fewer dependents per worker, allowing economic growth to take off. The right conditions include an economy able to absorb and boost the productivity of workers, including female workers.

Beyond narrow economic outcomes, improved governance and healthy societies depend on an active and engaged citizenry. A thriving civil society comes not only from increased political and social awareness but also from the average citizen's participation in all

aspects of public life. Delivering core public services to meet the Millennium Development Goals requires an adequate cadre of health workers, teachers, engineers, planners, and law enforcement officials. Girls as well as boys must be adequately educated and trained today to prepare them for later economic and civic life—and young women must be given adequate opportunities to contribute to and participate in public life.

The current household economy depends heavily on the unpaid and often-invisible contributions of female members. Girls undertake much of the domestic labor needed for poor families to survive: carrying water, harvesting crops, tending livestock, caring for younger children, and doing chores. As technological innovations and improvements to infrastructure in developing countries reduce domestic and agricultural burdens, girls will have more time for other pursuits. It is critical that girls' contributions remain productive.

Girls' welfare today shapes the prospects for future families. The health and educational achievement of future generations is directly related to the physical and intellectual condition of today's girls and young women, who will bear and prepare the children of the next decade.

Most important, girls matter because they are human beings. Girls have equal rights to human dignity, self-determination, freedom from violence, good health, education, and participation in economic and political life.

## We are failing our girls

Although a precious asset for the present and future, girls in developing countries are in trouble. Girls and young women are generally less educated, less healthy, and less free than their male peers. They face systematic disadvantages over a wide range of welfare indicators, including health, education, nutrition, labor force participation, and the burden of household

tasks. Because of deprivation and discriminatory cultural norms, many poor girls are forced to marry at very young ages and are extraordinarily vulnerable to HIV, sexual violence, and physical exploitation. Lacking a full range of economic opportunities and devalued because of gender bias, many girls are seen as unworthy of investment or protection by their families. Isolated and unsupported, these girls have little voice to demand their rights. As they move into early marriage and childbearing, the cycle continues:

- The poorest, least developed countries tend to have the largest shares of young people in their populations, and it is the girls and young women who face the greatest disadvantages.<sup>1</sup> A sixth of the world's young people live on less than \$2 a day, including 12 million girls in sub-Saharan Africa<sup>2</sup> who live on less than \$1 a day.<sup>3</sup>
- Poverty compels many young women to seek employment in the informal sector, where they are channeled toward a narrow range of low-skilled jobs characterized by minimal pay, long hours, and unequal power relations that often lead to exploitation.<sup>4</sup> In rural areas restricted mobility and education leave many adolescent girls to choose between low-skilled and no employment. Girls spend more time than boys on domestic chores, which can restrict educational, social, and economic opportunities.<sup>5</sup>
- Few poor girls have an opportunity for education. In sub-Saharan Africa, for example, only 17 percent of girls enroll in secondary school.<sup>6</sup> In addition to living in poverty, many of these girls also come from socially excluded populations—rural or ethnic subgroups that face discrimination.<sup>7</sup>
- Girls bear a heavy burden of work, particularly in rural areas. They carry water, collect firewood, care for younger children, and tend livestock. The lack of access to basic infrastructure, and particularly to water supplies, extracts its greatest toll on girls.
- One girl in seven in developing countries marries before age 15, and nearly half of all girls are expected to marry by age 20.<sup>8</sup> Early marriage is most common in South Asia and sub-Saharan Africa, where in 15 countries almost half of all girls are married before age 18.<sup>9</sup>
- Unwanted pregnancies are disproportionately among young, unmarried girls who often lack access

to contraception. Unsafe abortion procedures carry a high risk of death. In Ethiopia more than half of maternal deaths among women under age 20 were found to be due to an abortion.<sup>10</sup>

- One-quarter to one-half of girls in developing countries become mothers before age 18. And 14 million girls ages 15–19 give birth each year. Adolescent girls are up to five times more likely to die from complications of pregnancy than women in their 20s, and their babies are also at higher risk of dying.<sup>11</sup> The highest fertility rates among adolescents are in South Asia and sub-Saharan Africa, where more than 90 percent of maternal deaths occur.<sup>12</sup> Early childbearing is closely correlated with poverty. Girls from poor households are three times more likely than better-off girls to give birth during adolescence, and they bear twice as many children.<sup>13</sup>
- Nearly half of sexual assaults worldwide are against girls ages 15 and younger, and girls ages 15–19 in developing countries are at a particularly high risk for physical and sexual violence.<sup>14</sup> During adolescence many of these young women may also be subjected to female genital cutting, forced marriage, sexual exploitation, and discriminatory property and family laws.<sup>15</sup>
- Around 59 percent of HIV-positive adults in sub-Saharan Africa—the worst affected region in the world—are women, and 75 percent of infected youth are girls ages 15–24.<sup>16</sup> In many places HIV infection rates are higher among young married girls than among their unmarried counterparts.<sup>17</sup>

## A starting agenda for girls

By virtue of their age and social position, girls' opportunities and prospects are fundamentally shaped by those closest to them, particularly family members—mothers, fathers and other male relatives, mothers-in-law, and husbands. But the actions within the often-hidden domestic circle are affected by the policies and resource allocation of national and local governments and donor agencies as well as by civil society and the private sector. These actors can recognize the needs and untapped potential of girls and stimulate families and communities to value and invest in girls' futures.

<sup>1</sup> Plan 2007.

<sup>2</sup> This figure was calculated by the authors using the Population Reference Bureau's DataFinder database (<http://www.prb.org/DataFind/datafinder7.htm>, accessed December 20, 2007, which is based on the organization's 2006 and 2007 World Population Data Sheets.

<sup>3</sup> World Bank 2007b.

<sup>4</sup> Development Gateway Foundation 2004.

<sup>5</sup> Plan 2007.

<sup>6</sup> Rihani 2006.

<sup>7</sup> Lewis and Lockheed 2006.

<sup>8</sup> Population Council 2006.

<sup>9</sup> Jain and Kurz 2007.

<sup>10</sup> Population Council 2005.

<sup>11</sup> UNFPA 2005.

<sup>12</sup> UNICEF 2006 and DevInfo ([http://www.devinfo.org/facts\\_you\\_decide/7\\_4\\_4.htm?IDX=13](http://www.devinfo.org/facts_you_decide/7_4_4.htm?IDX=13), accessed December 20, 2007).

<sup>13</sup> World Bank (2004) and Rani and Lule (2004).

<sup>14</sup> WHO 2005.

<sup>15</sup> Plan 2007.

<sup>16</sup> UNDESA 2006 and DevInfo ([http://www.devinfo.org/facts\\_you\\_decide/6002.htm?IDX=13](http://www.devinfo.org/facts_you_decide/6002.htm?IDX=13), accessed December 20, 2007).

<sup>17</sup> UNDESA 2006 and DevInfo ([http://www.devinfo.org/facts\\_you\\_decide/6002.htm?IDX=13](http://www.devinfo.org/facts_you_decide/6002.htm?IDX=13), accessed December 20, 2007).

The cycle of neglect of girls' rights, poor health and education indicators, meager economic options, and the generation-to-generation transmission of poverty can be broken by focused investments in girl-directed policies and programs that meet girls' needs. The international community has focused heavily on expanding access to primary education for girls, and though important, primary education is by no means enough. The benefit of education will not materialize without the possibility of attending secondary school, and schools at all levels must provide a quality education that not only prepares but also respects, empowers, and protects girls. Beyond education, prospects for girls depend on key changes in the policy environment, public attitudes, economic opportunities, and health and other social programs.

**The broad agenda includes three key actions:**

- Count girls. Disaggregate data of all types—from health and education statistics to the counts of program beneficiaries—by age and sex. Doing so will make girls more visible to policymakers and reveal where girls are excluded.
- Invest in girls. Make strategic and significant investments in programs focused on adolescent girls, commensurate with their importance as contributors to the achievement of economic and social goals.
- Give girls a fair share. In employment, social programs, protection of human rights, and all other domains ensure that adolescent girls benefit equitably. In many cases this will take explicit and deliberate efforts to overcome household and social barriers.

**Governments in developing countries must act**

National and local governments have primary responsibility to protect, promote, and fulfill the rights of all citizens. Three core areas for action will improve prospects for girls: creating a legal environment that treats girls fairly, delivering social services equitably, and ensuring that public works and employment guarantee programs targeted to the poor benefit young women.

**Creating a legal environment that treats girls fairly**

Elements of the national or local legal and policy framework that inherently discriminate against

**The cycle of neglect of girls' rights, poor health and education indicators, meager economic options, and the generation-to-generation transmission of poverty can be broken by focused investments in girl-directed policies and programs that meet girls' needs.**

# The international community has focused heavily on primary education for girls, and though important, primary education is by no means enough.

adolescent girls should be systematically identified and eliminated, existing laws that protect girls and young women should be rigorously enforced, and families and local communities should be compelled to assure girls' rights and safety. Efforts should be targeted to local areas where child marriage and female genital cutting are prevalent. In countries where national law is not in compliance with the Convention on the Elimination of All Forms of Discrimination Against Women, inheritance laws should be reformed to eliminate primogeniture or social norms that prevent girls from inheriting property.

Legal or de facto restrictions on school enrollment by pregnant girls, married girls, and young mothers as well as limits on access to reproductive health information and services based on marital status should be eliminated.

The births of all girls, as well as boys, should be properly registered, and every child should be issued a birth certificate. Girls and boys over age 12 should have readily accessible personal documentation to protect them from economic exploitation and underage marriage

(ideally a national identity card, or a birth certificate, child health card, or school enrollment card to start).

## **Delivering social services equitably**

Key ministries, including health, interior, youth, and education ministries, must ensure that adolescent girls and young women from poor households obtain a fair share of and access to social programs. This should include all levels of education, basic health services, and youth services, including youth centers, catch-up learning programs, recreational activities, and peer-to-peer programs. Particular focus should be given to geographic areas with poor indicators of girls' wellbeing (for example, school enrollment or completion). A starting point for this is collecting data on service recipients, disaggregated by gender and age (and by marital status and living arrangements) to identify who is already benefiting from services. Clear benchmarks should be established for particularly vulnerable subgroups, such as girls who live apart from their parents, who are out of school, who are from HIV-affected families, who have recently migrated to cities, who speak a nonmajority language, or who are employed in domestic service.

## **Ensuring that public works and employment guarantee programs targeted to the poor benefit young women**

In many countries governments provide unskilled manual laborers with short-term employment on infrastructure projects (such as road construction and maintenance, irrigation infrastructure, reforestation, and soil conservation), although some offer employment guarantees year-round. Governments can design such initiatives to address the constraints of young female workers (such as distance to work sites, safety issues, or care responsibilities) and provide equal employment opportunity in hiring and pay.

A fair share of public vocational training, apprenticeship programs, and other job training programs provided to young women is also essential. These programs should create skills that address emerging market opportunities and high value-added activities.

## **The donor community and technical agencies must act**

Official and private donors and multilateral technical agencies of the United Nations can support all the

priorities already discussed. They can also contribute in two other important ways: focusing HIV/AIDS programs on girls and supporting post-primary education.

### **Focusing HIV/AIDS programs on girls**

In light of the increasingly youthful and female profile of the HIV epidemic, HIV/AIDS programs need to focus more on girls and prevention. The largest HIV/AIDS programs in low-income countries are funded and designed by international donors, and their design and implementation are shaped by donor priorities and practices. Donors can use this influence to orient resources to the needs of the most vulnerable populations in high-burden countries: adolescent girls and young women. The U.S. President's Emergency Plan for AIDS Relief, the Global Fund to Fight AIDS, Tuberculosis and Malaria, the World Bank, and other large donors to AIDS programs should implement a strategy aimed at reducing new infections among adolescent girls. Performance of AIDS programs should be measured specifically against this target.

### **Supporting post-primary education**

Support for post-primary education includes but is not limited to secondary education. It also comprises critical investments in girls at or near puberty when school dropout is most likely. In recent years donors have focused education spending in developing countries on expanding enrollment in primary education. This approach has proven insufficient both for the girls themselves and for attaining the social benefits of education. When girls are at or near puberty (which often coincides with the transition from primary to secondary school), parents may discourage them from continuing in school or may pressure them to drop out to preserve their reputation and marriage prospects. Donors must therefore focus on the quality of education and on the social barriers in the transition between primary and secondary levels, typically affecting girls ages 10–14.

Donors should broaden their focus to include girls' support programs through this transition, while creating secondary school, job training, and other education opportunities that are attractive to girls and acceptable to their families. This may mean not only having gender-sensitive teachers but also ensuring a sufficient cadre of female teachers and

parateachers. Without these investments, the gains from girls' expanded enrollment in primary school will be lost.

### **Private employers must act**

The agricultural and informal sectors dominate economic activities in many poor countries, so the scope for formal private local and multinational employers to take constructive action is limited. In all countries, however, the formal sector can contribute to girls' wellbeing, especially in countries most fully engaged in the global economy, with growing service and light manufacturing sectors. Leaders in the local and multinational corporate sectors have a special responsibility to improve and illuminate the economic opportunities available to young women, providing an incentive for families to envision and invest in a different future for their girls. Multinational corporations in particular must take seriously their vanguard role in every country in which they operate, whether through local affiliates and contractors or in their own operations.

### **Practicing nondiscrimination in hiring and pay**

Private sector employers should hire without regard to gender, marital status, or pregnancy and provide fair wages and employment benefits to both men and women.

### **Improving young women's prospects for, access to, and control over their own earnings**

Private employers can contribute to broader development in their communities by providing young female employees with resources and services to help build personal assets and maintain wellbeing. One technique is private onsite savings accounts for young women who would otherwise be able to open a bank account only with permission from a male family member. Microfinance and other organizations, in partnerships with banks and financial institutions, can develop and evaluate innovative models that enable girls to build savings accounts and other financial assets. Large national and multinational corporations can invest in schools—constructing buildings, enhancing teacher training, introducing distance learning technologies, and providing scholarships.

**Pressing governments to adopt legislative and policy changes for the formal employment sector that prepare and protect girls and women**

The private sector can use its influence to increase the pool of skilled female workers and to enact and enforce measures that protect the safety of girls and young women. Moreover, private sector actors can encourage the government to invest in water, transportation, and other infrastructure that simultaneously enhances the potential for economic growth and reduces the burden on girls and women.

**Civil society must act**

The scope for action by civil society organizations—both those that advocate for girls and those that provide social services—is vast. And there will be much small-scale success to draw on as programs are developed and expanded. In all of these areas female role models will show the way to younger girls.

**Advocating for changes in social attitudes and norms**

Through community sensitization and social marketing programs civil society groups should take the lead in reshaping family and community expectations. In some cases civil society must press national and local governments to adopt more appropriate policies and priorities. At the same time civil society organizations can test the benefits of incentives for families (for example, conditional cash transfers and community-level incentives that promote broad participation) to ensure girls' rights to good health, delayed marriage, and decent work.

**Creating safe spaces for girls**

Recognizing the value of social networks and access to mentors for girls and young women, civil society organizations (including faith-based organizations) can play a critical role in creating and maintaining safe spaces for girls to congregate, share information and ideas, and obtain supportive guidance. Public facilities can be used creatively for such purposes—for example, using schools after-hours or off-season. These spaces can serve as platforms from which to offer catch-up education, financial literacy instruction, savings clubs, and health services (either directly or on referral). Safe and supportive spaces are a vital preventive measure for girls at risk of HIV or sexual violence.

**Offering informal education, including school-to-work programs**

Civil society organizations can reach socially excluded populations, from which the majority of out-of-school girls come. Effective programs include community-based multigrade accelerated learning programs, such as those operated by BRAC and *Escuela Nueva*. Several types of programs operated primarily by civil society organizations can support efficient transition to employment, including school-to-work programs (which provide incentives to private

**In light of the increasingly youthful and female profile of the HIV epidemic, programs need to focus more on girls and prevention.**

sector businesses to work with schools in transitioning female graduates into the workforce) as well as apprenticeships and skill-building in both traditional and nontraditional sectors with the creation of professional training centers for adolescent girls. Programs focused on conferring financial literacy and life skills are also needed—including, for example, after-school programs for girls to learn about finances, balancing budgets, and other essential economic skills.

**Protect informal sector workers**

Given the concentration of girls and young women in the informal sector, civil society organizations can advocate for the rights of informal sector workers by organizing workers and providing social and economic services for them.

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These priorities cover areas where much progress is required and where specific steps can be taken. In attacking these issues, civil society, governments, and donors should create mechanisms for the meaningful participation of young women and adolescent girls in their programs and policy, helping to foster youth leadership. Service delivery organizations should seek women and girls' input from the early stages, while advocacy organizations should help adolescent girls speak out to decisionmakers on their own behalf. Having a youth focal point or spokesperson within the organization is one way to ensure that young people are represented at the table. However, youth engagement should be incorporated across the board as a vital component of all programs where possible.

While these recommendations need to be adapted to specific contexts, they provide a starting point for crucial, country-by-country agenda-setting. At the global level, while these priorities by no means constitute an exhaustive list, they should inform donor and technical agencies and private charities of where gains can be made.

This is a moment when action in support of girls is urgently needed—and inaction in the face of the compelling evidence is unconscionable. Girls in developing countries, long ignored by public policymakers, deserve a full and equal chance for rewarding lives and livelihoods.

**Private sector actors can encourage the government to invest in water, transportation, and other infrastructure that reduces the burden on girls.**

1

# ECONOMIC GROWTH, POVERTY REDUCTION, AND GIRLS







**This report is about why and how to put girls at the center of development—to invest in adolescent girls in developing countries. It is about how the health of economies and families depends on protecting the rights of and fostering opportunities for today’s girls. It is about how far girls in many developing countries have come over the past two decades—but how far we remain from a world in which girls’ human rights are acknowledged, respected, and protected and in which young women are able to realize their potential to contribute to sustained economic and social progress. This report calls for a long-overdue dialogue among high-level decisionmakers about actions that governments, civil society organizations, development agencies, and the private sector can and should take now: given the vital role played by girls, what actions can ensure that girls in developing countries who face critical transitions into adulthood are well prepared to engage in economic activity and to assume roles in marriage, motherhood, and community leadership?**

development community has shied away from the rights, needs, and opportunities of adolescent girls, in part because these needs touch on some of the most complex and emotionally fraught sociocultural areas. In contrast to the politically attractive focus on young children, dealing with adolescence requires attending to sexuality, gender roles, and parental dominion. Paradoxically, many development agencies prominently feature girls and young women in promotional materials as the appealing face of those who benefit from “good works,” but serious and sustained efforts to improve the condition of girls are largely absent.

The exact start and end of adolescence are arbitrary, but adolescence is the time when puberty brings about physical changes, gender role definition is intensifying, and girls move from childhood to adult roles as wife, mother, worker, and citizen. During this period, health and social behaviors are established that have a lifetime of consequences.

Puberty triggers a marked divergence in gender-based trajectories, usually resulting in greater possibilities for boys and greater limitations for girls. The stronger emphasis on gender roles at the onset of adolescence often underscores the distinct cultural disadvantages that girls face, particularly with regard to opportunity, individual choice, and the freedom to err. On the whole, adolescent girls in developing countries spend less time in school than boys, perform a disproportionate share of domestic work, have less mobility outside the home and fewer acceptable public spaces for leisure activity, and claim fewer friends, mentors, and social outlets. While boys’ adolescence almost always means increased independence, autonomy, mobility, leisure time, and public recognition of adulthood (for example, through military inscription or religious initiation), similar rites of passage for girls are rare. Young women do not typically gain any type of meaningful seniority within their communities.

This report considers the lives of young people ages 10–24—an admittedly broad age range—but focuses most of its recommendations on the younger portion of that age group. Age 10 is usually the onset of important physical changes and their accompanying social consequences. At that age the treatment of girls is shaped strongly by social expectations of who they will be and what they will do as women.

## Why adolescents?

The focus here is on the adolescent period, starting at age 10, because it is the moment of crucial transition to adult roles and a stage that sets the course for the rest of life. Despite the unequivocal importance of the wellbeing of girls at this life stage, however, the

### Previous page

Leonida is a graduate of Caroline for Kibera’s Binti Pamoja in Nairobi, Kenya. In one of the world’s most dangerous urban environments for girls, Binti provides safe spaces, scholarships, and leadership training for its members. The program’s first graduates took it upon themselves to increase Kibera’s number of safe spaces, bringing 350 more girls into the program.

To capture the relationship between expected roles in adulthood and the extent to which younger girls are provided with educational and other opportunities, the focus of the report continues up to age 24, when most young women have married and a large share have given birth. Throughout the report “adolescent girls,” or simply “girls,” refer to ages 10–19; “early adolescence” refers to ages 10–14; and “late adolescence” refers to ages 15–19. “Young women” refers to ages 20–24.<sup>1</sup>

## Why girls?

This report takes as a starting point that the wellbeing of girls matters, above all, because they are individuals with inalienable human rights. Nearly all countries are now legally bound to respect, protect, and fulfill women’s and girls’ rights as set out in two treaties: the UN Convention on the Rights of the Child and the Convention on the Elimination of All Forms of Discrimination Against Women. But in many countries and communities girls and young women still experience discrimination and abuse, and many of the public policy measures introduced to redress these issues are not enforced.

Even beyond the self-evident human rights argument, the wellbeing of girls is vital for societies—and protecting girls’ rights and fostering their opportunities is the right strategy for economic development. The condition of girls ripples out to their families, communities, and countries and echoes into future generations in particular and profound ways. Compelling data show that key future social and economic outcomes depend heavily on the condition of adolescent girls today—not only their access to education, which has become a well accepted (albeit still unfulfilled) part of the development agenda, but many other aspects of their welfare. In this way improving the lives of girls today is fully aligned with the agendas for both human rights and economic development.

## Why now?

The need to improve the life chances for girls in developing countries is acute. Quick action with a long-term vision is motivated by an understanding of rapid population shifts, changing economic conditions, and the need to deliver on international development goals.

# The wellbeing of girls is vital for societies—and protecting girls’ rights and fostering their opportunities is the right strategy for economic development.

Adolescent girls are part of a swelling population of youth—a demographic trend that creates both tremendous potential for accelerated development in low- and middle-income countries and an imperative to ensure that policy measures and resources prepare young people to make future contributions. Rapid globalization and urbanization in developing countries bring more opportunities for economic activity and social development than previously imaginable. Employment of young women dominates in many of the industries most closely associated with globalization, including garment manufacturing and other light industry, and the service sector. With those opportunities, however, also lies the potential for exploitation; social dislocation and weakened traditional structures can bring major risks to the health and safety of girls and young women.

Along with these demographic and global forces, there is a growing impatience with persistent poverty and inequality—reflected in part in the Millennium Development Goals, whose deadline of 2015 approaches

<sup>1</sup> The 10–24 age range has also been used in recent important reports on youth, including Lloyd (2005), World Bank (2006), and Population Reference Bureau (2006).

## BOX 1.1

## Rapid improvements are possible

Positive developments in education, legal reforms, and economic opportunities for girls and young women demonstrate how rapid the returns to investment can be.

### Primary education

With each passing decade, primary enrollment rates in developing countries have risen dramatically. In 1960 less than half of children ages 6–11 in developing countries were enrolled in primary school; by 2004, 86 percent were. Over the last half of the 20th century enrollment of girls in primary school doubled in South Asia, sub-Saharan Africa, the Middle East, and North Africa, rising faster than boys' enrollment. In the 1990s two-thirds of developing countries increased girls' enrollment faster than boys, narrowing the gender gap. Bangladesh, Gambia, Guinea, Mali, Morocco, and Nepal showed the greatest improvements. Some countries have made remarkable progress in girls' enrollment rates in a short time. In Morocco girls' enrollment in primary school increased from 45 percent in 1997 to 86 percent in 2004. As of 2007, 120 countries have achieved gender parity in primary enrollment.

### Legal reforms

A recent surge in female-focused legal reforms has helped to raise awareness of and support for women and girls in developing countries, especially child marriage, property and divorce rights, and female genital cutting. Women's groups throughout sub-Saharan Africa are challenging male dominance in community decisionmaking, contesting discriminatory laws, leading national campaigns to publicize women's rights, lobbying policymakers through formal political channels, and mobilizing constituency-level support for female legislators.

### Health

Girls and women are healthier than they have ever been. Over the past few decades female life expectancy has increased by 15–20 years in developing countries while fertility rates have decreased. In Latin America, in particular, the health gains for girls and women have been remarkable. Similarly, following increased investments in girls and improvements to women's health care access in the 1990s, for the first time women in South Asia are now living as long as men on average.

### Economic activity

More women than ever before participate in the global labor force. In every region except sub-Saharan Africa female labor force participation has increased since 1970, including average gains of 15 percentage points in East Asia and Latin America. This growth has been larger for women than for men, narrowing the gender gap in employment. One explanation for this phenomenon is that girls may have more time available for income-earning work as economic modernization reduces demands on their time. Gender gaps in wages have also narrowed, and although most girls who work still turn most of their earnings over to their families, older girls (particularly those employed in the garment industry) retain portions of their income and thereby gain some economic independence.

Source: Rihani 2006; World Bank 2001; UNESCO 2007; Mensch, Bruce, and Greene 1998; UNICEF 2006.

quickly. Achieving virtually all the development goals related to economic growth and poverty reduction requires improving the opportunities afforded girls to participate in economic activity, preparing girls for all the roles they will play as adults, and enhancing girls' health and protecting them from harm.

In short, while many of the problems and restrictions faced by adolescent girls are centuries old, there is an urgent need to attend to them now. Fortunately, if recent history is a guide, improvements will take hold quickly when concerted efforts are made (Box 1.1). The challenge is to identify the highest-leverage investments and actions, to make clear commitments, and to follow through.

## Improving the lives of girls and young women

This report lays the groundwork for an agenda to generate most-needed improvements for girls—not just through sector-by-sector investments in “feel-good” programs for impoverished girls but through a broad array of actions by developing-country governments, civil society, the private sector, and donors and technical agencies.

The condition of girls and the opportunities for improvement vary greatly by place and over time, and any version of a “global agenda” runs the risk of overlooking important variation. This report develops a range of specific examples to illustrate the importance of tailoring actions to particular contexts and to a girl's stage in her own development. However, this report also conveys a message of universality. Girls everywhere should have the opportunities and capacities that people in developed countries believe possible for their daughters and granddaughters: good health, happiness, safety, education, and economic independence.

To prepare this report, in response to a request from the Coalition for Adolescent Girls, researchers from the Center for Global Development, the International Center for Research on Women, and the Population Council drew on a breadth of material from academic scholarship to practical program evaluations. Particularly important sources were the pathbreaking reports *Growing Up Global: The Changing Transitions to Adulthood in Developing Countries* (Lloyd 2005),

# While many problems faced by girls are centuries old, there is an urgent need to attend to them now.

*Because I Am a Girl* (Plan 2007), *Keeping the Promise* (Global Coalition on Women and AIDS 2006a), and *The Uncharted Passage: Girls' Adolescence in the Developing World* (Mensch, Bruce, and Greene 1998).

Chapter 2 focuses on the relationship between the condition of girls and key outcomes of importance: economic growth, social stability, and family welfare over several generations. Chapter 3 summarizes available evidence about the condition of girls in developing countries today. Chapter 4 highlights three areas in which the vulnerabilities and constraints affecting girls are manifested—child marriage, HIV/AIDS, and violence—and describes some of the approaches that have been taken to date to address these problems. Chapter 5 proposes the elements of an agenda for action for the public and private sectors and provides illustrative examples of real-world programs and their costs, including the potential costs of scale-up.

2

**GIRLS  
MATTER  
TO THE  
WORLD**



**“In these days I realized that youngsters want to participate and make a better world. All [their] ideas show that young people are united and willing to help the people that need their support. The youngsters are acting locally and that’s great because they show their urge to live in a better world.”—Catalina, age 18, Colombia (Plan 2007)**

One person in eight—or close to 900 million people—is a girl or young woman age 10–24. Because of past high fertility rates (which still prevail in many African countries), the 10- to 24-year-old age group is the fastest growing segment of the population in most developing countries (World Bank 2006). The proportion of the population in this age range varies from 21 percent in Cuba to 41 percent in Swaziland, and it is quite high throughout much of South Asia and Africa (Figure 2.1). In the most recent UN population survey South Asia was home to 326 million adolescent girls and young women, East Asia (including China) to 171 million, and sub-Saharan Africa to 126 million.<sup>1</sup>

The total global population ages 10–24—already the largest in history—is expected to peak in the next decade, representing a major factor in the economic prospects for developing countries, which claim a majority of these youth. While developed countries face the challenge of providing for an aging population with fewer young people in the labor force, developing countries face a youth-heavy population bulge.

## **Girls and young women are entitled to their rights**

Girls and young women are entitled to a set of human rights. As laid out in the United Nations Convention on the Rights of the Child, which covers children up to age 18, those rights include the right to education and health care; the right to protection from economic exploitation, harmful work, and all forms of sexual, physical, and mental abuse; the right to a name and a national identity; the right to free conscience and

expression; and the right not to be separated from their family against their will. These rights are refined by two optional protocols, one on the sale of children, child prostitution, and child pornography, and the other on the involvement of children in armed conflict. Presently, 193 countries—nearly all the UN member states—have signed the convention.<sup>2</sup>

The Convention on the Elimination of All Forms of Discrimination Against Women, which has been ratified by 185 countries, similarly guarantees specific equality for women under the law—including a young woman’s right to acquire citizenship and pass on her nationality to her children, her right to equal opportunity in employment, her right to choose her own spouse, her right to adequate health care, and her right to decide whether she wants children and if so, how far apart she wants to have them. It also states that, “The betrothal and the marriage of a child shall have no legal effect.”<sup>3</sup>

## **Girls and young women have crucial roles in their countries, communities, and families**

*“Parents must bring up their girls as an asset, not a liability. They must give her equal rights, opportunities, and privileges as the male child.” —Girl, age 17, India (Plan 2007)*

To recognize and respect girls’ rights is just—and serves fundamental development goals. Empirical evidence about the importance of girls for achieving economic and social aims is compelling:

- At the macro level economic growth is affected by the condition of girls. The size and competitiveness of an economy are determined partly by how many girls complete their education with marketable skills—whether acquired through formal or informal means—and are afforded economic opportunities that are not constrained by gender-based discrimination. The age structure of the population is shaped by the decline in fertility that accompanies girls’ secondary schooling and better opportunities for economic engagement. Together, a larger and more productive workforce, combined with fewer dependents per worker, can under favorable conditions result in the “demographic dividend” of greater national savings and increased economic growth.

### **Previous page**

With a microloan and training from BRAC Bangladesh, 19-year-old Sanchita bought a cow. The proceeds from the milk allowed her to start a vegetable patch. She applies the profits from both to her younger brother and sister’s schooling, and her own savings. By this age, the majority of Bangladeshi girls are married.

1

Data are from the Population Reference Bureau’s DataFinder Database <http://www.prb.org/DataFind/datafinder7.htm>, accessed December 20, 2007)

2

For recent information on the ratification of the Convention on the Rights of the Child, see <http://www2.ohchr.org/english/bodies/ratification/11.htm> (accessed December 20, 2007).

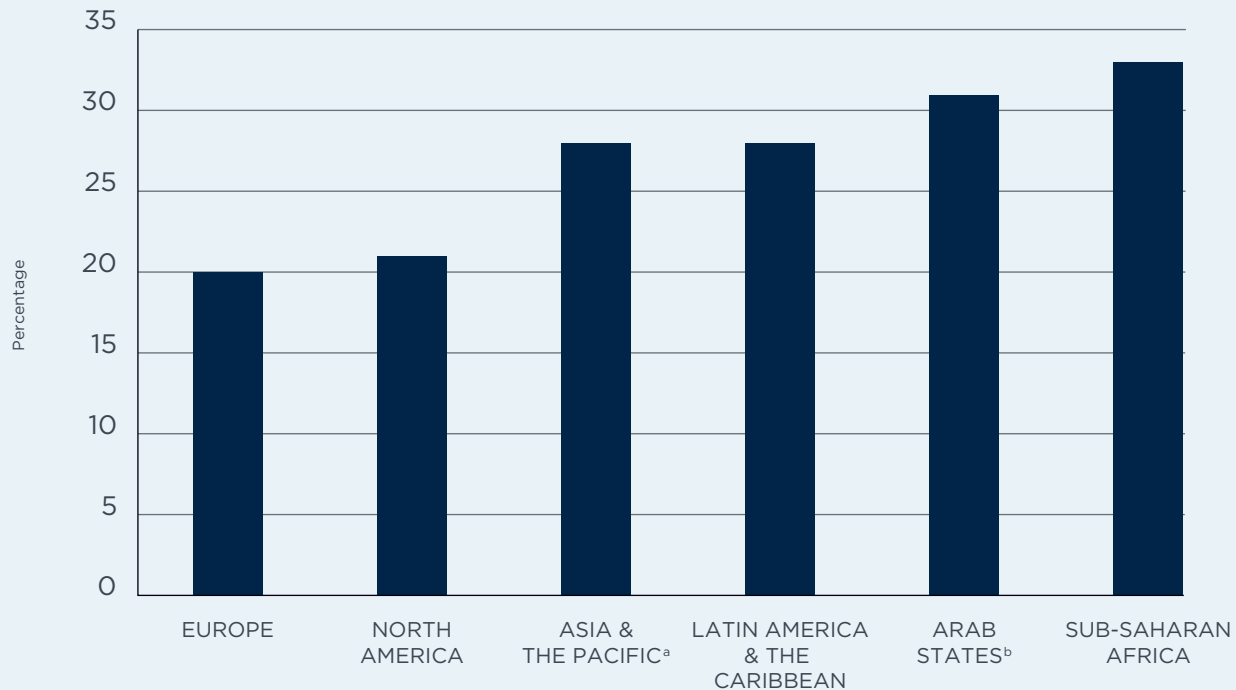
3

For recent information on the ratification of the Convention on the Elimination of All Forms of Discrimination against Women, see <http://www.un.org/womenwatch/daw/cedaw/states.htm> (accessed December 20, 2007).



FIGURE 2.1

## Adolescent population (ages 10–24 male & female) as a share of population, by region, 2005



<sup>a</sup> Includes Eastern Asia, Southeastern Asia, South-central Asia, and Oceania.

<sup>b</sup> Includes Northern Africa and Western Asia.

Source: UNDESA 2006b.

- Better governance and social stability depend on an active and engaged citizenry. A thriving civil society comes not only from increased political and social awareness but also from average citizens participating in all aspects of public life—a phenomenon fostered by educating girls and assuring their rights. Core public services depend on an adequate cadre of health workers, teachers, engineers, planners, and law enforcement officials—all fields that require girls to be adequately educated and prepared.

- The health and educational attainment of future generations are a function of girls and young women's conditions today. The household economy depends

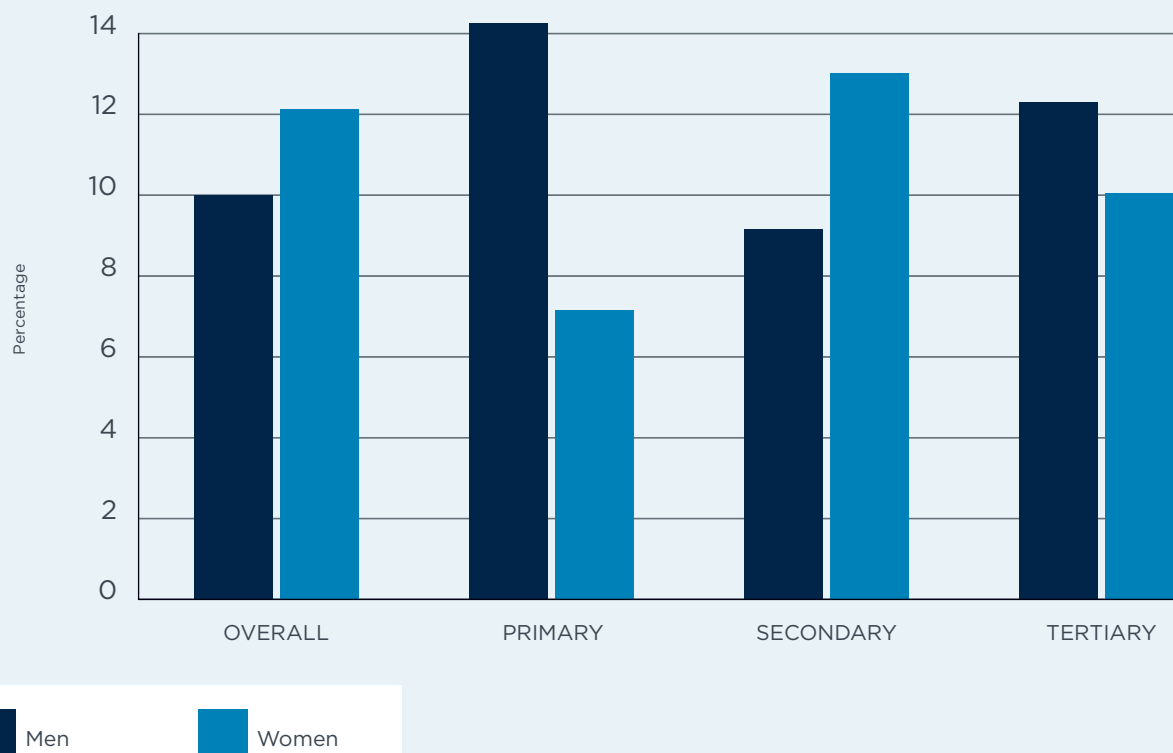
on the unpaid and largely invisible work of girls.

Factors that affect girls' wellbeing have direct implications for their families and communities. Moreover, because they grow to be mothers, girls play a key role in the intergenerational transmission of poverty.

The rest of this chapter substantiates these statements with illustrative data and analyses. No simple, universal, fully articulated causal pathway links improving the condition of girls to sustained improvements in the wellbeing of the entire population, but much of it can be asserted with confidence. What becomes evident from the relevant research is a clear and strong message to policymakers, program designers, and private sector leaders concerned

FIGURE 2.2

## Returns to investment in schooling in developing countries, by gender and level



Source: Psacharopoulos and Patrinos 2004

about social and economic prospects: improving the status of girls should be a top priority.

### Economic growth can occur with a more competitive labor force and lower dependency ratios

*“The main problem in our community is poverty. Parents do not have enough money to send their children to school. Some parents use their children to increase the household income. They force their daughters to abandon school to do some petty trading in the market, or to get married. Sometimes they even send them abroad to do domestic work.”*  
—Children’s opinions recorded in a focus group discussion, Togo (Plan 2007).

The status of girls shapes the size and productivity of the future workforce in both the formal and informal sectors. The best documented relationship is between the education afforded to girls and their future economic activity. Girls with more schooling participate in greater numbers in the labor force when they grow up, and they are able to earn more for their families and society.

The returns to investment in girls’ education are, on average, higher than for boys. Returns to investment in secondary schooling are particularly pronounced. One comprehensive review of returns to investment in education reported that, overall, women receive slightly higher returns to their schooling investments than men (Psacharopoulos and Patrinos 2004).

Providing girls one extra year of education beyond the average boosts their eventual wages by 10–20 percent; for boys, the returns are 5–15 percent.

Economic returns to education investments, in the form of eventual wages, vary by level of schooling. The returns to primary education are much higher for boys (20 percent) than for girls (13 percent), while girls experience higher returns to secondary education investment (18 percent) than do boys (14 percent). Schultz (2002) suggests that returns to investment in female secondary education may be as high as 25 percent, with wage gains from secondary education appreciably higher for girls than boys. More recent analyses confirm that returns to investment in education are positive and quite large in all regions of the world (Psacharopoulos and Patrinos 2004); the returns for girls in secondary school are particularly dramatic, and appear to have a greater positive effect on the lifetime welfare of women than does any other level of education (Figure 2.2).

The value of secondary education for girls is rising. In all developing regions returns to investment in secondary and tertiary schooling are rising, with somewhat lower returns to investment in primary and post-primary schooling (Lloyd 2005). The changing returns to education investments are probably due to a larger share of the population having acquired primary schooling and to rewards for more skills in a global economic climate characterized by increased international trade and private sector activity. While most education-employment studies are based on the experience of men, the returns for women are likely to be changing as well—and possibly more rapidly. Indeed, data from all regions show that women with higher levels of education are more likely to engage in paid employment (UN Millennium Project 2005).

The positive economic effects of fair access to education and employment for women go beyond labor force participation and productivity. Improvements in the status of girls and women, including but not limited to more schooling, also lead to lower rates of childbearing. In fact, whether a woman has any secondary schooling has long been recognized as the most universal and strongest correlate of having relatively few children (Ainsworth, Beegle, and Nyamete 1996). As childbearing declines, countries can exploit a period when the number of dependents per worker is low

and thus the opportunity to increase national savings is high. In the right policy environment, as the dependency ratio falls, income per capita increases, savings rates can increase, and economies can expand.

Changes in age distribution create the potential for this “demographic dividend,” but they do not guarantee it. Without appropriate government institutions, labor legislation, macroeconomic management, openness to trade, and education policy, the growth potential from this unique demographic shift may not be effectively captured, and the critical population may age before the narrow window of gains can be realized (Bloom, Canning, and Sevilla 2002).

## Girls with more schooling participate in greater numbers in the labor force and earn more for their families and society.

Through the effects on labor force productivity, fertility, and other determinants of economic growth, girls’ secondary schooling and gender equality more broadly have been identified as pro-growth strategies. A World Bank study looked at the mutual relationship between income and growth, on the one hand, and several measures of gender inequality on the other. The indicators of gender inequality include, for example, gender differences in secondary school

attainment, life expectancy, and metrics of economic equality, equality in marriage, and women in parliament. The researchers concluded that “econometric evidence suggests that societies have to pay a price for gender inequality in terms of slower growth. . . . Female education is a good investment that raises national income, and higher income in turn leads to more gender equality—in education and in other areas” (Dollar and Gatti 1999).

## Improving the condition of girls and women fosters an involved citizenry and stronger governance

*“There is a saying that goes: ‘The youth is the hope of the nation.’ How can we build a good and progressive nation if our children are forced to stop schooling because of work? How can we build a bright tomorrow if we are not given a bright today?”—Analou, age 16, Philippines (Plan 2007)*

The benefits of girls’ schooling and other improvements in welfare ripple throughout the community. Educated women are more likely to participate in civic life and to advocate for community improvements. In India, for example, the quality of health services improved as women’s education levels increased thanks to women’s informed demand and the pressure they put on local services (Mari Bhat 1998; Drèze and Murthi 1999).

Girls’ schooling and social inclusion prepare young women to participate actively in civic life, a key component of improved governance. Sen (1999) argues that “the changing agency of women is one of the major mediators of economic and social change. . . . Nothing, arguably, is as important today in the political economy of development as adequate recognition of political, economic, and social participation and leadership of women.” According to a study by the United Nations Educational, Scientific and Cultural Organization, educated women in Bangladesh are three times more likely to participate in political meetings than are illiterate women (UNESCO 2000). Another survey of 100 countries found that educating girls and reducing the gender gap tended to promote democracy, because “expanded educational opportunities for females goes along with a social structure that is generally more participatory and, hence, more receptive to democracy” (Barro 1999). And women with more schooling

are more likely to say that their opinion has weight in household decisions, and they are more likely to think that women should have decisionmaking input on matters both within and outside the customary female domain (Malhotra, Pande, and Grown 2003).

Communities with educated women are able to staff their basic health facilities with nurses and their primary schools with local teachers—two vitally important professions that increasingly rely on women as men find growing employment opportunities in other sectors of the economy. By contrast, communities with few educated women find themselves with understaffed or understaffed clinics and with nonresident and absentee teachers. Pakistan is a case in point. In rural communities that have had a girls’ secondary school for some time, girls’ schools are well staffed with female teachers from the local community; in rural communities that do not have a girls’ secondary school, the schools have to hire teachers from outside the community who tend to have higher rates of absenteeism (Lloyd, Mete, and Sathar 2005; Ghuman and Lloyd 2007).

## Better health and education for girls today lead to a healthier, better-educated next generation

*“Most [parents] will tell girls, ‘What are you going to do with your studies? We need to marry you off, and you should have kids and stay at home. You don’t have any use for studies. . . .’ But I think that studying can help you become a more enlightened person—for example, how to best take care of your health, how to take care of your children, and how to help tutor them.”—Girl, Morocco<sup>4</sup>*

The benefits of investing in girls are amplified and sustained in the next generation. Children’s health, for example, is strongly correlated with mothers’ schooling—a relationship found consistently throughout the world and over time (although household income can be a confounding factor). Bicego and Boerma’s (1993) study of 17 developing countries found a consistent relationship between better infant and child health and higher levels of schooling of mothers.<sup>5</sup> Other studies have found clear links between women’s school attainment and child death rates (Diamond, Newby, and Varle 1999) and between women’s years of schooling and infant mortality (Cleland and van

<sup>4</sup> Seventh grade girl at College 20 Août 1953 in Casablanca, Morocco, interview by Lauren Weeth on May 29, 2006.

<sup>5</sup> In some countries the “education advantage” appeared to be eliminated when controlling for other dimensions of socioeconomic status.

Ginnekin 1988). In Morocco a mother's schooling and functional literacy predicted her child's height-for-age, controlling for other socioeconomic factors (Glewwe 1997). One large cross-country study concluded that for every year of schooling, infant mortality declines by 5–10 percent (Schultz 1993).

Secondary schooling is a particularly powerful determinant of the health of future generations. One major analysis found that in countries where few girls received secondary schooling, family size averaged more than five children, of whom one to two died in infancy. But in countries where half the girls received secondary schooling, women averaged just over three children and child deaths were rare. Subbarao and Rainey (1995) calculated that in the 65 countries studied, comprising more than 90 percent of the population in developing countries in 1985, doubling the proportion of girls with secondary schooling from 19 percent to 38 percent would have cut the infant mortality rate from 81 per 1,000 live births to 38—a 64 percent drop in infant deaths from 1985.

Children's school attainment is closely correlated with mothers' school attainment. For example, one study in Latin America found that 15-year-olds whose mothers have some secondary schooling remain in school for two to three more years than the children of mothers with less than four years of schooling (IADB 1998). Using 57 internationally comparable household datasets from 41 countries, Filmer (1999) studied the effects of gender, household wealth, the schooling of adult household members, and the presence of schools in the community on the educational outcomes of children. The finding: schooling of adults in the household significantly affected the enrollment of children in all the countries studied, and the effect of mother's schooling is larger than that of father's in many of the countries studied.

The relationship between children's and their mothers' schooling is observed in virtually all settings—for several reasons. First, schooling is related to an adult's long-term earning capacity and to women's ability to bargain for resources within the family, so a mother who has attended school may have more resources to send her child to school than if she had not attended school. Second, mothers with some schooling may be better able to support their children's learning, both in school and at home; they

# For every year of schooling, infant mortality declines by 5–10 percent.

can encourage, monitor, or help their children in doing homework and preparing for examinations. Third, mothers are role models. If children (particularly girls) see that their mothers attended and valued school, they are more likely to follow that example.

\* \* \*

The evidence summarized here carries an unmistakable and intuitively obvious message: the world would be a far better place if the needs of adolescent girls were met and if they were afforded opportunities to participate in schooling and economic activity. The next chapter explores how far we are from a situation in which adolescent girls in developing countries have what they need to succeed.

A young girl in a yellow shirt is carrying a large white sack on a wooden yoke across her shoulders. She is walking through a wooded area with a body of water in the background. The scene is brightly lit, suggesting a sunny day. The text is overlaid on the left side of the image.

# 3

**WE ARE  
FAILING OUR  
GIRLS IN  
ECONOMIC  
OPPORTUNITIES,  
EDUCATION,  
DOMESTIC  
BURDENS, AND  
PROTECTION  
FROM HARM**



**“I am the first child of my parents; I have a small brother. If the first child were a son, my parents might be happy and confident, as their future is assured by having a son. But I am a daughter. I complete all the household tasks, go to school, again do the household activities in the evening, and at night only I do my school homework and I study. Despite all the activities, my parents do not give value or recognition to me. They only have praise for my brother, as he is the son.”**  
—Girl, age 15, Nepal (Plan 2007)

To maximize their wellbeing and their potential, 10- to 14-year-old girls should be in school, unmarried, and provided with a healthful environment and access to basic health services. They should also have identity papers that permit them to be counted in official figures and that help ensure their rights to citizenship. In later adolescence—ages 15–19—girls should be moving into and through secondary school and have an opportunity to build skills that will prepare them to take advantage of economic opportunities, whether in agricultural production, the informal sector, or the formal labor market. They should acquire a set of basic financial skills: how to save, how to calculate the cost of borrowing, and how to manage a household budget.

Girls should have the opportunity for friendships and mentoring, they should be protected from sexual and other physical and emotional abuse, and they should have access to a full range of sexual and reproductive health services and supports. Both formal and informal educational opportunities and health services should be accessible to all, regardless of whether they are married or have become mothers and whether they are enrolled in school. Later, when they are moving fully into adult roles, they should have economic opportunities that are not constrained by gender-based discrimination.

The reality of girls’ lives is far from this ideal. Many of the difficulties facing them are nearly invisible within larger development debates, and key information is hard to come by. But what is known about the condition of girls in many developing countries is deeply disturbing. Drawing from recent studies, major dimensions of girls’ disadvantages are summarized here to depict both the similarities and differences across countries and regions.

### **Girls lack formal recognition, legal protection, and social networks**

*“The future of [my country] will be bright and strong when the government, the people, and parents will give their children their identity. This is the demand of my group and mine that every child should get its rights. Every child should have her first gift as birth certificate.”—Seema, age 17, India (Plan 2007)*

*“Some young girls get discouraged with school and drop out at a lower class in the primary school, as they cannot write the [final] examinations for lack of birth certificate. They then choose to accompany their mothers to the farms or marry. What fate awaits these young girls at this age when they are not able to continue school because of the birth certificate? Knowing that educating a girl is educating a nation, what type of a nation are we building if the young girl is not educated?”—Nan, age 15, Cameroon (Plan 2007)*

In many developing countries young girls and women have no identity papers, such as birth certificates, national identity cards, or other documentation that permits them to be counted and to gain employment. Many societies—particularly the poorest—make little official contact with their neediest young people after childhood immunizations (usually offered at age 5). Boys may be contacted again around age 18 for national military service, but girls are not offered a similar affirmation of their valued membership in society. When they enter adulthood, many girls have no official documentation of their age or birth date, the names of their biological parents, their legal surname, or their health record. While this may initially be the case for many male children as well, young men are far more likely than young women to have work and travel opportunities or military responsibilities that eventually necessitate identity papers.

#### **Previous page**

In South Asia, girls spend 20-30 hours a week more on housework than boys. Time spent on chores is time spent away from school and homework. (Source: Plan UK Because I am a Girl, 2008.)



As girls enter and move through adolescence, in many cultures they become less—not more—visible to the larger world. Adolescent girls' mobility is severely restricted in many developing countries, with limitations usually motivated, at least nominally, by a wish to protect girls from harm. Restrictions placed on a girl may protect her from unwanted sexual contact, but the measures also protect her family's reputation, which is often linked to the terms surrounding the marriage and sexual initiation of young women. While adolescence for boys almost always means increased independence, autonomy, mobility, and leisure time, adolescence for young women often generates a sense of shame, restraint, caution, confinement, and duty—and does not give most girls an elevated sense of seniority within their communities.

The extent to which girls are socially isolated in some settings is striking. Female adolescents in Nepal have far less opportunity for social interaction than boys: 20 percent of girls in urban areas spend no social time with their peers at all. Urban girls who are not in school or not working have few legitimate social outlets. Girls in rural areas are much less likely to be in school, but they have more opportunities to interact with peers because many of their routine household tasks—retrieving water, gathering firewood, and doing agricultural work—are performed in the company of others. Such differences—not only between girls and boys but also between girls in urban areas and girls in rural areas, married and unmarried girls, girls in school or out of school—require varying entry points and strategies to reach them. For example, peer education programs, even if not school-based, are unlikely to reach urban girls, who are largely confined to the home.<sup>1</sup>

Girls also tend to encounter other unique pressures around adolescence that may further hinder their participation in public life. Three primary factors limiting girls' extracurricular engagement are a significant increase in domestic work, heightened parental resistance to girls' activities outside the home, and an increased discomfort with male-dominated atmospheres (Mensch, Bruce, and Greene 1998). For example, because youth centers generally do not offer programs or time slots specifically for girls, these “adolescent-friendly” places tend to attract more boys pursuing traditionally male activities; girls stay at home or watch from the sidelines.

# Adolescence for young women often generates a sense of shame, restraint, caution, confinement and duty.

<sup>1</sup> Malhotra and others 2000.

# In most countries girls work more hours than boys both at home and in the marketplace. Girls cook, clean, fetch water and firewood, and care for younger siblings and ailing parents.

## Girls bear many burdens

*“When my father gets home and sees me not doing housework, he says to me, ‘Go help your mother.’ And I say, ‘No, I have to finish this homework.’ And he says, ‘That studying is not going to do you any good. We don’t care about your studies. Go help your mother.’ So that’s what I do. . . So when I’m in school, I study, and when I’m at home, I don’t study.”*  
— Girl, Morocco (Plan 2007)

Whether hauling water, caring for younger children, or tending small livestock, girls’ work is integral to the household economy, generating value that goes largely unrecognized by traditional economic measures.<sup>2</sup> The contribution of unpaid household production to national output ranges is estimated at 40–60 percent of gross domestic product and more than half of private consumption (UNDP 1995). Overlooking the value of time allocated to household work (or lumping together the categories of “leisure” and “housework”) dramatically understates the value of the work of children—particularly girls—which can in turn yield misleading policy and program prescriptions.

Because young children devote at least as much time to housework as they do to “outside” labor and because girls spend much more time performing housework than do boys, the gender effects of time allocation to this activity are considerable. While housework may not always be as physically detrimental to children as “outside” labor, it may be a greater deterrence to their educational attainment, especially for girls. Girls tend to assume a larger share of the household adjustment to economic shocks and poverty (Ilahi 2000). Moreover, the total time devoted to both paid and unpaid work activities rises as young men and women age, but it rises particularly during adolescence (Edmonds 2007; Lloyd 2005). Girls spend more hours than boys on all work activities combined, leaving boys more time for leisure throughout childhood and adolescence (Guarcello and others 2005).

In most countries girls work more hours than boys both at home and in the marketplace. Girls cook, clean, fetch water and firewood, and care for younger siblings and ailing parents. Girls spend 33–85 percent more time per day working at home and in unpaid market work than do boys of the same age (Hill and King 1995). Domestic responsibilities may compete directly

Social isolation carries risks. In KwaZulu-Natal, South Africa, where three times as many women as men ages 15–24 are infected with HIV, girls who were socially isolated tended to be more at risk for experiencing nonconsensual sex (Hallman and Diers 2005). Social isolation is not just a result of poverty; wealthy girls have also been found to have fewer friends than poor boys.

Married girls and young women tend to be even more isolated (Haberland, Chong, and Bracken 2004). With a greater domestic burden, separation from their families of origin, and increased vigilance over their whereabouts and social relationships, girls can face considerable loneliness in the early years of marriage. They are often uninformed and unable to advocate on their own behalf for the resources they need to protect their health and wellbeing.

<sup>2</sup> Until recently, the unpaid labor of girls was so overlooked that the problem of child labor, when defined as work “in the production of marketable goods,” appeared to affect more boys than girls. When housework and childcare are taken into account, girls equal or surpass boys in labor force participation. Several studies from leading development economists affirm the large contribution that girls and young women make to informal labor sectors, and nearly all of these reports lament the “invisibility” of such work in national assessments of economic output (Blackden and others 2005; UNDP 1995; Blackden and Bhanu 1999; Bardhan and Klasen 1998; UPPAP 2002; Blackden and Wodon 2006). In 2004 the International Labor Organization began conducting research on how to measure girls’ unpaid household labor contributions. To date, the measurement problem seriously constrains estimates of the value of girls’ and women’s contributions. See also Galli (2001) and ILO (2004).

with schooling. In rural areas of Mexico, for example, less than 40 percent of 12- to 14-year-old girls who spent more than 20 hours a week working at home were found to also attend school (Knaul 1998).

Mothers' participation in paid employment is positively associated with daughters' time doing housework. For instance, in Brazil, Colombia, Côte d'Ivoire, and the Philippines Grootaert and Patrinos (2001) found a positive effect of mothers' wages on girls' housework. In Pakistan a rise in adult female wages was positively associated with girls performing more domestic work (Ray 2000). Generally, household wealth and income affect the amount of time children and adolescents spend in paid employment and unpaid household production. In Peru, for example, household wealth was negatively associated with income-generating activities of rural girls and housework of urban ones (Ilahi 1999).

Given girls' disproportionate assumption of household duties, it is unsurprising that a recent synthesis of existing empirical literature on household time use in developing countries concluded that the availability of basic domestic support infrastructure, such as running water, firewood, and childcare, in poor and rural areas has a tremendous effect on female members of the household (Ilahi 2000). A decline in households' access to energy due to deforestation or other factors alters the work patterns of women and girls, who significantly increase time devoted to collecting wood without proportionally decreasing their other work.

In most of the world girls care for younger siblings, a role that has expanded thanks to urbanization and more economic activity that is incompatible with childcare (Heymann 2006). The more young siblings in a household, the greater the likelihood that older children, especially girls, will be called on to provide childcare (Foster and Roy 1997; Lloyd and Gage-Brandon 1994). Consequently, the existence of markets for childcare plays an important role in children's time allocation (Guarcello and others 2005). In Brazil and Romania, for instance, parents are less likely to use outside sources of childcare if older girls are present in the household (Deutsch 1998; Fong and Lokshin 1999). In Kenya a 10 percent increase in childcare costs reduced older girls' school enrollment rates by 3 percent, while the effect was not signifi-

### BOX 3.1

## In their own words: poor infrastructure and girls' work

*"Girls are the ones that are involved in cleaning the surroundings and disposing rubbish. Most times girls contract deadly diseases while disposing of waste. They contract diseases like cholera, which kills in a short time."*  
—Judith, age 14, Zambia

*"Unfortunately, in my country potable water is not found everywhere. In addition, the quality does not always meet up with the characteristics of good drinking water, and because of this, people suffer from waterborne diseases. In the villages people trek for kilometers to fetch drinking water from wells or running streams. Worse still is the fact that this unworthy task is assigned to only young girls and women who are victims of gender discriminations. The young boy is privileged to have good education, while the girls go to fetch water from streams. One often sees them with big basins of water on their heads in the early mornings, afternoons, and evenings to fetch water while the boys play football forgetting that they need water to take a bath. 'After all,' they say, 'Why worry when God has blessed us with one or more sisters to relieve us of this task.' Without water [girls] will not be able to perform other household duties, such as laundry, cooking, and washing of dishes. In my neighborhood after school or early in the morning you will meet on your way a group of girls queuing up before the only village well waiting to fetch water."*—Ida, age 16, Cameroon

Source: Plan 2007.

cant for boys (Lokshin, Glinskaya, and Garcia 2000). In countries where external childcare is unavailable, the burden of care inevitably falls on young girls as "mother substitutes" (Ilahi 2000).

Factors affecting girls' welfare, such as exposure to physical risks, can also have negative implications for families and communities (Box 3.1). For example, water—which is used for cooking, washing household items, bathing, and drinking—is necessary for survival but is often very hard to come by. Because it is typically a female responsibility to procure water, girls living in rural agrarian societies spend up to eight hours a day walking to and from a local water source (Cohen 2006). A thousand liters of water are required to grow one kilogram of grain, and while an adult

FIGURE 3.1

## Younger adolescents (ages 10-14) not attending school, by gender, various years (percent)

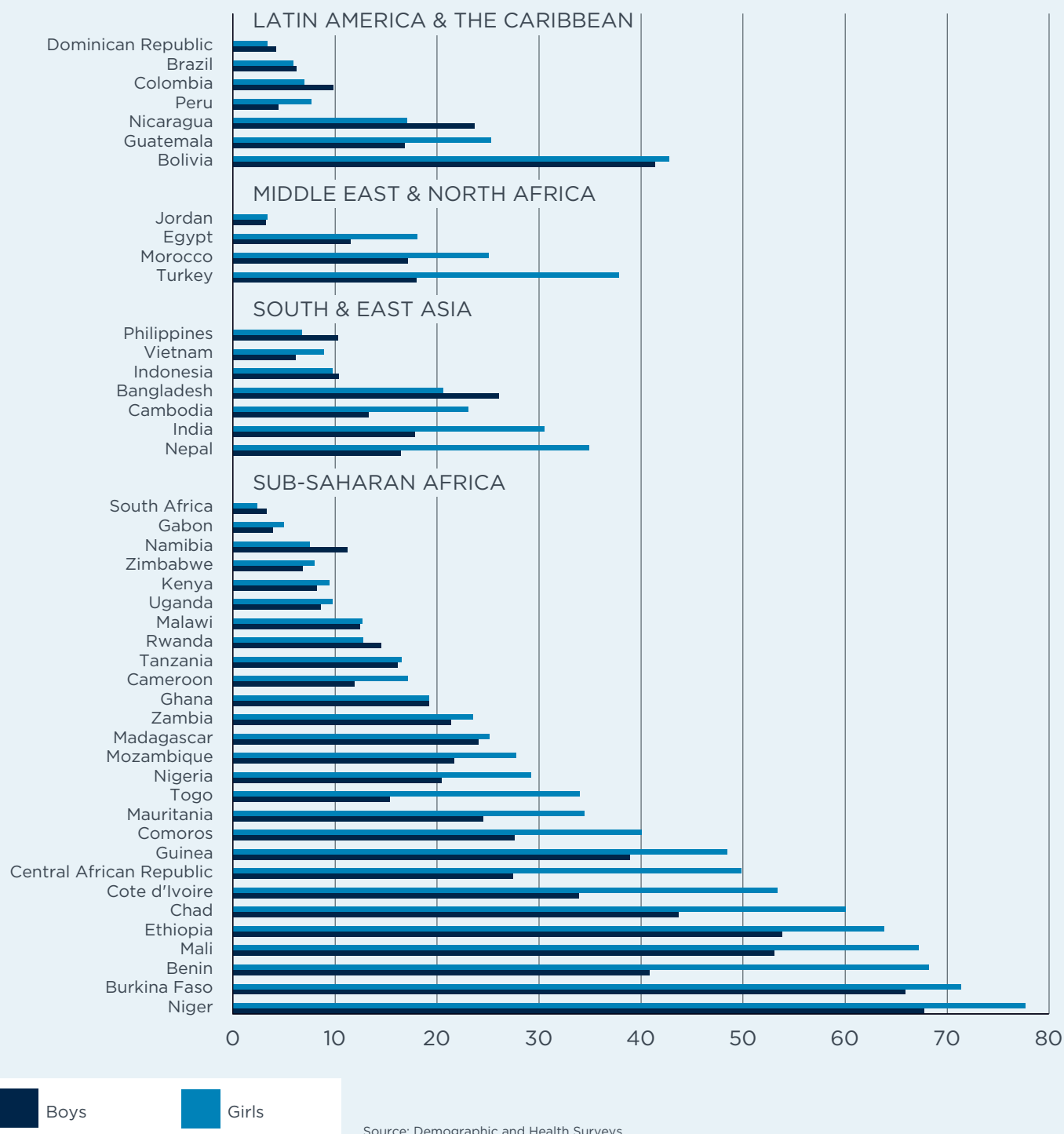
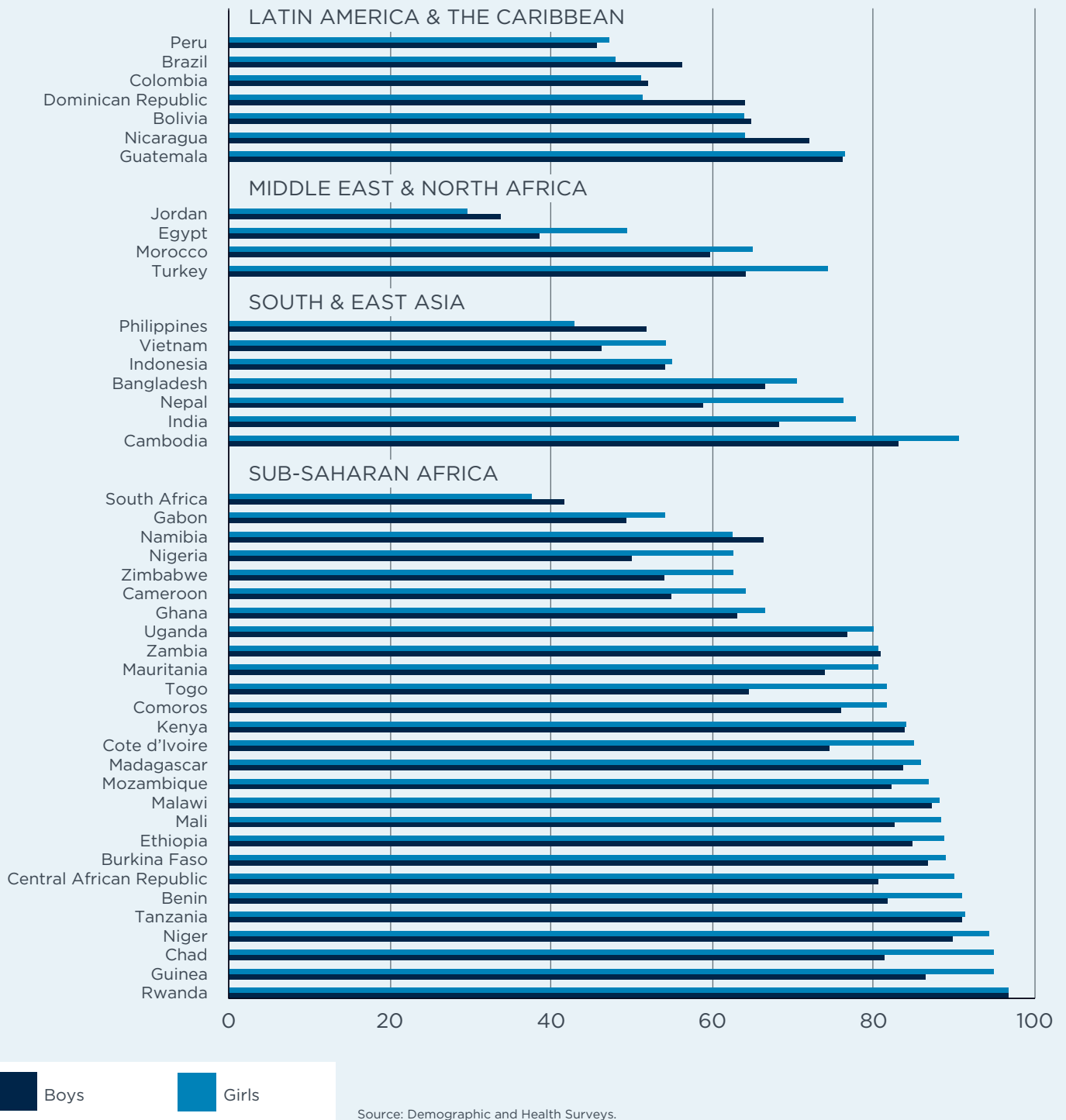


FIGURE 3.2

### Older adolescents (ages 15-19) not attending secondary school, by gender, various years (percent)



## BOX 3.2

**Evidence of the learning gap in India**

In 2004 Pratham, an Indian nongovernmental organization, initiated an innovative nationwide survey to gauge the status of education in India. This was not an elaborate survey, but one that stuck to the basics: standard competencies in language and math were tested for all children ages 6–14, and schools were evaluated for pupil-teacher ratios and basic infrastructure. The exercise was conducted by 776 nongovernmental organizations and institutions from all over the country and was first published as the 2005 Annual Survey of Education Report, an initiative to evaluate the status of elementary education in India.

The results of the 2006 survey, which focused largely on children's reading ability in primary school, offered a startling snapshot of the problems in basic learning levels in elementary school. Aggregated to the national level, the 2006 survey revealed that in grade 1 almost half of all children were unable to read letters. In grade 2 almost half were unable to read words. In grade 3 almost half were unable to read grade 1 text. And in grade 5 almost half were unable to read grade 2 text. These statistics confirm that while more children in India are going to school (93 percent of children ages 6–14), a huge majority are clearly not learning the basics at the right time or pace.

Source: Pratham Resource Centre 2007a, 2007b.

**Girls are missing out on schooling through the secondary level**

*"In this village, there are a lot of boys who attack girls because it's dark, there are no lights, and the middle school is far away from our houses. We suffer a lot due to lack of electricity, water, and dormitories for girls. If boys have a long walk, they don't have the same problems as we do. Most girls quit school because of problems with distance and parents' ignorance. . . . Parents choose to educate boys instead of girls. If parents would let their daughters continue with their studies, girls could participate in the development of society."*—Girl, Morocco<sup>3</sup>

Major progress has been made in getting both boys and girls into primary school. However, relatively few children make the transition to secondary school, and girls are particularly disadvantaged. About a quarter of girls and a fifth of boys ages 10–14 in developing countries were not attending school in 2000 (Lloyd 2005).

Most data on school enrollment from ministries of education measure enrollment by level—in other words, the percentage of primary-school-age children attending primary school (net primary enrollment ratio) and the percentage of secondary-school-age children attending secondary school (net secondary school enrollment ratio; UNESCO 2007). But many secondary-school-age children (mostly adolescents) actually attend primary school because of starting late or repeating grades. These children's schooling experiences and acquired skill levels differ substantially from their peers in secondary school. Most girls of primary school age not actually enrolled in primary school live in South Asia and sub-Saharan Africa. Patterns are similar for secondary school enrollment.<sup>4</sup>

The distribution of out-of-school adolescents varies substantially by region, with the highest percentage of young adolescent girls (ages 10–14) out of school in Western and Central Africa (more than 40 percent) and the lowest percentage in Latin America and the Caribbean (a little more than 5 percent). The gender gap is most pronounced during these ages in the lowest income countries, with 30 percent of younger adolescent girls out of school and a quarter of boys out of school (Lloyd 2005).<sup>5</sup> The variation in enrollment by age group and country is striking. While more than

woman may be able to carry as much as 15 liters per trip, a young girl's body may be stressed by the constant burden of such heavy loads.

The effect of deteriorating water services is pronounced—and highly gender-specific. When water is hard to obtain, girls and women devote more time to collecting water and less to income-generating activities—particularly in Africa and rural Asia (UNIFEM 2004). Moreover, when a girl's access to water is restricted due to distance, time constraints, or illness, she and her family are forced to use lower quality water. Notably, household illness in itself affects adolescents' time in domestic work. When very young members of the household fall sick, adolescent girls are significantly more likely than adolescent boys and mothers to increase their participation in housework and to decrease their time in income-generating activities and in school (Grootaert and Patrinos 2001).

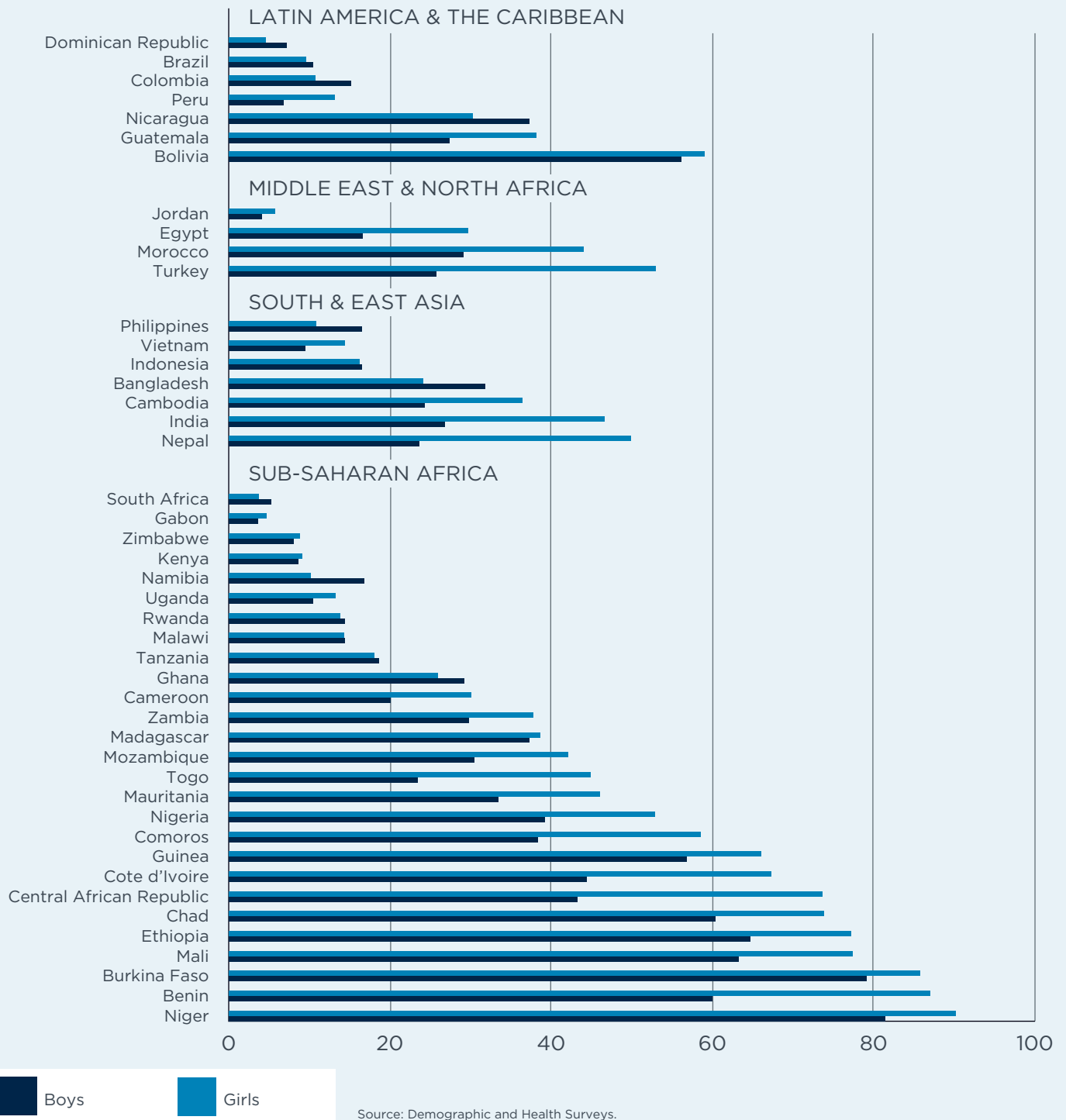
<sup>3</sup> Sixth grade girl at College Ibn Sina in Taourirt, Morocco, interviewed by Lauren Weeth on March 10, 2006.

<sup>4</sup> Many countries lack so much data on secondary enrollment by age that net enrollment ratios cannot be calculated.

<sup>5</sup> Based on the World Bank classification of countries (World Bank 2002).

FIGURE 3.3

### Low-income younger adolescents (ages 10–14) not attending secondary school, by gender, various years (percent)



## BOX 3.3

## Migrant girls and schooling

Migration to urban areas is increasing among young people. One survey estimated that 43 percent of the girls ages 10–19 in low-income and slum areas of Addis Ababa, Ethiopia, had migrated from rural areas and that 68 percent of these migrants lived with no parent (compared with 36 percent of girls native to the area) and 96 percent had never been married, suggesting that the vast majority had migrated for reasons other than marriage or following their parents.

A common reason for migration is the quest for better education. Many rural areas of Ethiopia lack schools, especially secondary and tertiary schools. The top reason for migration among both girls and boys was to attend school in the host community. However, while 44 percent of girls surveyed reported that they were seeking educational opportunities, 35 percent reported being out of school at the time of the survey. Migrant girls are thus clearly facing realities that differ significantly from their goals when they reach their destinations.

Source: Erulkar and others 2004.

**6** To explore levels of school attendance among adolescents in greater depth, household survey data, in particular Demographic and Health Survey data, are needed. Since 1998 these data have been collected in 45 developing countries, including 7 countries in Central and South America, 4 countries in the Middle East, 7 countries in South Central and South-East Asia, and 27 countries in sub-Saharan Africa.

**7** The gender parity ratio is the girls' rate relative to boys' rate. A ratio below 1 indicates an advantage for boys, and a ratio above 1 indicates an advantage for girls. A ratio of 0.9 indicates that the rate for girls is 10 percent lower than the rate for boys.

**8** This conclusion is based on a wealth index developed by Filmer and Pritchett (1999) especially for use with Demographic and Health Survey data. The index uses a common set of indicators that capture the ownership of a set of consumer durables as well as various indicators of quality of housing, including the availability of piped water, electricity, and finished flooring.

20 percent of 10- to 14-year-old girls are out of school in most African countries—including an astonishing 78 percent in Niger—high levels of nonattendance can also be found in countries in other regions, including Guatemala, Bolivia, Morocco, Turkey, Bangladesh, Cambodia, India and Nepal (Figure 3.1).<sup>6</sup> While gender gaps often are widest in countries where out of school rates are high, there are striking exceptions.<sup>7</sup> In Bolivia, for example, school attendance among young adolescent girls is no more than 57 percent, but gender parity in Bolivia has still been achieved; in other words, boys and girls in Bolivia are equally deprived. By ages 15–19 nearly two-thirds of girls in these same countries are no longer in school, compared with slightly more than half of the boys (Cohen, Bloom, and Malin 2006; Figure 3.2).

Though progress can be seen, closing the gender gap is not a sufficient condition for universal enrollment—a point reinforced by recent trends in Africa. Stagnation and decline in primary schooling completion rates for boys, contrasted with continuing but slower increases for girls, suggest that the gender gap is rapidly disappearing—but at levels of completion that are unsatisfactory for both girls and boys (Lloyd 2005).

Poor girls are doubly disadvantaged. Children from poor households are more likely to be out of school, and among those children girls are least likely to be in school (Figure 3.3).<sup>8</sup> Beyond poverty alone, children from families that are socially excluded for ethnic or other reasons are least likely to be in school.

In many developing countries few boys or girls ages 15–19 attend secondary school. They have dropped out before or upon completing primary school, they never attended school at all, or they are still attending primary school. This failed ascension stunts adolescents' lifetime capacity for problem-solving and analysis, because typically only secondary school goes beyond basic literacy and numeracy to teaching the lifelong learning skills of critical thinking (World Bank 2006).

Ultimately, the value of school depends on what children learn. Results from various recent international testing efforts lead to questions about learning outcomes in several advanced developing countries. Estimates of populationwide reading and mathematics competency based on the Programme for International Student Assessment (PISA), which is supported by the



FIGURE 3.4

### Share of 15-year-olds who did not reach level 1 competence in reading assessment in PISA test, by gender, 2006 (percent)

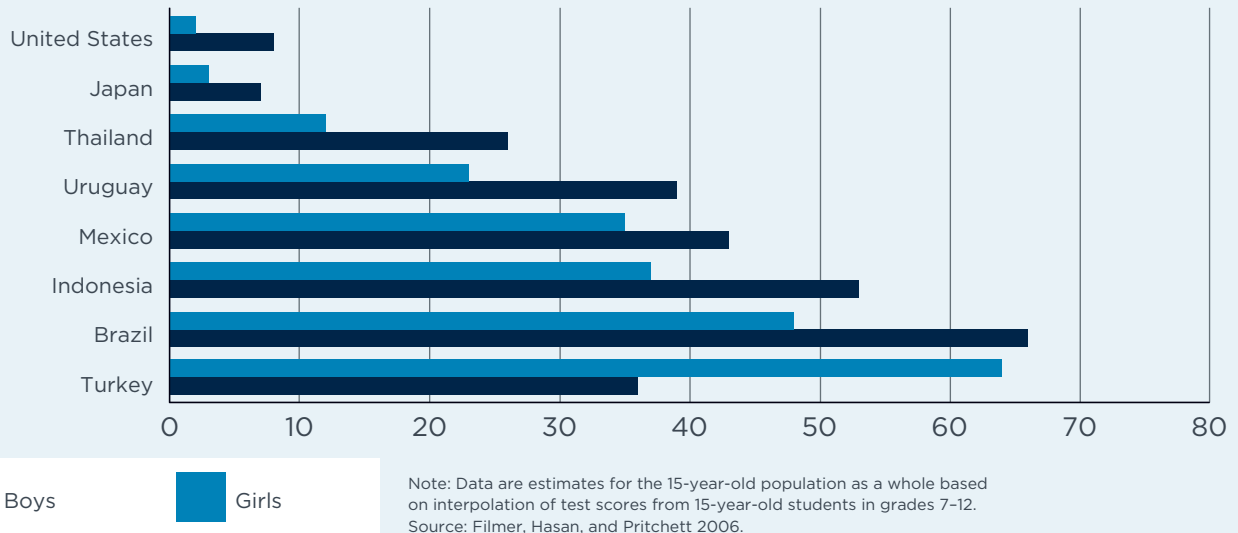
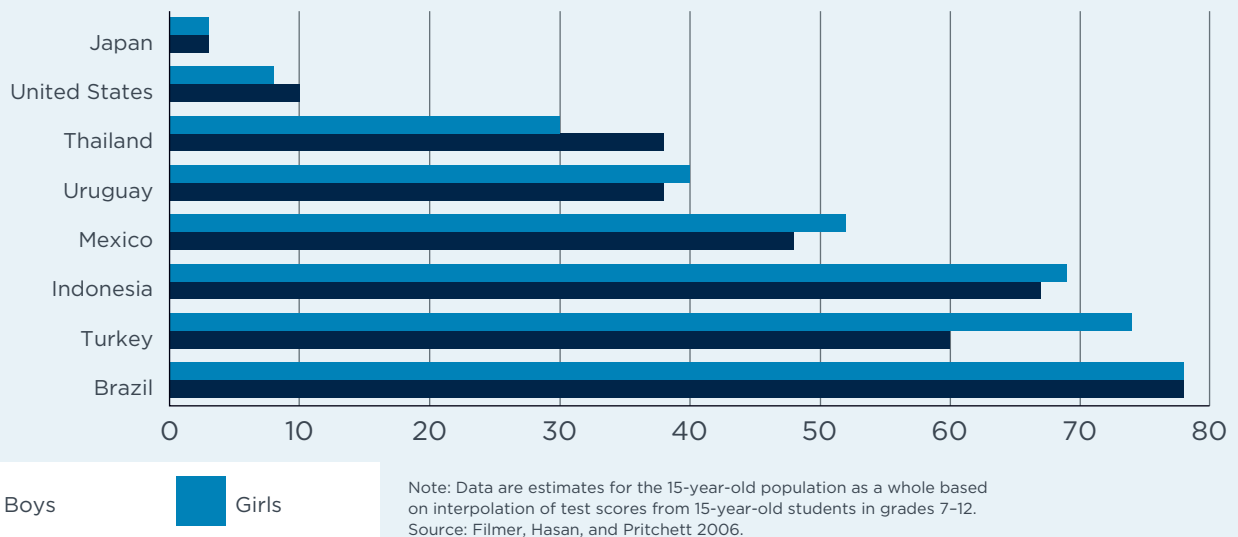


FIGURE 3.5

### Share of 15-year-olds who did not reach level 1 competence in mathematics assessment in PISA test, by gender, 2006 (percent)



## BOX 3.4

## Reaching marginalized girls in Rajasthan through community schools

Bodh Shiksha Samiti (Bodh) is a local educational nongovernmental organization based in Jaipur, Rajasthan, India, that partners with the Aga Khan Foundation. The organization collaborates with local communities in establishing community schools (bodhshalas) with multilevel teaching to address the educational needs of marginalized children, particularly girls, and to assure them of a quality and relevant education.

In the course of collaborating with parents and the community to develop these community schools, Bodh has developed a variety of innovative models to support interactive learning in a nurturing environment. For example, it introduced a new type of parateacher called the “mother teacher.” Mother teachers are chosen by the community and act as resource people within the school and village. They also serve as preschool teachers, supporting the school attendance of older siblings—particularly girls, who are often burdened with childcare responsibilities. As the program has matured, Bodh has extended schooling through grade 8 to postpone the transition to mainstream schools and minimize dropout. The organization has also created adolescent girls’ education centers as well as some residential schooling facilities for adolescent girls.

After initial success with its nonformal model, Bodh was asked by the local government to provide resource teachers to government teachers in their classrooms. As a condition for collaboration, Bodh insisted that class size not exceed 30 students. Dropout rates fell from 60 percent to 20 percent in partner municipal schools as government teachers took up a more participatory and supportive approach to their students, following the Bodh model. Building from success to success, Bodh is now working jointly with block- and district-level administrative units to identify government schools for additional investments so that they can become demonstration and training sites for nearby government schools, thus allowing the Bodh model of quality girl-friendly education throughout the district.

Source: Aga Khan Foundation 2006a, 2006b, 2007; UNESCO 2007.

Organisation for Economic Co-operation and Development, show that even in several developing countries on track to achieve the Millennium Development Goal of universal primary completion, most 15-year-olds are not reaching even minimal competency levels (Box 3.2; Filmer, Hasan, and Pritchett 2006).

Figures 3.4 and 3.5 show estimates of the percentage of 15-year-olds in Brazil, Indonesia, Japan, Mexico, Thailand, Turkey, Uruguay, and the United States who did not reach competency level 1 in reading and math. (Competency level 1 is the lowest level of achievement defined on the PISA test.) When comparing percentages of 15-year-olds who did not reach level 1 competency<sup>9</sup> in reading and math on the PISA test in several developing countries with percentages in Japan and the United States, the most striking finding is how low the levels of learning in the developing countries are, even for a group of countries on track to achieve universal primary completion.<sup>10</sup> Interestingly, except Turkey, where gender gaps in enrollment remain large, a larger percentage of boys than girls fall below minimum levels of competency in reading. Learning outcomes in mathematics are even worse compared with those in Japan and the United States, but with only a few exceptions gender gaps are relatively small. Thus, both girls and boys suffer equally in terms of learning outcomes in environments where school quality is poor and where children lack support to fulfill their potential.

### Why girls don’t make it through school

Girls’ schooling opportunities vary greatly by context and are often culturally and economically constrained. In many settings parents are interested in investing in educating daughters less than in educating sons because girls tend to leave their parental home upon marriage. Educating a girl is therefore perceived as an empty investment.

Young married girls’ access to formal and even nonformal education is even more severely curtailed because of immobility, domestic burdens, childbearing, and social norms that view marriage and schooling as incompatible (Mathur, Greene, and Malhotra 2003). Early marriage sharply reduces girls’ access to education, and anticipation of early

marriage often precludes education (Huq and Amin 2001). In the Amhara region of Ethiopia, for example, nearly one in every three girls who were not in school said that the primary reason was marriage (Erulkar and others 2004).

Girls living in rural areas have far less access to primary and secondary schools than their urban peers do. Girls in rural areas are at a significant disadvantage for school attendance—not only because of distance to schools but also because of perceived danger to girls from men, boys, and wild animals while in transit to school or in the classroom. In fact, opportunity for schooling is one of the main reasons cited for rural-to-urban migration (Box 3.3).

Girls who are ethnic or racial minorities are often excluded from full economic and social participation, including education. Examples include the Roma in Eastern Europe, *dalits* in India, and indigenous populations in Latin America. Education and other opportunities are constrained by geographic isolation or residence in crowded urban slums with poor infrastructure, including access to roads, water, electricity, and fuel; use of languages other than the national language; prevalence of child labor for basic sustenance and support; poor health; and deeply embedded historical discrimination (Lewis and Lockheed 2006). Other population groups facing special educational challenges are refugees and internally displaced populations in crisis-affected countries.

Their regular lives have been disrupted due to armed conflict and natural disasters, and they return home as refugees in post-conflict states to try to resume their lives in previously broken communities (Box 3.4).

Various cultural practices, such as puberty initiation rites (including female genital cutting), *pardah*, and early marriage, may influence attitudes toward the education of girls and toward the types of schools that would be culturally acceptable. For example, in Afghanistan and Pakistan schools are segregated by sex, with girls taught by women and boys taught by men. This is seen as the only way to provide schooling for girls in settings where girls need to remain segregated and where concerns for safety and protection are paramount, but it makes the delivery of basic education substantially more expensive as

## BOX 3.5

### Addressing child labor

The MV Foundation's Girl Child Programme in Ranga Reddy District of Andhra Pradesh, India, mobilizes communities and governments against bonded and child labor, including domestic labor, with the aim of returning girls to school. The foundation challenges traditional social norms by educating critical stakeholders on girls' rights to an education. Community mobilization aims to make girl child labor a public issue—rather than a private, family one.

Girls' education activists trained in nonconfrontational tactics conduct house-to-house campaigns to educate parents about girls' rights and needs. Committees also address the importance of schools accommodating girls' sanitation and security needs. Once parents agree, the activists facilitate the girls' reentry to school, providing parents with practical support. They also negotiate with parents to cancel or postpone child marriages. The program has been successful in withdrawing girls from bonded and unpaid labor, increasing enrollment of girls in schools, and preventing many child marriages.

Source: Wazir 2006.

each village has to have two schools (Ghuman and Lloyd 2007). In such settings secondary schools for girls are rare, and few parents will risk their daughters traveling, given concerns about safety and seclusion of girls after puberty.

### Girls lack economic opportunities

*"Some relatives come from the cities to the village and take girls to towns promising to help them learn a trade—but end up introducing them into prostitution, forced labor, and other illegal activities. This usually happens to girls who come from a poor family background. . . . Since the girls might not have the transport or means to return to the village, they have no choice than to give in."*—Violet, age 15, Cameroon (Plan 2007)

9  
The Programme for International Student Assessment is administered only to students in grades 7–12 who are age 15. Filmer, Hasan, and Pritchett (2006) have estimated the results for all 15-year-olds, not just those who were enrolled at the time of the test. To derive population-wide estimates, they have exploited the data on grade-to-grade increments in test scores among testtakers to interpolate a linear relationship between grades attained and scores. Using data from each country on the distribution of grades attained by 15-year-olds, estimates of the average results for all 15-year-olds can then be derived.

10  
"At competence level 1, students can answer questions involving familiar contexts where all relevant information is present and the questions are clearly defined. They are able to identify information and carry out routine procedures according to direct instructions in explicit situations. They can perform actions that are obvious and follow immediately from a given stimuli" (Filmer, Hasan, and Pritchett 2006).

# Job training initiatives offered to village women are frequently for work that is not financially rewarding, such as flower-arranging and sewing. Few efforts address work in the global economy.

Understanding the level and type of the work of girls and women is very difficult because reliable data are missing. The most inclusive form of work encompasses two major types of activity: paid employment in market activities and unpaid work in household and subsistence production. In many developing countries this distinction is blurry.<sup>12</sup>

Paid employment usually is measured by economic activity rates, defined as individuals who work for pay, employers of wage workers, self-employed workers, members of producer cooperatives, unpaid family workers, apprentices, and people not working for pay but seeking work.<sup>13</sup> Unfortunately, cross-country data contain large inconsistencies. Women often work without pay in family enterprises, and countries differ in the degree to which they include such workers in official data. Consistently defining the employment status of part-time workers, students engaged in economic activities, and previously unemployed workers is also problematic, especially because reported employment rates are much higher for boys than for girls. Moreover, most labor force data are based on cross-sectional surveys, so they capture only a snapshot of adolescent economic activity. As such, economic activity rates provide only a partial view of the lives of adolescents. Despite these difficulties, existing data do permit some insights about adolescent girls' transitions to paid employment and the opportunities they do or do not have.

Economic activity of children ages 10–14 is less than that of children ages 15–19, largely because of higher rates of school enrollment at younger ages. For instance, a recent report by the International Labour Organization (ILO 2006b) shows that the proportion of young men and women ages 10–14 involved in both economic activity and domestic work is substantially less than the proportion of young men and women ages 15–17 engaged in both activities. Children in the younger age group who are economically active have higher school attendance rates than young men and women ages 15–19 who are economically active (Box 3.5).

Panel data offer a more nuanced picture of economic activity of young people ages 10–24. Several studies in Brazil reveal that youth tend to move in and out of jobs and in and out of the labor force much more than adults do (Duryea and others 2005; Levison and

<sup>11</sup> EngenderHealth and ICRW 2000.

<sup>12</sup> As Assaad, Levison, and Zibani (2000) note, "Although a distinction between market work and domestic work is useful, the traditional definition of market work makes some seemingly arbitrary distinctions between activities that are essentially similar. Performing unpaid work in a family enterprise and preparing food in a market stall are considered work, whereas similar activities done for purposes of household consumption are not. While such distinctions make sense in the context of national accounts or labor force statistics, they may result in biases when trying to understand the phenomena of child labor and schooling."

<sup>13</sup> In this report economic activity rates are used interchangeably with labor force participation rates.

*"He should be a jobholder and I too should be a jobholder. Even if the home is a small one, I want to live happily. . . . In my job also I don't want him to earn more than me, it would be better if I earn more. Some husbands say 'you are living on my earnings.' Now if I stand on my own two feet . . . I can say that I am not living on your earnings, but earning my own money."—Unmarried adolescent girl, Nepal<sup>11</sup>*

others 2003; Manacorda and Rosati 2007). Levison and others (2003) found that relatively few children who worked during a four-month study period remained employed for the entire period. Many 10- to 16-year-olds made at least two transitions in and out of employment, suggesting that children work intermittently (Levison and others 2003). The limited number of other countries with panel data show similar trends, but far more research is needed to understand the specific dynamics.

In market work young men and women typically participate in different sectors and tasks within sectors. For instance, in Bangladesh boys are involved in a wide variety of industries. Within agriculture they are more likely grow cereal crops, whereas girls grow vegetables and raise poultry. Girls are involved in textiles, handicrafts, and private household services, while boys participate more in fishing, wooden furniture manufacture, construction site preparation, retail trade, and transport (Edmonds 2007). Sex segregation in employment characterizes all economies to some extent.

In many countries boys in both rural and urban areas are more likely than girls to earn money (Malhotra and others 2000). Research in Sri Lanka (Malhotra and DeGraff 1997) and Thailand (ICRW 2005) suggests that young men and women have access to very different social networks for information about jobs and job training opportunities; these social networks may be critical to their success in the labor market. In Thailand, where both parents and youth have high expectations that out-of-school youth of both sexes will earn money, girls consult their parents about work issues while boys and young men cite colleagues as their primary sources of information. Because young men rely on broader social networks to advance their employment interests, they have more information to improve their job prospects. Young women often learn less lucrative job skills, such as basket weaving and selling at markets, from their mothers. While villagers rely on outside forces to provide jobs and skills training, job training initiatives offered to village women are frequently for work that is not financially rewarding, such as flower arranging and sewing. Few efforts are specifically directed at adolescent girls or aimed to address work in the global economy.<sup>14</sup>

Growth in paid employment opportunities accompanying global economic growth has been outpaced

**In general, young women have much more difficulty finding work than do young men—an issue that is directly correlated with the inequalities and gender segmentation of labor markets.**

# Young women must navigate a very challenging environment to obtain some form of income to support themselves and their families.

is traditionally heavily concentrated in agriculture. According to the International Labour Organization (ILO 2007), half the world's food—including such staple crops as rice, maize, and wheat—is produced by women. In East and South Asia, sub-Saharan Africa, and the Middle East and North Africa women still have a larger presence in the agricultural sector, as they do in poorer countries of other regions. However, in 2005 the global share of women employed in the service sector (42.4 percent) surpassed the share employed in agriculture (40.4 percent)—largely reflecting the global demand for service workers.

Despite playing such an important role in food production, female agricultural workers lack education and have limited decisionmaking power. The nature of agricultural employment leaves them with few rights in their work environment. Adolescent girls in developing countries who encounter scarce opportunities in the service and industry sectors or whose choices are limited by low educational attainment will wind up in the informal agricultural economy, working alongside other women as street vendors in local food markets. Such employment provides little (if any) job security, and pay is often barely sufficient to meet basic needs.

## Nonagricultural employment

While the global youth (ages 15–24) labor force grew by 5.2 percent (from 602 million to 633 million) over 1995–2005, the youth labor force participation rate decreased from 58.9 percent to 54.7 percent (ILO 2006).<sup>16</sup> The decrease in youth actively participating in the labor market may be attributed partly to the parallel increase in educational enrollment rates that have occurred in some regions. However, the large regional variability of economic participation rates among young men and women suggests that the causal relationship is more complex. Labor force participation rates among women have decreased from 1995 to 2005 in all regions except Latin America and the Caribbean and the Middle East and North Africa while those of males have decreased in all regions.

Employment in the informal economy accounts for half to three-quarters of nonagricultural employment in developing countries. And approximately 60 percent—80 percent in sub-Saharan Africa—of the informally employed are women (ILO 2002). The majority of informally employed women are

by the demand for jobs; as a result, unemployment rates among youth have risen. Over 1995–2005 youth unemployment grew from 74 million to 85 million, a 14 percent increase (ILO 2006). Across all regions youth are much more likely than adults to be unemployed, which means large numbers of youth workers are unemployed and unable to access work.<sup>15</sup> In 2005 youth accounted for 45 percent of the total unemployed but only 25 percent of the working-age population (ILO 2005). In general, young women have much more difficulty finding work than do young men—an issue that is directly correlated with the inequalities and gender segmentation of labor markets. In 2006 alone 35.6 million young women were seeking employment (ILO 2007).

## Agriculture

The economic opportunities that girls can look forward to are often limited. Female employment

<sup>15</sup> Youth unemployment rates are expected to be higher than adult unemployment rates because unemployment rates tend to fall with age. Nonetheless, the share of youth employment in total unemployment in 2005 was 43.7 percent, meaning that almost half the unemployed population was age 15–24 (ILO 2006).

<sup>16</sup> The ILO defines *labor force* as the sum of employed and unemployed individuals—that is, individuals either working or looking for work. This indicates the relative size of the supply of labor available for producing goods and services. The economic activity rate is the number of people in the labor force as a percentage of the working-age population during a specific time period. This is one of the few indicators of paid employment that are often disaggregated by both sex and age. However, many developing countries in Africa and Asia do not collect or publish this data on a regular basis, making regional analyses of the trends quite difficult.

FIGURE 3.6

## Gender segmentation and wage inequality in the informal sector

AVERAGE EARNINGS

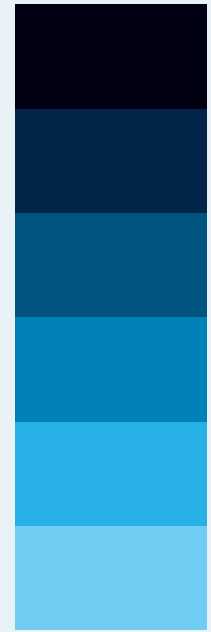
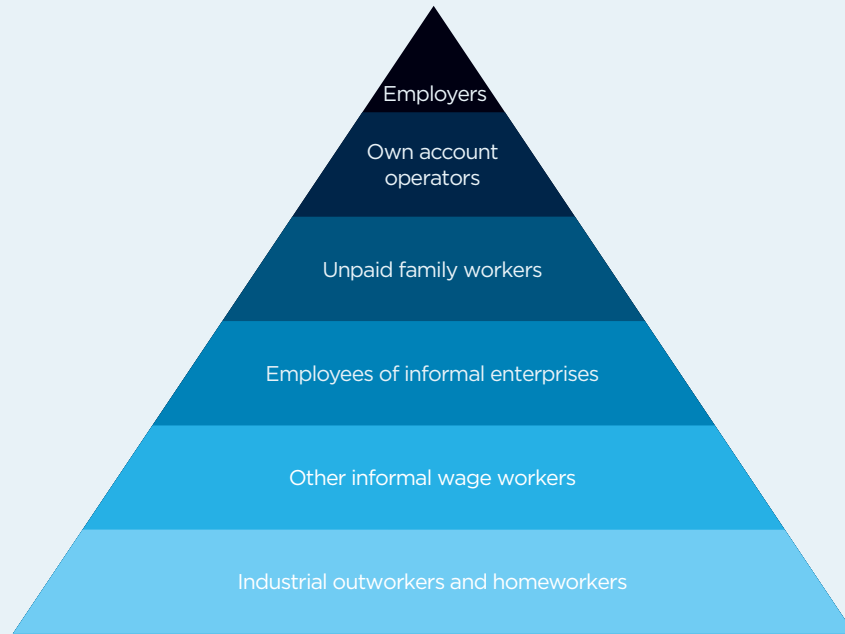
High



Low

GENDER SEGMENTATION

Predominantly Men



Predominantly Women

Source: Chen, Vanek, and Carr 2004.

self-employed, home-based workers, or street vendors, where they operate outside the institutional protections afforded to formally employed workers. The greater confinement of girls and young women to domestic unpaid labor limits their ability to access paid employment. This is compounded by illiteracy, which limits their ability to learn of job vacancies or to undertake employment that requires reading or financial operations.

Adolescent girls transitioning to paid employment are more likely to be employed in this highly unstable form of employment. For most adolescent girls the opportunities for formal employment are severely limited by a low demand for female workers, cultural limitations to female mobility, and clearly defined gender roles that reduce the choices available. This phenomenon is exacerbated when girls have low levels of schooling (UN Millennium Project 2005). Young

## BOX 3.6

## In their own words: the riskiness of girls' working conditions

*"I work 13 hours each day as a domestic worker, beginning at 4:30 am. It's heavy work: washing, ironing, taking care of the child. In the morning I give milk to the baby. I make breakfast, iron, wash, sweep. Sometimes I eat, but sometimes I am too busy. . . . Sometimes I come to school super tired. . . . I get up at 2 am to go to work. At 2 am, there are gangs where I live. This morning there was a group from a gang that tried to rob me of my chain. There is no rest for me. I can sit, but I have to be doing something. I have one day of rest each month."—Flor, age 17, El Salvador*

*"If I did something the employer didn't like, she would grab my hair and hit my head on the wall. She would say things like, 'I don't pay you to sit and watch TV! You don't wash the dishes well. I pay your mother good money and you don't do anything [to deserve it].' . . . Once I forgot clothes in the washer, and they started to smell, so she grabbed my head and tried to stick it in the washing machine."—Saida, age 15, Morocco*

*"As a domestic worker, you have no control over your life. No one respects you. You have no rights. This is the lowest kind of work."  
—Hasana, age 12, Indonesia*

*"I work from 8 am until 10 pm each day. We get only two days off a month. I walk to work and back because I cannot afford to take a bus or bicycle rickshaw. The factory is three kilometers away and it takes 30 minutes to walk. I normally get home at 10:30 pm. . . . If we want to use the bathroom, we have to get permission from the supervisor and he monitors the time. If someone makes a mistake, the supervisor docks four or five hours of overtime wage, or lists her as absent, taking the whole day's wage. In my factory there is no childcare, no medical facilities. We have to work overtime, but we are always cheated on our overtime pay. . . . It is very crowded, very hot and badly ventilated. The water we have to drink is dirty. The workers often suffer from diarrhea, jaundice, kidney problems, anemia, and eye pain. Our seats have no backs and since we have to work long hours, we suffer from backaches and shoulder pain. I cannot support myself with the wage I am getting. I have rice and lentils for breakfast, rice and mashed potato for lunch, and for supper rice and vegetables. I eat chicken once a month when I get paid, and maybe twice a month I buy a small piece of fish. Because we have to work very long hours—seven days a week—we have no family life, no personal life, no social life."—Nasrin, age 18, Bangladesh*

Source: Plan 2007.

women must navigate a very challenging environment to obtain some form of income to support themselves and their families.

Based on World Bank Priority and Core Welfare Indicators Questionnaire survey data from 13 countries in sub-Saharan Africa, the average age of entering the labor market across countries varies more than the age of leaving school, and the transition is very different between urban and rural areas and between boys and girls. Overall, female youth tend to leave school at an earlier age and transition to paid employment more slowly than male youth, and rural female youth tend to start the transition earlier and find employment more quickly than urban female youth (except for in Côte d'Ivoire and São Tomé and Príncipe). The transition period is very prolonged—five years or longer—in 8 of the 13 countries in the region, suggesting weak labor market demand (Guarcello and others 2005).<sup>17</sup>

In sub-Saharan Africa, where only about 68 percent of young women ages 15–24 report themselves as literate, the prospects for reliable wage work in the formal sector are bleak (UN 2006). This lack of opportunity has left many young women highly vulnerable. Because women's contribution to the informal sector and to national income in these African countries has proven difficult to isolate due to the wide-ranging nature of the work, decisionmakers do not see the urgent need to improve the chances for girls and young women to participate in the formal economy (Charmes 1998). Female workers of all ages, and particularly the young, face the consequences of being forced to turn to informal employment. Earnings are lower than their counterparts (both male and female) in public sector and formal jobs. In fact, the gender gap in earnings, or the absence of equal pay for work of equal value, is considered one of the most persistent of the inequalities found in the labor market (UN Millennium Project 2005), and the gender gap in earnings is greater than in the formal economy (ILO 2002).

Within the informal economy women are over-represented in the least paid and most insecure types of employment (Chen, Vanek, and Carr 2004) Figure 3.6 shows both the gender segmentation and wage inequality in the informal economy that adolescent girls are subjected to—problems that logically become more pronounced when girls



are subjected to the discriminatory practices that permeate society. Many labor indicators suggest that such factors as cultural beliefs and traditions, societal norms, and government policies play a large role in determining labor participation, types of employment, and wages (Elder and Johnson 1999). Because most initiatives targeting adolescents focus on providing access to education and improving safety, health, and nutrition, the experiences of girls and young women in the labor force are rarely addressed, and the disparities continue unabated as gender differentiations are reinforced by market and cultural forces (Population Council and ICRW 2000).

As girls encounter few opportunities outside the bottom of the gender segmentation–average earnings triangle, the lower wages they receive simply exacerbate issues of poverty within the household, given that their income often goes to the consumption of goods and services for the wellbeing of household members. Inequality in earnings underlies many of the inequalities that exist in “wealth, consumption, healthcare and other well-being indicators associated with income” (Corley, Perardel, and Popva 2005).

A study in Cambodia, where 70 percent of women are functionally illiterate, found that young women and girls, especially those from poor and disadvantaged groups, face discrimination in the workplace and are frequently exploited, especially if they are uneducated (Kusakabe and Malika 2004). Girls generally gain access to job-training opportunities in a limited range of occupations that are considered “suitable” for women. The gendered division of labor leads many to low-paying and low-status jobs. Despite a lack of data on the health and safety risks that women face in their places of employment (Roskam 2000), a picture of the conditions in which adolescent girls work can be constructed by piecing together what is known about access to stable employment, the nature of informal employment, wage rates, and working hours. Young female workers are often subjected to job-related risks, including physical stress and exposure to toxins; in addition, they face risks associated with sexual vulnerability, including sexual harassment and violence (Box 3.6).

Poor work conditions often include excessive hours. Excessive or atypical work hours place stress on the

**In sub-Saharan Africa, where only about 68 percent of young women ages 15–24 report themselves as literate, the prospects for reliable wage work in the formal sector are bleak.**

17  
Quality of education could also confound labor market entry in sub-Saharan Africa.

**If the only employment opportunities available require long hours at low pay, girls will have even less leisure time because their household responsibilities are unlikely to be taken care of by other members.**

worker's physical and mental health, create an imbalance between work and family, and often indicate low wages (Bescond, Chataignier, and Mehran 2003). These unfavorable conditions have a strong impact on intrahousehold dynamics, since young girls are expected to contribute income while upholding their unpaid household chores. If the only employment opportunities available require long hours at low pay, girls will have even less leisure time because their household responsibilities are unlikely to be taken care of by other members.

One way to reduce social isolation and improve labor market choices for girls and women is to provide more opportunities for girls and young women in higher paying, nontraditional employment sectors typically occupied by men and in newly emerging occupations. Indeed, giving women the job skills to compete with men is crucial to improving female participation in the labor market—whether by forming women-only groups of technical graduates to provide younger girls with role models and help them gain confidence in pursuing nontraditional occupations, by using media campaigns to highlight successful female role models in nontraditional jobs to support attitudinal changes in society, or by identifying socially responsible employers who recruit qualified women graduates into nontraditional employment (Kusakabe and Malika 2004).

\* \* \*

The deficits in information about the lives of the majority of girls and young women in the world cannot obscure the most salient facts about their lives: they are often unrecognized as persons by the state, undereducated, burdened by unending demands on their time, and restricted to the least desirable employment. By failing to respect their rights and provide better opportunities for education and economic engagement, their potential contributions—highlighted in chapter 2—are very far from being realized.

**WE ARE FAILING OUR GIRLS IN ECONOMIC OPPORTUNITIES, EDUCATION, DOMESTIC BURDENS, AND PROTECTION FROM HARM**



# 4

**CHILD  
MARRIAGE,  
RISK OF HIV,  
AND SEXUAL  
VIOLENCE:  
HOW GIRLS  
ARE AFFECTED  
AND WHAT  
CAN BE DONE**



**The forces that constrain girls' lives and livelihoods in developing countries manifest themselves in many ways. Three in particular stand out as intersections of social and physical factors that leave girls extraordinarily vulnerable: child marriage, the feminization of the HIV/AIDS burden, and violence against girls and young women. These problems yield profound challenges—but there are examples of effective and focused policy reforms, advocacy, and programmatic efforts that lead to real and sustained improvements. This chapter describes these complex problems and highlights examples of multifaceted strategies being pursued to overcome them.**

## Child marriage

*“One day my father told me I was to be married. I was never asked how I felt. It was my duty to respect his decision. . . . I would have wanted to wait and find the one I love. But now it is too late. I prefer not to think about it. It is difficult for me, and for the whole country.”—Girl, age 12, married at age 9 in Niger (Plan 2007)*

Not only do many girls marry while they are still legally children, but substantial numbers of young women also give birth during their adolescent years. One girl in seven in developing countries (excluding China) marries before age 15 (Population Council 2007), and 38 percent marry before age 18 (Lloyd 2005). Even though young marriage in many developing countries appears to be on the decline, substantial proportions of girls are still marrying extremely early. Almost a third of the girls and young women ages 10–19 in developing countries are expected to marry within the next decade—that’s 25,000 marriages a day for the next 10 years (Bruce and Clark 2004). Many of these

girls will be married before they reach puberty, often with disastrous consequences for their health and wellbeing.

The abrupt transition to marriage curtails the aspirations girls may have for a life that includes school, work, later marriage, and later and fewer children. Young girls are unable to give the “free and full” consent to marriage recognized in the Universal Declaration of Human Rights because the decision on marriage is usually made by others in their household. Young married girls are almost always required to take on the bulk of domestic work in their households; are often subject to sexual abuse, including nonconsensual sex with their husbands; are under extreme pressure to prove their fertility; and are at substantially greater risk of illness and death. In short, married girls have extremely constrained decisionmaking power and fewer life choices.

Child marriage, defined as marriage before age 18, is particularly common in South Asia and sub-Saharan Africa, as well as parts of Latin America and the Caribbean (Map 4.1; Mathur, Greene, and Malhotra 2003). Child marriage is also common in some parts of the Middle East; for example, in Yemen nearly half of women ages 20–24 were married by age 18 (UNICEF 2005).

The prevalence of child marriage varies starkly within regions and countries. In Africa, for example, countries with very high rates of early marriage, such as Niger (77 percent), Chad (71 percent), and Mali (65 percent), exist alongside others with very low rates, such as Togo (31 percent) and South Africa (8 percent). Similarly, in South Asia the rate is very high in Bangladesh (65 percent), moderately high in India (48 percent), and very low in Sri Lanka (14 percent). In Ethiopia most child marriages occur in the north, where the proportion of young women married by age 18 (around 75 percent) exceeds the national rate (49 percent). In India, where national prevalence is nearly 50 percent, five states have a much higher prevalence of child marriage; in Madhya Pradesh, for example, 73 percent of young women are married by age 18.

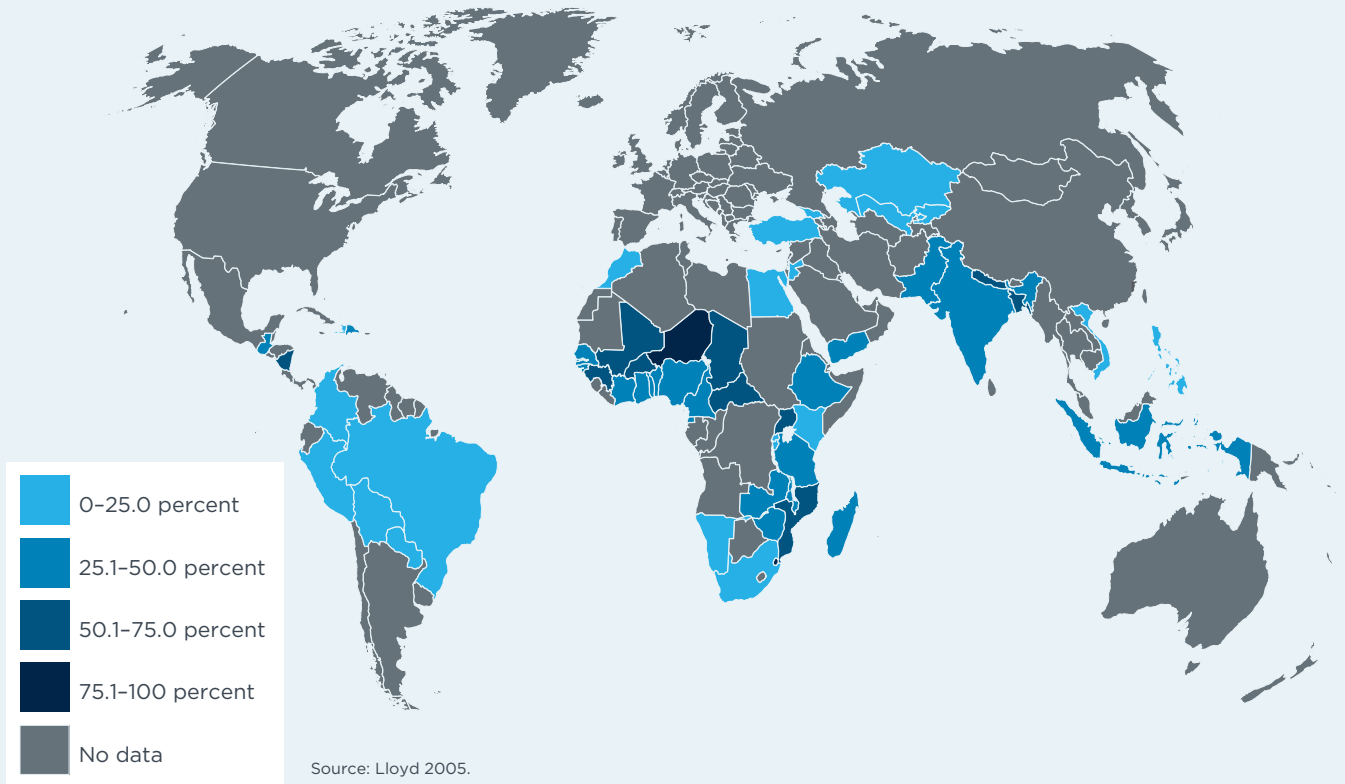
Despite a decline in child marriages in most parts of the world, the total number of girls younger than 18 who are married and at risk of being married remains in the hundreds of millions. Moreover, statistics on

### Previous page

Mahmuda is 17 years old, un-schooled and illiterate. Her parents were willing to have her married at 16—one less mouth to feed—and her in-laws needed the cash of her dowry. Today, her infant son is ill, and Mahmuda lacks the money and know-how to make him better.

MAP 4.1

## Share of women ages 20–24 ever married by age 18



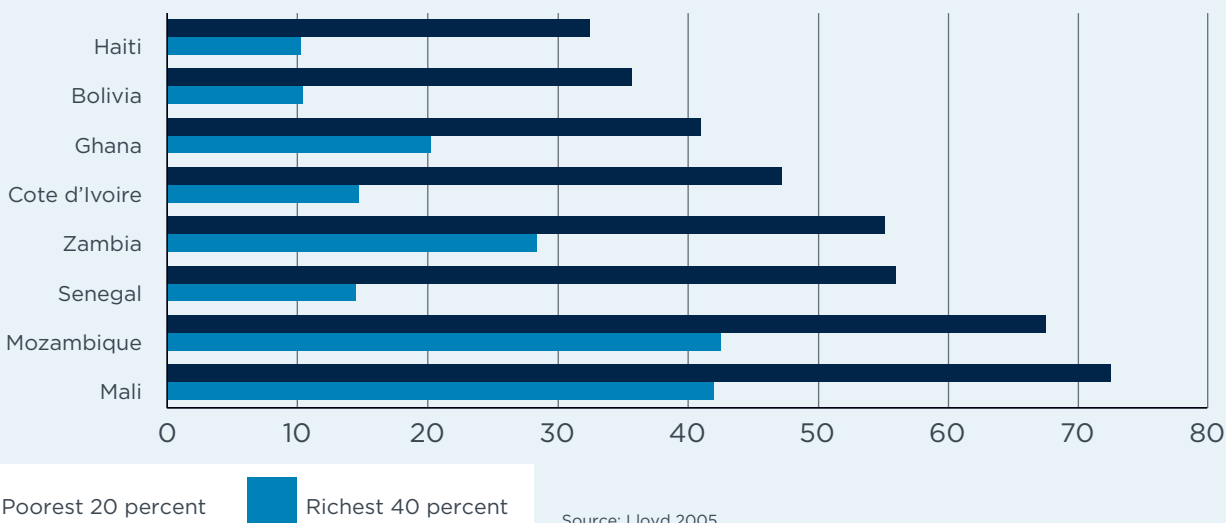
child marriage indicate subpopulations where high rates of child marriage are resistant to change. In general terms women who live in rural areas, come from poorer households, and have less schooling are more likely to marry early (IPPF and UNFPA 2006). Child marriage is becoming increasingly concentrated among groups and societies characterized by the disadvantages of poverty, illiteracy, and rural residence. The role of poverty in perpetuating child marriage is multifaceted, motivating and worsening the impact of child marriage in several ways. In some contexts, particularly where women have low status, child marriage is an effective way to reduce household poverty and relieve the financial burden girls place on their family of origin. Child marriage is most common among the poorest 20 percent of the global population, although levels vary considerably across countries (Figure 4.1).

Economic factors clearly play a role. Research in Bangladesh found that early marriage of daughters was in part motivated by the increased fees charged for schooling as they got older (Pathfinder International 2006). In many developing countries, where resources and opportunities are scarce, child marriage offers an easy solution. Dowries paid to a bride's family may motivate poor families to marry their daughters off at young ages for the additional income, whereas keeping unmarried girls in households may be costly to poor parents who have to feed and clothe them (Greene 1997).

Rural residents are more likely than urban residents to be married young. In Senegal, for example, 53 percent of rural women and 15 percent of urban women were married by age 18. Rural households

FIGURE 4.1

## Share of girls ages 20–24 ever married by age 18, by household income group (percent)



tend to have more entrenched traditional attitudes and customs, are less affected by external influences, and have fewer livelihood options for young women. However, this differential does not appear as strongly everywhere. In Chad, where 71 percent of women ages 20–24 were married by age 18, living in an urban area was not highly predictive: 65 percent of urban women were married by age 18 compared with 74 percent of rural women (UNICEF 2005).

In every region of the world girls with higher levels of schooling are less likely to be married. Girls with secondary schooling are up to six times less likely to be married than those who have little or no schooling (ICRW 2006a). In Nicaragua 45 percent of girls with no schooling are married before they turn 18, compared with 28 percent of girls with primary schooling and 16 percent of girls with secondary schooling. In Mozambique some 60 percent of girls with no schooling are married by 18, compared with 10 percent of girls with secondary schooling. In Senegal 41 percent of girls with no schooling are married

as children, compared with 14 percent of girls with primary schooling and only 6 percent of girls with secondary schooling.

In most societies where child marriage is common, the social standing of women is defined largely in terms of marriage and childbearing. Social norms regarding gender-appropriate behavior, and especially those related to masculinity and femininity, play a key role in promoting child marriage. Norms emphasize a girl's domestic roles and de-emphasize investments such as education that would build her potential for nondomestic options. While boys are expected to demonstrate masculine competencies, participate in physical activities and sports, and receive an education, girls are expected to learn domestic skills and undertake household responsibilities at early ages, thus proving their potential as good wives and mothers. Child marriage reinforces these social and gender norms, as married girls often take subservient roles to an older husband, ensuring their limited social status and lack of independence (IPPF and UNFPA 2006). Once a girl



is married, she is under the “protection” of her husband and consequently is viewed as under his control (UNICEF 2001).

Paradoxically, child marriage tends to create an environment that makes young wives extremely vulnerable to physical, sexual, psychological, and economic abuse. Because early marriage limits young married girls’ skills, resources, knowledge, social support, mobility, and autonomy, they often have little power in relation to their husband or their husband’s family. The domestic power structure is also skewed by the fact that child marriages typically are arranged without the knowledge or consent of the girls involved, who are often betrothed as early as infancy. In many countries the decision to marry off a daughter early begins when she is born, in anticipation of her perceived cost to her natal family; market rates for the dowry are lower when the girl is married young (Rao Gupta 2005). For this reason girls are often married early in childhood, but are sent to the husband’s home only after puberty.

Even if girls are informed of their parents’ arrangements before they are handed over to their promised husbands, they are unable to consent to marriage as required by the Universal Declaration of Human Rights because consent cannot be legally considered “free and full” when one of the parties involved is not mature enough to make an informed decision about a life partner, that is, before age 18. Sadly, recent qualitative studies by the Population Council and IPPF in Bangladesh, Ethiopia, and Maharashtra State, India, show that girls in some areas are married very young, well below age 15 (Santhya and others 2007; Santhya, Haberland, and Singh 2006; Erulkar and others 2004).

A World Health Organization study on women’s health and domestic violence found that age was a key risk factor for violence. The multicountry study found that younger women with lower levels of schooling faced a higher risk of physical or sexual violence at the hands of a partner in almost all the countries studied (WHO 2005). A 2004 survey by the International Center for Research on Women on the wellbeing of adolescents in Bihar and Jharkhand States in India found that girls who were married before age 18 were twice as likely as girls who married later to report being beaten, slapped, or threatened by their husbands. Girls who married

early were also three times as likely to report being forced to have nonconsensual sex in the previous six months. These girls also had far less say in important decisions than did those who married later. Girls who married before age 18 consistently reported being less able to talk to their husbands about when to use contraception, when to have children, and how many children to have (MacQuarrie and Das Gupta 2005).<sup>1</sup>

## Child marriage tends to create an environment that makes young wives extremely vulnerable to physical, sexual, psychological, and economic abuse.

Early marriage is often followed by pregnancy. Medical complications from pregnancy are the leading cause of death among girls ages 15–19. Compared with women over age 20 years, girls ages 10–14 are five times more likely to die from childbirth, and girls 15–19 are twice as likely (UNICEF 2001). Very young girls (particularly those under age 15) are physiologically unprepared for childbirth, and the relatively small size of their pelvis makes successful vaginal delivery difficult. As a result, the risk of obstructed pregnancy is much higher, especially for first pregnancies. This is particularly important because an estimated 78 percent of the births that occur before age 18 are first births (Bruce and Chong 2006).

<sup>1</sup> Based on the Development Initiative on Supporting Healthy Adolescents project’s analysis of quantitative baseline survey data collected in select sites in the states of Bihar and Jharkhand, India. The survey was conducted in 2004 and yielded the percentage of young married women reporting domestic violence in the previous six months. The sample size was 998.

# Many young women and girls are unable to make decisions about medical care for themselves or their children without the explicit approval of their husband.

For every woman who dies in childbirth, some 15–30 survive with chronic disabilities, the most devastating of which is obstetric fistula, which is often the result of obstructed labor. Obstetric fistula is particularly debilitating, involving perforations inside the vagina, bladder, or rectum and leading to a chronic condition that causes urine and feces to leak uncontrollably from the vagina. More than 2 million adolescent girls live with fistulas—greatly limiting their chances of living a normal life and bearing children—and that number increases by roughly 100,000 girls per year (UNFPA 2003). Other health risks from early pregnancy include undernutrition and malnourishment, both of which are more likely during pregnancy and breastfeeding.

Childbearing at very young ages also carries significant risks for mothers' infant children. Infants born to

adolescent mothers are much more likely to die than infants born to women ages 20 and older. In Mali, for example, infant mortality rates are 181 per 1,000 live births for women under age 20, compared with 111 for women ages 20–29 (ICRW 2006a). Adolescent mothers are at 35–55 percent higher risk than older women of delivering infants who are preterm and low birth weight. Mortality rates for infants born to mothers under age 20 are 73 percent higher than for infants born to older mothers (Nour 2006). These deaths are due in large part to the fact that young mothers are unhealthy, are physically and emotionally immature, and lack access to social and reproductive health services. The lack of autonomy that girls have in marital relationships may also contribute to these conditions because many young women and girls are unable to make decisions about medical care for themselves or their children without the explicit approval of their husband or another authority figure.

## **Reducing the occurrence of child marriage**

Addressing child marriage requires appropriate laws to be created and enforced, particularly at the subnational level, and changes in social norms and attitudes to be fostered through innovative programs.

International agreements and national laws are in place in most countries to address child marriage. Through the Convention on the Rights of the Child and other global statements, all countries have agreed that childhood extends to age 18.<sup>2</sup> Many have set the minimum age of marriage at age 18, recognizing that early marriage increases the risks of childbearing and delayed marriage allows youth access to secondary schooling and livelihood opportunities (Mathur, Greene, and Malhotra 2003).

Many countries are increasing the legal age of marriage. The minimum age of marriage increased in 23 countries for women and in 20 countries for men during the 1990s, and this increase was higher for women in 17 countries—indicating a trend toward gender equality in marital age. While international standards and most national laws on child marriage make clear that child marriage is unacceptable, they often conflict with local and religious laws. One study of seven English-speaking African countries showed that local and religious laws sometimes contradict national child marriage laws (Lloyd 2005). In other countries the penal code may contradict national law.

<sup>2</sup> The only nonparties to the Convention on the Rights of the Child are Somalia and the United States, although both have agreed to the principles based on other global conferences.

Because gender norms and community practices dictate the high prevalence of child marriage in many countries, programmatic efforts on the ground must pick up where laws leave off. The most comprehensive research available used an Internet-based scan to identify programs that were either directly or indirectly addressing child marriage (Jain and Kurz 2007). The scan identified 66 programs worldwide addressing child marriage, with some programs operating in multiple countries; 49 programs were in Africa, 34 in South Asia, and 4 in other areas of the world. However, many of the countries with the highest prevalence of child marriage did not have a single program working to address the problem. And countries with programs had only two to five that were often isolated from each other. Only four countries—Bangladesh, Ethiopia, India, and Kenya—had more than five programs.

Programs fall into five general categories. The first type of program involves educating families and communities and includes community sensitization and social marketing efforts. Nearly 60 percent of programs fell into this category. One example is Tostan, in Senegal, which uses local facilitators to teach education sessions to communities on issues such as child marriage. Participants pass on their new knowledge to others in and outside the community through intervillage meetings. The program has led to public discussions and declarations against child marriage and female genital cutting in more than 300 villages.

The second type of program involves specifically educating girls through formal, nonformal, and livelihood initiatives. More than 40 percent of programs fell into this category. An example of this type of initiative is the government of Bangladesh's program begun in 1994 that provides secondary school scholarships to girls who delay marriage. Participation in a life skills education course in Maharashtra State by the Institute of Health Management, Pachod, has since been shown to delay marriage by one year.

The third type program revolves around law and policy initiatives and includes legal mechanisms, advocacy, community mobilization, and policy. One example is Pathfinder International in Ethiopia. When informed of a child marriage about to take place, Pathfinder uses its network of local partners and committees at all levels of society to persuade involved parents to delay the marriage. If this fails, in

partnership with the Ethiopian Women Lawyers Association, they take legal action to stop the ceremony. Pathfinder also provides girls with scholarships to continue school and with access to girls' clubs.

The fourth program type involves providing economic opportunities and comprises both income-generation for girls and monetary incentives for parents. An example of this kind of intervention is the financial incentives offered from birth to girls and their families to delay marriage to age 18 from the state governments of the Indian states Andhra Pradesh, Haryana, Karnataka, Madhya Pradesh, Punjab, Rajasthan and Tamil Nadu.

The fifth type of program involves safeguarding rights. This type of intervention includes creating safe social spaces, keeping official birth and marriage records, and enforcing other rights of girls. A notable leader in this type of program has been the Christian Children's Fund in Kenya, which has responded to the local practice of "booking" girls for marriage before they are even born with a program that "books" these girls for school instead. The fund has collaborated with the Naning'oi Girls Boarding School to work within the framework of the dowry system, offering gifts to a girl's father in exchange for committing to his daughter's attendance at the boarding school. To date, 350 girls are enrolled there, and more than 500 additional infants and girls have been booked.

#### **HIV/AIDS**

"My mother died when I was 13. She didn't tell me that she had HIV. I found out from my dad. I was born with the virus but I lived without getting sick until I was in secondary school, then I got very sick. At first I hated and stigmatized myself. Most of the time, I would sit away from my friends and cry. But then I got counseling and it changed my life. I am now on anti-retrovirals and doing well. My advice to fellow youth is: 'Avoid self-stigma. Feel free and get counseling.' I am not planning to get married. I do not want to infect anyone. If I get a job, I'll just stay with that."  
—Proscovia, age 17, Uganda (Plan 2007)

Young women's vulnerability to HIV dominates global statistics, but the gender-specific patterns of infection show significant regional variation. In sub-Saharan Africa, the region with the largest overall number of HIV-positive young people (6.2 million at the end of

## BOX 4.1

## Sexual violence in Cambodia

The Cambodian practice of *bauk*, or “added value,” is a recent phenomenon that has put young women increasingly at risk of HIV infection. It initially began as a practice where young Cambodian men would hire a sex worker and then gang-rape her with their friends, in part as a form of male bonding. It was not considered rape because her services are paid for. In a study of the practice by the Cambodian nongovernmental organization Gender and Development, only 14 percent of boys and girls considered *bauk* to be a form of rape. This practice has expanded to other young women, including girlfriends considered *srey kalip* (“modern women”), who are viewed as going against societal norms and who are therefore sexually available.

Source: Duvvury and Knoess 2005.

2003), the number of HIV-positive young women far exceeds the number of infected young men (Figure 4.2). In 2005, 75 percent of 15- to 24-year-olds living with HIV in Africa were female, up from 62 percent in 2001 (Global Coalition on Women and AIDS 2006a). In 2004 young women also accounted for 71 percent of the 125,000 infected young people in the Caribbean and 67 percent of the 130,000 infected young people in the Middle East and North Africa (UNICEF 2004). In Latin America, industrialized North America and Western Europe, Central and Eastern Europe and the Newly Independent States, South Asia, and East Asia and the Pacific young men’s prevalence rates exceed those of young women in the 15–24 age group, largely because transmission occurs through intravenous drug use or through sexual transmission between men who have sex with men or with commercial sex workers (UNAIDS 2006a; Box 4.1). Nonetheless, women are becoming increasingly affected in these regions as well, as infected men spread the disease to their regular sexual partners.

Girls are particularly vulnerable to HIV infection because of limited knowledge of HIV risk and the means of prevention and treatment, physical vulnerabilities, lack of information about their own HIV status, and lack of power to protect themselves within unequal relationships.

Many young people who are just entering their sexual and reproductive lives face layers of misinformation and rampant misconceptions about HIV transmission, prevention, and treatment.<sup>3</sup> More than one girl in three in Benin, Burkina Faso, Haiti, and Mali believes that a healthy-looking person cannot be infected with HIV. Only 46 percent of girls in Nigeria and 7 percent of girls in Indonesia—two of the most populous countries—knew that a healthy-looking person can be HIV-positive. In Cameroon, Ghana, Haiti, and Nigeria more than a third of girls believe that AIDS can be spread by supernatural means. In Benin, Bolivia, Burkina Faso, Haiti, Indonesia, Mali, Mozambique, and Nigeria more than half of girls think that they can be infected by sharing food with someone who has AIDS. Girls often do not know the basics of prevention and have limited access to or information about condoms, mother-to-child prophylaxis, and antiretroviral treatment.

Even when girls have a basic understanding of how or by whom HIV/AIDS is spread, they usually lack knowledge about how to protect themselves. Specifically, young women’s knowledge of the “ABCs” of HIV prevention—practicing abstinence, being faithful, and using condoms—is limited (Bankole and others 2004). Young women in only a few of the countries surveyed could cite all three methods when asked how HIV infection could be prevented—and in Bangladesh, Haiti, Indonesia, Nicaragua, and Nigeria a third of girls could not name even one prevention method. Condoms are the most widely known HIV prevention method, with abstinence and being faithful much less likely to be cited.<sup>4</sup> Young women ages 15–24 in Nigeria are three times less likely than boys of the same age to know where to obtain condoms,<sup>5</sup> and 19 percent more young girls than young boys ages 15–19 in Benin believe that there is no way to protect themselves against HIV.<sup>6</sup>

Biological and social realities make girls highly vulnerable to HIV. Women are more susceptible than men to infection during sex with an infected partner for a variety of reasons. The female genital tract has a larger surface area that can be exposed to the virus. Men also tend to secrete more fluids than women do during sex, and infected men tend to have higher concentrations of the virus in their semen than infected women have in their vaginal secretions (NIH 2001). Vaginal tissue is also more susceptible

<sup>3</sup> Discussion is based on authors’ analysis of Demographic and Health Survey data for all of the countries described at <http://www.measuredhs.com> (accessed December 20, 2007).

<sup>4</sup> Discussion of knowledge of prevention methods is based on authors’ analysis of Demographic and Health Survey data for all of the countries described at <http://www.measuredhs.com> (accessed December 20, 2007).

<sup>5</sup> Nigeria Demographic and Health Survey 2003.

<sup>6</sup> Benin Demographic and Health Survey 2001.

<sup>7</sup> Discussion is based on authors’ analysis of Demographic and Health Survey data for all of the countries described at <http://www.measuredhs.com> (accessed December 20, 2007).

to tearing, particularly during forced sex, increasing susceptibility to HIV infection. Because adolescent girls' genital tracts are still immature, they are even more susceptible to HIV and other sexually transmitted infections. Their vaginal secretions, which could serve as a barrier against the virus, are lower in quantity (UN 2004).

Despite the dangers, girls are increasingly engaging in risky sexual behaviors, which—when coupled with limited knowledge of HIV transmission and prevention—put them at a significant risk. Early sexual initiation both within and outside marriage, multiple partnerships, and unprotected sex are included among the behaviors that make girls vulnerable to HIV. Shaping these behaviors are the conditions of sexual relationships for many girls, including transactional sex, serial monogamy, and marital sex with older and more experienced partners.

Many girls do not even know their HIV status. In recent surveys only 4–17 percent of young women ages 15–24 reported ever taking an HIV test. Younger

girls (ages 15–19) were significantly less likely to be tested (0–11 percent) than girls ages 20–24 (1–31 percent). Girls may have limited knowledge or access to testing facilities. But even when testing is available, girls may not wish to know their HIV status, and girls who have been tested may not ever seek out the results.<sup>7</sup> Many women do not want to know or share their HIV status if they are HIV-positive because they may face violence or abandonment by their families or partners (Global Coalition on Women and AIDS 2006b). Recent data indicate that younger girls in relationships are even more at risk for violence from their partners than are adult women, which implies that the risk may be even more real for girls and young women infected with HIV (WHO 2004).

**Reducing the risk of HIV through education**

*“Reproductive health and sexuality . . . is not discussed adequately in school and not even at home. Certain behaviors of male members of our communities lead our (girls’) lives into risk situations. But such things are always kept at a low level and are not able to be reported due to cultural constraints. Although*

FIGURE 4.2

**Young people (ages 15–24) living with HIV, by gender, 2005 (percent)**

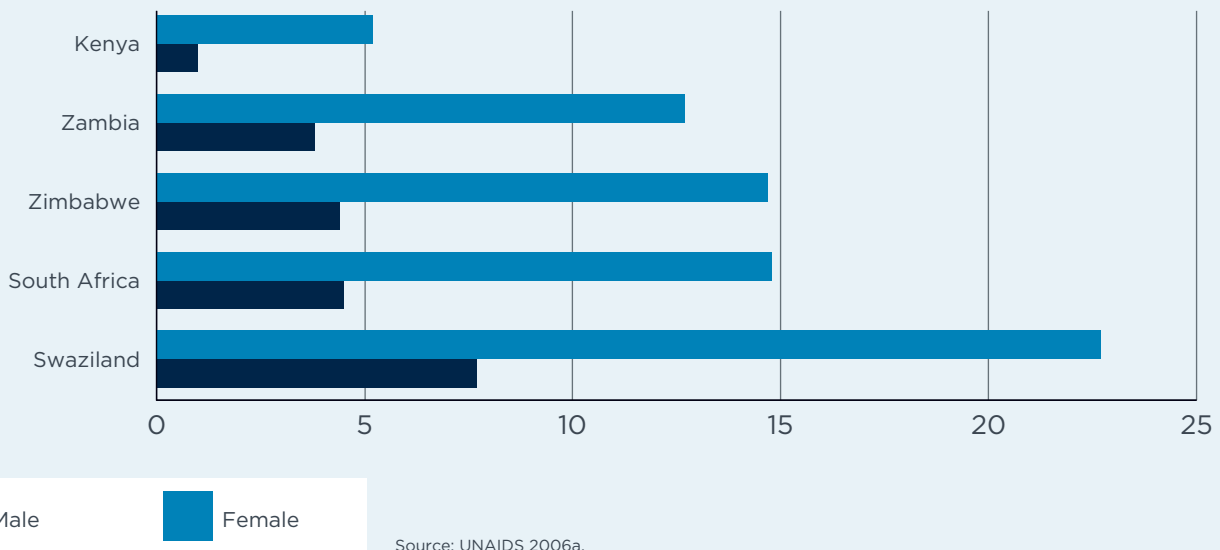
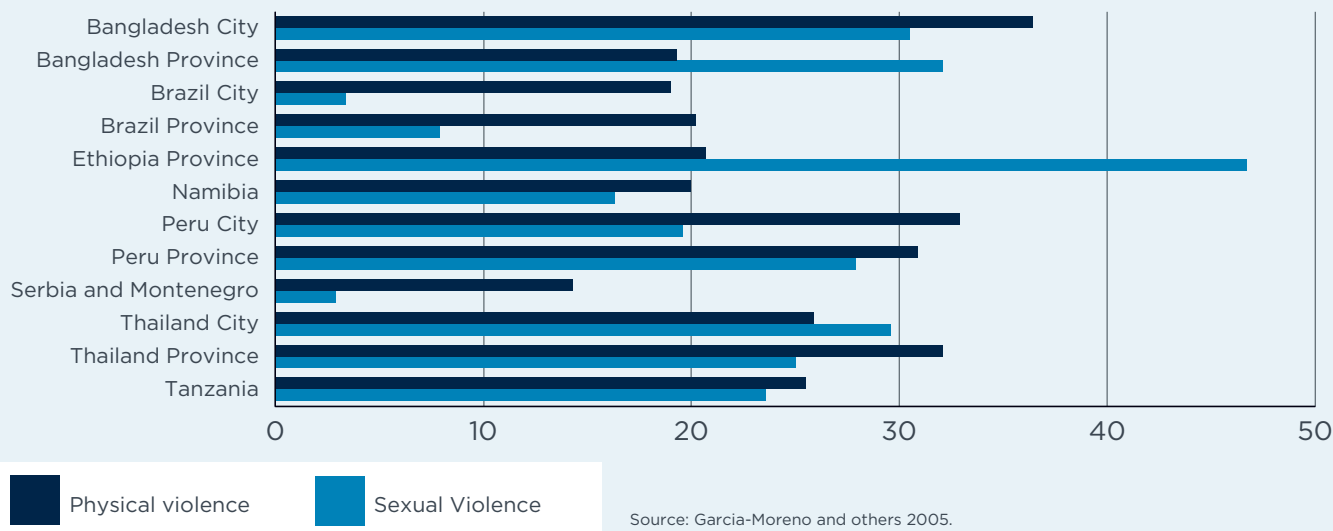


FIGURE 4.3

## Share of girls ages 15–19 who have experienced physical or sexual violence from an intimate partner, 2000–03 (percent)



*these situations put our lives into unbearable status, such situations continue without being addressed.”*

—Champi, age 15, Sri Lanka (Plan 2007)

Despite the obstacles presented by political, parental, and fundamentalist concerns, a strong consensus has emerged that adolescents need to know about their sexual and reproductive health and rights and have the means to protect themselves (WHO 2002). A host of education-related interventions have proliferated, many of them targeting in-school youth. Although well evaluated programs are in short supply, several of these programs have seen favorable behavioral outcomes as reported by program participants, including reduced sexual exposure, increased condom use, and fewer sexual partners.

The provision of sexual and reproductive health services within the school system is undocumented and

likely to be very rare, given parental and community sensitivities. However, a few in-school adolescent and sexual health programs have arranged for representatives from local health facilities to visit schools and to encourage students to attend their facilities. In Tanzania researchers recently completed a trial intervention program called MEMA kwa Vijana, a teacher-led, peer-assisted sexual health education program for students in the last three years of primary school that included training and supervision of health workers in providing youth-friendly health services, peer condom promotion and distribution, and wider community activities. As part of the program, once or twice a year teachers took the students to visit a local health facility to familiarize them with the available services and to show them condom demonstrations, which were not allowed in the classroom (Plummer and others 2007). MEMA kwa Vijana reduced the number of self-reported sexual partners

among boys and increased condom use reported by both boys and girls in the intervention group, with positive effects sustained over a 36-month follow-up period (Ross and others 2007).

Kirby, Laris, and Roller (2007) reviewed 83 studies (56 in the United States, 9 in other developed countries, and 18 in developing countries) examining the effects of curriculum-based sex and HIV educational programs. While at least half these studies lacked the statistical power to detect behavior change as a result of the intervention, a third of the studies demonstrated a positive impact on two or more self-reported behavioral outcomes.

Among the key common characteristics of effective curricula to prevent HIV and its risk factors were the involvement of people with varied skills and backgrounds in research and learning theory and education that assessed the needs and assets of the target group, designed activities consistent with community values, and tested the program. Successful programs focused on clear health goals and specific behaviors that would lead to these goals. The program addressed risk and protective factors affecting sexual behavior, such as level of perceived self-efficacy, and involved the participants in activities to personalize the information, with methods and messages that were culturally and age-appropriate and relevant to the sexual experience of the group. Skills-based programs consistently outperformed knowledge-based programs in changing self-reported behavior.

Advocates for Youth examined a broader range of programs, some of which included health service and mass media components in addition to comprehensive sex education. For developing countries 10 programs (mostly in sub-Saharan Africa) were identified as successfully meeting evaluation criteria and demonstrating positive behavioral outcomes reported by program participants. Eight programs demonstrated increased condom use, while one program in Nigeria achieved a reduction in sexually transmitted infections and one in Chile achieved a reduction in the incidence of pregnancy. Eight programs included sexual health services and contraceptive supplies or referral. Six of these programs directly involved youth in program planning and operations (Alford, Cheetham, and Hauser 2005).

# Violence is part of the lives of many girls and women around the world.

# More than 80 percent of women and girls in Kenya reported having experienced at least one episode of physical violence in childhood.

## Violence against girls and young women

*“It is not only the government and NGOs [nongovernmental organizations] who can take care of us—we ourselves must find ways to protect our rights. Let us all be aware of the problems we are facing now. Girls, don’t let other people abuse you. Stand up and fight for your right!”—Stephanie Marie, age 13, Philippines (Plan 2007)*

Violence is part of the lives of many girls and women around the world. Much of that violence is perpetrated by partners or family members. A population-based survey conducted by the World Health Organization, PATH, and the London School of Hygiene and Tropical Medicine, in collaboration with researchers in 10 countries (15 sites), provides solid evidence of the extent of intimate partner violence among women ages 15–49 who are or have ever been married or lived with a partner (Garcia-Moreno and others 2005).

The findings from this survey are profoundly disturbing. Up to half of girls ages 15–19 in the sites surveyed were experiencing physical or sexual violence from an intimate partner (Figure 4.3).<sup>8</sup> Each site shows a distinct pattern, with girls in some countries more likely to be physically abused and girls in others more likely to be sexually abused, a difference that may be attributed to cultural differences in “acceptable” means for controlling or chastising women. Nearly half of partnered (primarily married) young women in Ethiopia experience sexual violence in their relationship. About a third of young women in urban Bangladesh, Peru, and provincial Thailand experienced physical abuse in the last year. And in most settings women were more likely to experience severe rather than moderate physical violence, and most reported a pattern of continuing abuse rather than an isolated incident (Garcia-Moreno and others 2006).

The study showed that among women and girls who have ever been married or lived with a partner, their perpetrators are far more likely to have been an intimate partner than any other person. Unmarried and unpartnered girls are also subjected to violence, particularly sexual coercion, rape, sexual molestation in childhood, and physical abuse from family members.

8

For legal reasons women under age 18 in Japan were not interviewed.



Familial abuse of children is very common and rarely subject to state action. The prevalence of physical violence since age 15 among respondents in the study varied widely—from less than 10 percent in Ethiopia and Japan to 62 percent in Samoa (Garcia-Moreno and others 2005). More than 80 percent of women and girls in Kenya reported having experienced at least one episode of physical violence in childhood, and only 12 percent of those who had been either physically or sexually abused reported the abuse to an authority such as the police or a village elder (Population Communication Africa and others 2002). A qualitative study in Uganda identified cases of pregnant adolescent girls being beaten by their parents and found that fear of violence led some girls to make the painful choice to seek an unsafe abortion rather than face further abuse at home (Atayumbe and others 2005).

The first sexual experience of as many as a third of unmarried girls is coerced (Heise, Moore, and Toubia 1995; Harrison, Xaba, and Kunene 2001; Koenig and others 2004). Coercion has been described as a continuum of behaviors, from “tolerated” to “transgressive” (Heise, Ellsberg, and Gottemoeller 1999), with much variety in the level and types of behavior considered “coercive” by victims and perpetrators. This depends in large part on context and culture. The common theme is girls’ sense that they bring it on themselves. Manzini (2001), for example, reported that 36 percent of girls surveyed in KwaZulu-Natal, South Africa, perceived that they were persuaded to have sex against their will, tricked, forced, or raped. A study of coercion among Filipina teenagers found two major groups of girls who had experienced sexual coercion: one group for whom the experience occurred in a nonintimate relationship that led to forced sex and one group for whom the experience occurred in intimate relationships when disagreement about whether to have sex led to sexual violence (Serquina-Ramiro 2005). Young women who were coerced felt disrespected and subsequently experienced anger, fear, and sadness.

The extent to which girls are subjected to rape—overwhelmingly by people whom they know, including friends, acquaintances, and family members—is only beginning to emerge. A study in Ghana found that 21 percent of girls reported being raped as their first sexual experience (Population Council 1999). Rape often occurs at very young ages, leaving lifelong

# A study in Ghana found that 21 percent of girls reported being raped as their first sexual experience.

## BOX 4.2

## Health consequences of violence against girls and young women

The full extent to which violence is a major factor predisposing young women to poor health outcomes is unknown, but physical or sexual violence can have lifelong negative consequences. Three of the most notable consequences of violence for women are discussed here.

### HIV

Gender-based violence contributes through multiple pathways to the dramatic rise in HIV prevalence among women and girls, especially young women. The risk of contracting HIV is up to three times greater for women who have been abused than for women who have not. Abusive men are more likely to engage in high-risk behavior, including having multiple partners and sex without protection.

### Other reproductive health threats

Women who experience abuse suffer physical and emotional health consequences that can have a lasting impact on their health. The assault to their self-efficacy, self-esteem, and ability to trust adults can lead to self-damaging behavior, including early sexual debut, increased risk of abuse within consensual relationships, unprotected sex, drug and alcohol abuse, and multiple partners. One report shows that among the 14 percent of girls in Rakai, Uganda, whose first intercourse was coerced, subsequent condom use was lower and unintended pregnancies were more common. In Nicaragua women who experienced attempted or completed rape before age 19 were found later to have more sexual partners than did women who were not abused or less severely abused. Unwanted pregnancy and sexually transmitted infections resulting from rape can also lead to serious reproductive health threats for girls and young women.

### Emotional decline, depression, and suicide

Girls who experience sexual abuse, coercion, or rape as a child experience long-term health and behavioral consequences. Abused women are significantly more likely to report that they are in poor or very poor health than are women who have never experienced physical or sexual violence. In a World Health Organization study women who had been physically injured ranged from 19 percent in parts of Ethiopia province to 55 percent in Peru. In nearly half the sites more than 20 percent of women said they had been injured many times. These women were more likely to report problems carrying out daily activities and walking as well as memory loss and dizziness. Abused women also reported higher levels of emotional distress and more thoughts of or attempts at suicide. Girls who became pregnant as a result of rape are likely to have many more psychological difficulties in pregnancy and motherhood.

Source: Dunkle and others 2004; Maman and others 2002; Van der Straten and others 1998; Jejeebhoy 2005; Koenig and others 2004; Olsson and others 2000; WHO 2005; Garcia-Moreno and others 2005

scars. Up to two-thirds of rape victims in some countries are under age 15 (Fathalla 1997). In South Africa Manzini's study (2001) found that girls ages 10–12 were raped by men who averaged 9–11 years older. In another South African study a nationally representative sample showed that 21 percent of women ages 15–49 had been raped before age 15 (Jewkes and others 2002). Olsson and others' (2000) population-based survey in Nicaragua found that 17 percent of girls had experienced attempted or successful rape by age 19. Jejeebhoy (2005) has found evidence that gang rape by young men as a form of male bonding and display of power is increasing.

The World Health Organization multicountry study (Garcia-Moreno and others 2005) found that between 1 percent (Bangladesh province) and 21 percent (Namibia city) of ever-partnered women had been sexually abused before age 15, usually by a male family member other than a father or stepfather. Nearly half the women surveyed in Kenya (46 percent) said they had experienced at least one episode of sexual abuse in childhood (Population Communication Africa and others 2002). Of the 26 percent of women in Nicaragua who had been sexually abused before age 19, 66 percent were abused by a family member (Olsson and others 2000). Research in Sri Lanka and Zambia found that forced sex by a male relative, including fathers when the mother was not at home, was not uncommon (Shah and Nkhama 1996; De Silva 1998).

Jewkes and others' (2002) found that a third of men who perpetrated rape on girls under age 15 in South Africa were teachers. And a study of girls ages 18–24 in Ethiopia, Kenya, and Uganda found that teachers, both male and female, were perpetrators of physical, sexual, and psychological abuse against girls under age 18. Nearly half of women in Uganda and more than half in Tanzania reported having been physically abused by a male teacher (African Child Policy Forum 2006; Garcia-Moreno and others 2005). Teachers were also identified as the perpetrators among 15–30 percent of physically assaulted women in Bangladesh, Namibia, and Samoa (Garcia-Moreno and others 2005). But data also show that girls who remain enrolled in school are less likely to have had sex than those who are out of school, so securing the school environment is a more balanced solution than keeping girls at home to ensure their safety.

### BOX 4.3

## The girl-trafficking epidemic

In 2007 the United Nations launched the Global Initiative to Fight Human Trafficking to draw attention to the “epidemic proportions” that human trafficking has reached over the past decade. Trafficking is “the recruitment and transportation of persons, using deception, coercion, and threats in order to place and keep them in a situation of forced labor, slavery or servitude.” Traffickers use false promises of jobs and educational opportunities to recruit their victims. At any given time some 2.5 million people throughout the world are victims of human trafficking—the majority of them female. Girls as young as age 10 are forced to work in the commercial sex industry, as domestic servants, or in the garment industry.

A study in Albania supported by the United Nations Development Fund for Women showed that the major factors in vulnerability to trafficking were poverty, lack of economic opportunities, low levels of education, domestic violence, and inadequate law enforcement. Trafficking has been documented as originating from 137 countries, with the most common destinations being Western Europe, Asia, and the United States.

Source: U.S. Department of State 2007; UNODC 2007.

Not only is sexual violence an internationally recognized violation of basic human rights, it can also lead to serious health problems for victims (Box 4.2). Nonfatal health consequences for girls include post-traumatic stress disorder; physical trauma and injury, such as traumatic fistula (tearing); sexually transmitted infections, including HIV; spontaneous abortion (miscarriage); unwanted pregnancy; and unsafe abortion. Particularly insofar as sexual violence threatens women with the possibility of pregnancy, it highlights prevalent gender biases that imply that women's sexuality is not their own to control. Marital rape is still not seen as a crime in many countries, and reported rape cases—even of the “more typical” variety—are rarely prosecuted. In addition to legal deficiencies pertaining to this issue, few medical resources exist in developing countries to enable victims to cope as survivors of sexual violence, including access to psychological counseling, post-exposure prophylaxis, emergency contraception, and safe abortion procedures (De Bruyn 2005).

# Working with men and boys to challenge beliefs and behaviors is essential to reducing the risk of violence.

Other forms of violence are also common. For example, under fundamentalist Islamic law and because of weakly applied legal sanctions, girls who are raped or suspected of engaging in premarital sex can be murdered by their relatives for “dishonoring” their family. These honor killings often occur at the hands of the woman’s brother or father (UNIFEM 2007). The practice of dowry-related killings continues, primarily in South Asia. Young wives are among the thousands of victims killed when husbands are dissatisfied with the dowry or wish to remarry (Cohen 2006). Another common instance of sexual violence against girls and women occurs in the form of sex trafficking, when many victims are suddenly indebted to their “employers” and forced to transition from informal-sector employment into formal prostitution (Box 4.3).

The prevalence of female genital cutting demonstrates how deeply embedded within the cultural context violence against girls is. An estimated 130 million women alive today have undergone cutting away of parts or all of their external genitalia as part of deeply rooted cultural practice aimed to control women’s sexuality and promote chastity. As of April 2006, despite criminal laws enacted in 15 of 28 African countries where female genital cutting is prevalent, about 2 million girls a year remain at risk (UNIFEM 2007). The practice remains nearly universal in a number of East African countries. Girls may be subjected to genital cutting as infants or at any time up to adolescence, when it is often practiced as part of a coming of age ritual.

The procedure is typically done without anesthesia or proper sanitary conditions. Short-term complications include severe pain, bleeding, and infection, and sometimes even HIV infection. In the long term women who have undergone the procedure are significantly more likely to have reproductive and obstetrical complications than are women whose genitals are left intact (WHO 2006).

## Addressing violence against girls and young women

*“When the lady [in the house where I was working] went to drop off the children to the grandmother’s house, the man would stay at home. . . . He raped me many, many times; once a day, every day for three months. He hit me a lot because I didn’t want to have sex. I don’t know what a condom is, but he used some tissues after he raped me.”—Zakiah, age 20, Indonesia (Plan 2007)*

9

For further information see <http://www.promundo.org.br/> (accessed December 20, 2007).

10

For further information see <http://www.whiteribbon.ca> (accessed December 20, 2007).

11

For further information see <http://www.engenderhealth.org/ia/wwm/> (accessed December 20, 2007).

Along with traditional efforts to strengthen legal provisions and enforcement, programs that influence gender norms and alter traditional notions of masculinity are seen as essential to addressing violence against girls and young women. Physical or sexual violence for girls after age 15 is most often at the hands of an intimate partner. Traditional criminal justice approaches, while necessary, may fail to contend with the economic and emotional ties between the young woman and her partner (Garcia-Moreno and others 2005). Young women experiencing high levels of violence and their male partners or perpetrators often live in a social context where violence is routinely observed and male dominance has been experienced in the home since childhood (Wood and Jewkes 1997).

Working with men and boys to challenge these strong normative beliefs and behaviors is essential to reducing the risk of violence. And some efforts have been moderately successful (Box 4.4). In Program H, for example, which was developed by four Latin American nongovernmental organizations, providers are trained to help young men question the costs of traditional gender roles that encourage unhealthy lifestyles and risky behaviors and to develop more equitable relationships with women. An evaluation of the program in Brazil found that young men ages 14–25 exposed to the intervention developed more gender-equitable norms and behaviors than did young men in a control group. The increased agreement with more gender-equitable norms was also associated with reduced risk of HIV (Pulerwitz and others 2006).<sup>9</sup>

\* \* \*

The White Ribbon Campaign for Men Working to End Violence against Women, begun in Toronto, Canada, now operates in more than 50 countries, providing training and materials to sensitize men to their own behaviors and actions and challenge their assumptions of gender dominance.<sup>10</sup> The Men as Partners program, begun by EngenderHealth with the Planned Parenthood Association of South Africa, now operates in 15 countries in Africa, Asia, and Latin America as well as the United States. Through consciousness-raising workshops, community education, mobilization, and improved quality and availability of HIV services, the program changes attitudes and behaviors that jeopardize the health of men and their partners.<sup>11</sup>

## BOX 4.4

### Men and boys as part of the solution

Men and boys have a crucial role in ending gender discrimination. Men are often the dominant household decisionmakers, but they tend to be overlooked by programs that improve conditions for women and children. In one Indian state, for example, researchers found that advocacy campaigns on nutrition were targeted to women, even though about a fifth of fathers made the decisions regarding children's nutrition.

Programs that focus on men can promote positive gender socialization, and programs that encourage the participation of both men and women can increase communication between the sexes and encourage a more even division of household responsibilities. By making child-friendly choices and supporting women in their capacities as decisionmakers, men can be powerful allies in the struggle for women's equality.

Men are more likely to be active, hands-on fathers when they feel positive about themselves and their relationship with the child's mother, when they have support for active involvement in their children's lives from family and friends, and when they are employed. Fathers are more likely to stop abusive treatment toward mothers if they have been exposed to information on how gender-based violence adversely affects their children.

In many countries male and female activists are campaigning against gender-based violence. In Uganda and Zimbabwe, for example, programs are attempting to foster gender equitable socialization of girls and boys to prevent the spread of HIV/AIDS. Another strategy for increasing men's support for gender equality involves policies that aim to redistribute benefits to men and women more equitably. Advocacy initiatives designed to educate men and women on the benefits of gender equality and joint decisionmaking can help nurture a more cooperative relationship between men and women.

Well designed activities that engage men and boys can help change male socialization for the better. Brazil's Instituto Promundo, for example, reports a shift toward more equitable attitudes among young men participating in its courses. Those men are more likely to use condoms, more likely to eschew violence in their relationships, and much less likely to report sexually transmitted infections compared with their peers. In South Africa the Men as Partners Network found that almost three quarters (71 percent) of men participating in workshops agreed that women have the same rights as men, while only one-quarter of the men in the control group did.

Source: UNICEF 2007.



# 5

**TAKING  
ACTION  
NOW.  
WHERE  
TO START?**



**“What can we do about this situation? We first of all need to get together as a group and claim our rights. We want parents in our communities to stop abusing their children. We want them to give us the freedom to express ourselves. We need NGOs [nongovernmental organizations] to develop programs that address our real issues. We want our government to be present in our communities, to enforce the laws that protect the rights of children and young people. We want our government to work hand in hand with NGOs to create spaces for young people to meet, and to create services that meet the needs of young people.”**

**—Sophie, age 19, Benin (Plan 2007)**

As the evidence in the preceding chapters demonstrates, a girl’s wellbeing is of vital concern from her 10th birthday through her 20th, and beyond. While the specific challenges that adolescent girls face vary by context, the important role that girls play in the futures of their families, communities, and countries is universal. These girls’ future social welfare depends on

- opportunities for girls to prepare themselves to take on complex roles as productive citizens;
- social supports that permit girls to realize their human capacities;
- protection from serious risks to health and safety, through recognition of girls’ human rights.

By virtue of their age and social position, girls’ prospects are fundamentally shaped by the people closest to them: their mothers, fathers and other male relatives, mothers-in-law, and husbands, all of whom may restrain many girls’ opportunities. However, the private sphere is linked to the public one,

and positive changes can be shaped and reinforced by the policies and resource allocations of national and local governments as well as by civil society and private sector employers who are increasingly realizing the value of girls’ contributions. These actors must recognize the needs and untapped potential of girls and subsequently stimulate families and communities to invest in girls’ futures.

The actors that can change the status quo are the government, public and private international donors, UN technical agencies, and civil society. The individual or collective failure of these agents to respond to girls’ needs could undermine almost any poverty reduction, health promotion, or economic growth strategy. But aggressive steps to focus new and more effective resources on girls’ prospects could yield vast gains. Rapid improvements in girls’ educational attainment around the world over just the past decade have had major spillover effects on health, fertility, and the cycle of poverty. Investments targeted at the poorest girls in the poorest communities are a unique leverage point for rapid and sustainable change.

### **The broad agenda includes three key actions:**

- *count girls*. Disaggregate data of all types—from health and education statistics to the counts of program beneficiaries—by age and sex. Doing so will make girls more visible to policymakers and reveal where girls are excluded;
- *invest in girls*. Make strategic and significant investments in programs focused on adolescent girls, commensurate with their importance as contributors to the achievement of economic and social goals;
- *give girls a fair share*. In employment, social programs, protection of human rights, and all other domains ensure that adolescent girls benefit equitably. In many cases this will take explicit and deliberate efforts to overcome household and social barriers.

The following sections highlight priority actions for each major player. Where possible, the areas for action are accompanied by real-world examples that illustrate the costs of implementation and estimate the costs to scale up and implement the recommendation

#### **Previous page**

At age 19, Mollika is paying for her own college degree while supporting her mother and paralyzed father. Her sister-in-law is the same age, but left school to be married at 15, and now has two daughters.



between now and 2015 (see Box 5.1 for the methodology behind the cost analysis). While program examples are not intended as endorsements of “best practice,” they convey the feasibility and relative affordability of specific, focused interventions that can make major differences for adolescent girls.

## **Governments in developing countries must act**

National and local governments have primary responsibility to protect, promote, and fulfill the rights of all citizens. Three core areas for action will improve prospects for girls: creating a legal environment that treats girls fairly, delivering social services equitably, and ensuring that public works and employment guarantee programs targeted to the poor benefit young women.

### **Creating a legal environment that treats girls fairly**

Elements of the national or local legal and policy framework that inherently discriminate against adolescent girls should be systematically identified and eliminated, and existing laws that protect girls and young women should be rigorously enforced and families and local communities should be compelled to assure girls’ rights and safety. Efforts should be targeted to local areas where child marriage and female genital cutting are prevalent. In countries where national law is not in compliance with the Convention on the Elimination of All Forms of Discrimination Against Women, inheritance laws should be reformed to eliminate primogeniture or social norms that prevent girls from inheriting property.

Legal or de facto restrictions on school enrollment by pregnant girls, married girls, and young mothers as well as limits on access to reproductive health information and services based on marital status should be eliminated.

The births of all girls, as well as boys, should be properly registered, and every child should be issued a birth certificate. Girls and boys over age 12 should have readily accessible personal documentation to protect them from economic exploitation and underage marriage (ideally a national identity card, or a birth certificate, child health card, or school enrollment card to start).

## **BOX 5.1**

### **Methodology behind the cost analysis**

The program information and reported costs were identified from a variety of public sources. Project documents were reviewed, and interventions that included reported beneficiaries of the intervention, as well as the intervention cost, pertinent to the priority recommendation list were identified. The World Bank, Poverty Reduction Strategies, Millennium Development Goals Needs Assessments, and civil society and other program documents that were publicly available were used.

In most cases project documents identified the dates of the project, either the target population or end beneficiary population, and the total project cost. The majority of the projects are completed projects with actual costs and beneficiaries, but in some case projected or planned project information was reported where a completed project could not be identified to provide an example of the priority recommendation.

The authors calculated the average annual program expenditure by dividing the total reported intervention cost by the project years. The authors calculated the average cost per beneficiary of the intervention by dividing the total reported intervention cost by the total reported target or beneficiary population. The scale-up estimates are based on target populations identified by the authors. The U.S. International Census Bureau was used to extract population statistics for age groups of 10–14, 15–19, and 20–24. The average number of girls in the age range of interest was multiplied by World Bank household poverty data (for example, the percentage of households living on less than \$1 a day) to estimate the number of girls in the target age group living in poverty. Using this number as an estimated target population to scale the example program to the national level, the target population was then multiplied by the average unit cost from the project example to estimate the total cost for a scale-up from 2008–15. Lastly, the authors divided this total estimated cost by eight, to report an estimated average annual scale-up cost from 2008–15. All intervention costs were converted to 2007 U.S. dollars, taking into account both currency conversions and national inflation rates.

**Examples**

As a component of Burkina Faso's Poverty Reduction Strategy, the Burkinabe program included the training of 200 Ministry of Social Action and National Solidarity employees in marriage counseling, gender issues, and development in 2005. The program cost \$22,120—or an average of \$111 per employee. Scaling up the program to train 1,000 government staff over 2008–15 would cost approximately \$13,825 a year.

Between September 2005 and March 2007 the government of Senegal implemented a program that provides modern identity cards to all citizens over age 15. More than 5 million citizens, including adolescent girls, received new identity cards at a total cost projected at about \$20 million a year, or approximately \$0.61 per recipient. Extending this program to all 10- to 14-year-old girls in Senegal over 2008–15 would cost slightly more than \$63,000 a year.

In the Dominican Republic's Millennium Development Goals Needs Assessment one intervention prepares materials and trains police officers on official procedures for gender-based violence cases. The program cost is projected to be \$84,000 a year for 10 years, or approximately \$7,000 per 120 training sessions. Through this program, the Dominican Republic would reach a significant amount of the police force, and thus no additional scale-up of the program is estimated.

**Delivering social services equitably**

Key ministries, including health, interior, youth, and education ministries, must ensure that adolescent girls and young women from poor households obtain a fair share of and access to social programs. This should include all levels of education, basic health services, and youth services, including youth centers, catch-up learning programs, recreational activities and peer-to-peer programs. Particular focus should be given to geographic areas with poor indicators of girls' wellbeing (for example, school enrollment or completion). A starting point for this is collecting data on service recipients, disaggregated by gender and age (and by marital status and living arrangements) to identify who is already benefiting from services. Clear benchmarks should be established for particularly vulnerable subgroups, such as girls who live apart from their parents, who are out of school, who are from HIV-affected families, who have recently migrated to cities, who speak a nonmajority language, or who are employed in domestic service.

**Examples**

A World Bank project in Cambodia aims to reduce access barriers for disadvantaged children through a scholarship program that offers a slight advantage to girls from households below the poverty line and through a predetermined dropout risk score. The project, to be implemented from 2005–10, is estimated to cost about \$1.2 million a year for the 275,200 beneficiaries—or about \$27 per beneficiary. Scaling up the program nationally to benefit about 500,000 poor girls ages 10–14 between 2008 and 2015 would cost about \$1.7 million a year.

Over 2001–05 in Yemen the World Bank implemented a project to improve access to and quality of health services, including reproductive, neonatal, and

**A fair share of public vocational training, apprenticeship programs, and other job training programs provided to young women is essential.**

psychiatric and mental health care, and to support scholarships for rural girls to study at health institutions. The project benefitted about 1.1 million girls at an average cost of about \$2.8 million a year—or about \$12 per beneficiary.

Another World Bank project planned in Bangladesh over 2003–08 aims to institute a female education tuition program to improve girls' access to secondary school in rural areas. It targeted 450,000 girls and its average annual cost was just over \$5 million—or about \$68 per girl. Scaling up the project to cover about 2.5 million poor girls ages 10–14 from 2008 to 2015 would average about \$21 million a year.

**Ensuring that public works and employment guarantee schemes targeted to the poor benefit young women**

In many countries governments provide unskilled manual laborers with short-term employment on infrastructure projects (such as road construction and maintenance, irrigation infrastructure, reforestation, and soil conservation), although some offer employment guarantees year-round. Governments can design such initiatives to address the constraints of young female workers (such as distance to work sites, safety issues, or care responsibilities) and provide equal employment opportunity in hiring and pay.

A fair share of public vocational training, apprenticeship programs, and other job training programs provided to young women is also essential. These programs should create skills that address emerging market opportunities and high value-added activities.

**Examples**

The International Youth Foundation, with financial support from Multilateral Investment Fund and the Inter-American Development Bank, implemented a public employment program that provides training in information technology, life skills, and job-seeking skills to assist youth in securing jobs in the private sector and disseminates best practices in training, job placement, and collaboration among organizations to policymakers and the general public. In 2006 the foundation implemented 35 projects in 18 countries throughout Latin America at a total cost of about \$29 million, or about \$837,000 per project. Targeted beneficiaries include 16- to 29-year-old youth from disadvantaged backgrounds, and each

**Key ministries, including health, interior, youth, and education ministries, must ensure that adolescent girls and young women from poor households obtain a fair share of and access to social programs.**

# Donors must focus on the quality of education and on the social barriers in the transition between primary and secondary levels, typically affecting girls ages 10–14.

program is required to benefit equal numbers of men and women.

The World Bank funded a project in Mexico from 2001 to 2005 to increase private sector progress in gender equity in private firms, public entities, and nongovernmental organizations. The project reported 5,509 participating firms and cost about \$700,000 a year—or about \$636 per firm. Scaling up this program to reach 100,000 firms throughout Mexico would cost an estimated \$8 million a year from 2008 to 2015.

A 2003–06 Poverty Reduction Strategy project in Bangladesh provided acid-burnt girls, women, and disabled persons with interest-free credit and training. The project cost averaged \$2.8 million a year, with about \$244 allocated for each of the 46,000 beneficiaries.

A 2005 Poverty Reduction Strategy project in Burkina Faso included training 500 girls and boys in entrepreneurship at a cost of \$93 per beneficiary, for a

total project cost of about \$16,000. Expanding the program to serve the 900,000 girls ages 15–19 living in poverty cost about \$10 million a year over 2008–15.

The Dominican Republic has planned a campaign involving changes in employment norms to promote equal working hours for men and women, licenses for maternity leave for both men and women, protection of salary in the informal sector, and options for child care. The program was planned as three campaigns over 2006–15, with a cost of \$40,000 per campaign.

The Dominican Republic has also planned a program to train teachers to assist girls in secondary school in selecting a career. The program will host nine training sessions at cost of about \$11,000 per training session per year from 2007 to 2015. The Dominican Republic has planned two sensitization campaigns to sensitize politicians, employers, and workers to the necessity of formalizing domestic work in an effort to provide increased legal protection to domestic workers, a large percentage of whom are adolescent girls. The two campaigns are estimated to cost \$8,000 each.

## The donor community and technical agencies must act

Official and private donors and multilateral technical agencies of the United Nations can support all the priorities already discussed. They can also contribute in two other important ways: focusing HIV/AIDS programs on girls and supporting post-primary education.

### Focusing HIV/AIDS programs on girls

In light of the increasingly youthful and female profile of the HIV epidemic, HIV/AIDS programs need to focus more on girls and prevention. The largest HIV/AIDS programs in low-income countries are funded and designed by international donors, and their design and implementation are shaped by donor priorities and practices. Donors can use this influence to orient resources to the needs of the most vulnerable populations in high-burden countries: adolescent girls and young women. The U.S. President's Emergency Plan for AIDS Relief, the Global Plan to Fight AIDS, Tuberculosis and Malaria, the World Bank, and other large donors to AIDS programs should implement a strategy aimed at reducing new infections among adolescent girls. Performance of AIDS programs should be measured specifically against this target.

### Examples

In 2006 Uganda completed a six-year campaign to reduce the spread of HIV/AIDS. The World Bank-funded program incorporated HIV/AIDS information into the secondary school curriculum and increased DOTS for tuberculosis at the district level, prevention of mother-child transmission, and services for orphaned children. The program reported 1.4 million beneficiaries and cost an average of about \$6 million a year—or about \$25 per beneficiary per year. Scaling up the project to benefit all of Uganda's 3.6 million adolescent girls ages 10–19 living in poverty would cost approximately \$12 million a year from 2008 to 2015.

In 2004 an information campaign was conducted to reduce cross-generational sexual activity between adult men and adolescent girls in Kenya. The project was based on the premise that risk-reduction strategies, in addition to risk-elimination, can be effective policy tools. The small-scale project educated 2,700 teenagers concerning the higher incidence of HIV among adult males and their partners relative to teenage males and their partners. This program cost slightly more than \$2,000, supported by a grant from the World Bank—or about \$0.81 per beneficiary. An evaluation of the program found that participating girls had a 65 percent lower incidence of pregnancy from adult partners relative to the control group. Scaling up the project to serve the 540,000 poor girls ages 10–19 nationally would cost less than \$500,000 a year from 2008 to 2015.

### Supporting post-primary education

Support for post-primary education includes but is not limited to secondary education. It also comprises critical investments in girls at or near puberty when school dropout is most likely. In recent years donors have focused education spending in developing countries on expanding enrollment in primary education. This approach has proven insufficient for both the girls themselves and for attaining the social benefits of education. When girls are at or near puberty (which often coincides with the transition from primary to secondary school), parents may discourage them from continuing in school or may pressure them to drop out to preserve their reputation and marriage prospects. Donors must therefore focus on the quality of education and on the social barriers in the transition between primary and secondary levels, typically affecting girls ages 10–14.

Donors should broaden their focus to include girls' support programs through this transition, while creating secondary school, job training, and other education opportunities that are attractive to girls and acceptable to their families. This may mean not only having gender-sensitive teachers but also ensuring a sufficient cadre of female teachers and parateachers. Without these investments, the gains from girls' expanded enrollment in primary school will be lost.

### Examples

A World Bank project in Bangladesh to train about 26,800 teachers over 2003–08 through sensitization of gender and early child marriage to improve the quality of education for secondary girls is estimated to cost an average of about \$1 million a year—or \$230 per teacher. Scaling up the project nationally would cost about \$4.5 million a year between 2008 and 2015.

The World Bank also funded teacher training and education infrastructure improvement in Yemen over 2001–05. The projects trained female teachers, built classrooms, and provided textbooks in selected districts with the goal of increasing access to education, learning achievement, and grade 6 completion rates for girls. The project had about 400,000 beneficiaries and cost an average of about \$2.6 million per year—or \$36 per beneficiary. Scaling up this project

# The formal sector can contribute to girls' wellbeing, especially in countries most fully engaged in the global economy.

# Civil society organizations can test the benefits of incentives for families to ensure girls' rights to good health, delayed marriage, and decent work.

nationally to reach 1.6 million girls ages 10–14 would cost about \$7.2 million a year from 2008 and 2015.

## **Private employers must act**

The agricultural and informal sectors dominate economic activities in many poor countries, so the scope for formal private local and multinational employers to take constructive action is limited. In all countries, however, the formal sector can contribute to girls' wellbeing, especially in countries most fully engaged in the global economy, with growing service and light manufacturing sectors. Leaders in the local and multinational corporate sectors have a special responsibility to improve and illuminate the economic opportunities available to young women, providing an incentive for families to envision and invest in a different future for their girls. Multinational corporations in particular must take seriously their vanguard role in every country in which they operate, whether through local affiliates and contractors or in their own operations.

### **Practicing nondiscrimination in hiring and pay**

Private sector employers should hire without regard to gender, marital status, or pregnancy and provide fair wages and employment benefits to both men and women.

### **Improving young women's prospects for, access to, and control over their own earnings**

Private employers can contribute to broader development in their communities by providing young female employees with resources and services to help build personal assets and maintain wellbeing. One technique is private onsite savings accounts for young women who would otherwise be able to open a bank account only with permission from a male family member. Microfinance and other organizations, in partnerships with banks and financial institutions, can develop innovative models that enable girls to build savings accounts and other financial assets. Large national and multinational corporations can invest in schools—constructing buildings, enhancing teacher training, introducing distance learning technologies, and providing scholarships.

Pressing the government to adopt legislative and policy changes for the formal employment sector that prepare and protect girls and women.

The private sector can use its influence to increase the pool of skilled female workers and to enact and enforce measures that protect the safety of girls and young women. Moreover, private sector actors can encourage the government to invest in water, transportation, and other infrastructure that simultaneously enhances the potential for economic growth and reduces the burden on girls and women.

## Civil society must act

The scope for action by civil society organizations—both those that advocate for girls and those that provide social services—is vast. And there will be much small-scale success to draw on as programs are developed and expanded. In all of these areas female role models will show the way to younger girls.

### Advocating for changes in social attitudes and norms

Through community sensitization and social marketing programs, civil society groups should take a lead in reshaping family and community expectations. In some cases civil society must press national and local governments to adopt more appropriate policies and priorities. At the same time civil society organizations can test the benefits of incentives for families (for example, conditional cash transfers, community-level incentives that promote broad participation) to ensure girls' rights to good health, delayed marriage, and decent work.

### Examples

Yemen's Women's Ministry implemented a two-day training of 145 religious leaders and imams to disseminate information on reproductive health, family planning, breastfeeding, and nutrition in 2007. The training cost about \$17,000, and an independent evaluation of the training followed up with trainees, who reported that the information was regularly incorporated into weekly programs to community members. A national scale-up to train 10,000 religious leaders would average nearly \$150,000 a year between 2008 and 2015.

Mauritania has planned to sensitize the general public to gender equality through a national campaign and to ensure a legal framework that allows divorce and sets a minimum age for marriage. These interventions are planned for 2006–15 at an estimated annual cost

# Civil society organizations can play a critical role in creating and maintaining safe spaces for girls to congregate, share information and ideas, and obtain support and guidance.

of \$8.5 million, or about \$2.40 per capita per year to reach the total population of about 3.6 million.

### Creating safe spaces for girls

Recognizing the value of social networks and access to mentors for girls and young women, civil society organizations (including faith-based organizations) can play a critical role in creating and maintaining safe spaces for girls to congregate, share information and ideas, and obtain support and guidance. Public facilities can be used creatively for such purposes—for example, using schools after-hours or off-season. These spaces can serve as platforms from which to offer catch-up education, financial literacy instruction, savings clubs, and health services (either

# Action in support of girls is urgently needed—and inaction in the face of the compelling evidence is unconscionable.

directly or on referral). Safe and supportive spaces are a vital preventive measure for girls at risk of HIV or sexual violence.

## Examples

The Population Council and partners such as the Binti Pamoja Center, Family Health Options Kenya, Kibera Community Self Help Programme, and KRep Development Agency are working to empower girls and increase their safety in Kibera, the largest slum in East Africa. Safe spaces are established for girls in a variety of venues with female mentors who impart—through a cascading leadership model—life skills and financial literacy training with planned links to savings institutions. Scaling up this program and investing in infrastructure to create a safety zone for girls through dedicated, accessible health services and safe lighting to a population of 30,000 girls (roughly 30 percent of girls aged 10–19 in Kibera) would cost about \$1.1 million a year over

five years. An average of \$62 per girl would be required to fund the rental of safe space facilities and mentor stipends.

Ishraq is a program in rural Upper Egypt implemented in 2001 by the Population Council, Save the Children, CARITAS, and Centre for Development and Population Activities with support from the National Council for Youth and the National Council for Childhood and Motherhood. Ishraq addresses out-of-school adolescent girls at risk of underage marriage in communities where female genital cutting is virtually universal and provides life skills, specially adapted sports programs and, critically, literacy and numeracy skills sufficient for being mainstreamed into the education system. Female mentors are recruited from the community, and the program is conducted in existing youth and community centers. This project is currently under expansion, and it is estimated that scaling up the project to reach 10,000 girls over five years would cost an average of \$1.6 million a year—or \$164 per girl.

In Guatemala Abriendo Oportunidades, a program implemented by the Population Council in collaboration with a network of community-based nongovernmental organizations (Guatemalan Federation of Reproductive and Child Health, Cooperative Association for the Rural Development of the West, Pies de Occidente, Prodesca, and Renacimiento), offers safe spaces and learning supports for indigenous adolescent girls at risk of dropping out of school, which is likely to happen after age 12. The program is delivered by indigenous girl mentors who design and hold workshops and mentor younger girls in the community through a cascading leadership model. The program, expanding in the remote districts of the Mayan Highlands, will include in its enhanced form financial literacy and internships with nongovernmental organizations and private industries and will equip regional girls' resource centers. The projected annual cost of reaching a population of 2,000 girls in 80 dispersed communities over five years is \$1.2 million—or \$200 per girl.

## Offering informal education, including school-to-work programs

Civil society organizations can reach socially excluded populations, from which the majority of out-of-school girls come. Effective programs include community-based multigrade accelerated learning



programs, such as those operated by BRAC and *Escuela Nueva*. Several types of programs operated primarily by civil society organizations can support efficient transition to employment, including school-to-work programs (which provide incentives to private sector businesses to work with schools in transitioning female graduates into the workforce) as well as apprenticeships and skill-building in both traditional and nontraditional sectors with the creation of professional training centers for adolescent girls. Programs focused on conferring financial literacy and life skills are also needed—including, for example, after school programs for girls to learn about finances, balancing budgets, and other essential economic skills.

### Examples

A private firm, Drishtee, implemented an entrepreneurial training program in India to create a rural network of entrepreneurs using kiosks that provide access to critical goods and services and to bring jobs, wealth creation, and access to resources and outside markets. The program is open to women ages 18–45, with a focus on the population under age 25. Drishtee distributed 1,019 kiosks over 2000–06, benefiting an estimated 1.5 million villagers at an average annual cost of about \$260,000, or \$1,800 per kiosk. The cost to scale up the program with 3,000 additional kiosks would be about \$700,000 a year from 2008 to 2015.

### Protecting informal sector workers

Given the concentration of girls and young women in the informal sector, civil society organizations can advocate for the rights of informal sector workers by organizing workers and providing social and economic services for them.

### Examples

In India a World Bank project included two interventions targeted at girls and young women from 1999 to 2005. The first cost an average of less than \$600,000 a year to create self-help groups for generating income and targeted 240,000 women, or about \$17 per beneficiary. Scaling up this intervention nationally to 1 million more poor girls and young women ages 15–24 over 2008–15 would cost just over \$2 million.

The second intervention implemented over 1999–2005 supported mechanisms for women to manage income generation through business counseling cen-

ters. It cost an average of about \$500,000 a year and benefited about 100,000 people, for an average cost of \$33 per beneficiary. Scaling up the program nationally to reach 1 million poor girls ages 15–24 would cost about \$4 million a year over 2008–15.

A component of Bangladesh's Poverty Reduction Strategy implemented over 2003–06 funded a Rural Mothers Centre to employ women ages 15–49 in gainful economic activities and educate women in various aspects of social life, including health. The project targeted 150,000 girls and women and cost an average of about \$475,000 a year—or about \$13 per beneficiary. Scaling up the program nationally to benefit 2 million poor girls and young women ages 15–24 would cost slightly more than \$3 million a year from 2008 to 2015.

\* \* \*

These priorities cover areas where much progress is required and where specific steps can be taken. In attacking these issues, civil society, governments, and donors should create mechanisms for the meaningful participation of young women and adolescent girls in their programs and policy, helping to foster youth leadership. Service delivery organizations should seek women and girls' input from the early stages, while advocacy organizations should help adolescent girls speak out to decisionmakers on their own behalf. Having a youth focal point or spokesperson within the organization is one way to ensure that young people are represented at the table. However, youth engagement should be incorporated across the board as a vital component of all programs where possible.

While these recommendations need to be adapted to specific contexts, they provide a starting point for crucial, country-by-country agenda-setting. At the global level, while these priorities by no means constitute an exhaustive list, they should inform donor and technical agencies and private charities of where gains can be made. This is a moment when action in support of girls is urgently needed—and inaction in the face of the compelling evidence is unconscionable.

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## **The Coalition for Adolescent Girls**

The Coalition gathers over 30 leading international organizations dedicated to bringing adolescent girls to the global development agenda. Launched by the UN Foundation and the Nike Foundation in 2005, the Coalition offers fresh perspectives, diverse resources, and concrete solutions to the challenges facing adolescent girls in developing countries.



## **The United Nations Foundation**

The UN Foundation ([www.unfoundation.org](http://www.unfoundation.org)), a public charity, was created in 1998 with entrepreneur and philanthropist Ted Turner's historic \$1 billion gift to support UN causes and activities. The UN Foundation is an advocate for the UN and a platform for connecting people, ideas, and capital to help the United Nations solve global problems, including women's and girls' inequality.

## ***Nike Foundation***

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The Nike Foundation ([www.nikefoundation.org](http://www.nikefoundation.org)) is a non-profit organization dedicated to investing in adolescent girls as the most powerful force for change in the developing world. The work of the Nike Foundation is supported by NIKE, Inc., and by significant investments from the NoVo Foundation.



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“This report makes it impossible for you to say ‘That’s not my problem.’ It combines a strong case for investments in girls with recommendations on what we all can do.”

### David Bloom

Harvard School of Public Health

“This report is a call to action. It challenges institutions in all sectors to take a fresh look at their investments and consider where adolescent girls have been built in. The truth is they haven’t been and ignoring that will come at a great price to us all.”

### Mary Robinson

Columbia University; former president of Ireland; former UN High Commissioner for Human Rights

“Girl power is real and can, if harnessed well, be an extremely forceful agent of change, impacting families and societies. I hope this report will inspire the world to invest the resources and ideas to unlock the potential of adolescent girls and their role in shaping a better world.”

### Fazle Hasan Abed

Founder and Chairperson, Building Resources Across Communities (BRAC)

“The Agenda for Adolescent Girls shows us that investments in girls are not just about equality of opportunity. If we truly hope to advance developing economies, we need to understand that investing in adolescent girls is a growth, development and poverty reduction imperative.”

### Michael Spence

Stanford Graduate School of Business; Nobel Laureate in Economics