PART I: WHY GIRLS’ EDUCATION?

WHY GIRLS

Investing in girls improves entire communities’ health, economic welfare, and social development. Extensive data supports the importance of improving the lives of women in order to lift communities and nations. Targeting initiatives at girls, however, lays the foundation for a generation of young women who will be healthier, more educated economic agents. These women will have the tools to pull their families out of the poverty cycle and contribute meaningfully to the nation’s economic and social growth and development. While initiatives targeting women are equally vital, focusing on girls alongside women can significantly enhance the population of girls who will be able to realize their potential as they develop into young women. If girls and women both gain access to improved health and opportunity today, it will create a virtuous and self-sustaining cycle of development moving forward.

THE NUMBERS

- In some Sub-Saharan countries, less than 60% of girls complete primary school; of those that do complete primary school, only 36% enroll in lower secondary school
- Primary education increases girls’ earnings by 5-15% over their lifetimes. Each year of schooling increases a woman’s income by 10-20%

• Closing gaps in girls completing primary school and secondary school could increase GDP up to 2% annually in some developing countries
• A recent study found statistically significant differences in performance measures between girls and boys enrolled in schools in DRC—for children in grades 2 and 4, 40% of girls could not read familiar words compared to 30% of boys
• Why education? The opportunity cost of missing out on education is greater than that of joblessness because girls who leave school do not and often cannot re-enter the school system. On the other hand, girls and women can go in and out of the employment sector

EDUCATION AS A FORCE-MULTIPLIER

Education is one of five pillars that shapes Healthy Women, Healthy Economies’ strategy in motivating corporate investment to improve women’s and girls’ health and opportunity. The interconnectedness of the pillars—health, education, economic empowerment, ending gender-based violence, and the constructive engagement of men and boys—renders any investment in one pillar a force-multiplier that increases the impact of investments in the other pillars. Education is both dependent on, and influential in girls’ health outcomes and their ability to thrive economically and socially.

Education is particularly correlated with health outcomes in children, women, and entire populations. Below are some examples of specific programs that have achieved success in various health outcomes.
THE STORY BEHIND THE NUMBERS

Social and Cultural Norms and Behaviors

- **Economics:** Often, boys are seen as a better investment so families prioritize resources towards boys instead of girls. This holds true for many inputs that improve a child’s welfare, including paying for schooling.

- **Violence:** An estimated 60 million girls are sexually assaulted at or on their way to school every year. This negatively impacts the school environment and learning opportunity for girls to a staggering degree. Furthermore, sexual violence also has significant health, social and emotional impacts on girls’ lives.

- **Puberty:** The onset of puberty and menstruation is a difficult time for girls in developing countries and often prohibits them from attending school. The common lack of access to hygiene education and resources only exacerbates girls’ ability to manage menstruation properly and avoid it being a barrier to school participation.
  
  o Many girls are not grade-for-age, which means they are likely to drop out of school in an earlier than expected grade. For example, an 11-year-old girl who is only in Grade 3, who gets her period and subsequently drops out of school, is missing out on at least two years of additional education had she been grade-for-age. This translates into a potential opportunity cost of up to 40% for her future income.

- **Education Infrastructure**
  
  o **Education Providers:** The lack of female teachers and of gender-sensitivity training for all teachers makes it more difficult for girls to feel comfortable in school. In one community-based support program implemented in 3,139 schools, Camfed has trained over 5,000 teachers throughout five Sub-Saharan African countries. In Tanzania, of the 90% of girls that enrolled in the program, dropout rates declined 37% between 2005 and 2007.

- **Post-Secondary Options:** Girls have little incentive to stay in school if there are not post-secondary opportunities presented to them, either through training marketable workforce skills or providing transitions into vocational jobs. This critical transition into tertiary education or the workforce remains a costly gap in women’s and girls’ ability to thrive in developing countries.

Entire Populations

- **HIV:** In Malawi, adolescent girl beneficiaries of a cash incentive program for staying in school experienced 60% lower prevalence rates of HIV than those adolescent girls who were not in the program.

Children

- **Child Mortality:** A child born to a mother who can read is 50% more likely to survive past the age of 5 than a child born to an illiterate woman.

Women

- **Fertility:** In Mali, women with secondary education or higher have an average of 3 children, while those with no education have an average of 7 children.

- **Maternal Health:** In Burkina Faso, mothers with secondary education are twice as likely to give birth more safely in health facilities as those with no education.

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PART II: BUILDING NATIONS AND BUSINESSES

THE ECONOMIC CASE

While ideally, the moral imperative to invest in girls’ education should be the priority for all, the economic case is an important consideration for stakeholders such as policy makers and investors who are in unique positions to enact systemic change. Fortunately, the economic case is strong, and will hopefully motivate greater policy focus and investment in girls’ education in the coming years.

- In the worst impacted countries with up to 88% of girls failing to complete secondary school, the cost of secondary school dropout is 68% of national GDP (Burundi)\(^\text{viii}\)
- Even in the least impacted countries with <1% opportunity loss caused by gaps in girls’ education, the cost of secondary school dropout is $32 billion (China)\(^\text{ix}\)
- In Latin America, the social costs of girls dropping out of school—teenage pregnancy, unemployment, increased health risk to HIV and STIs—results in 2% of GDP lost annually\(^\text{x}\)

Policy changes and investments directed towards improving girls’ access to education has a significant potential to uplift entire nations and substantially grow the global economy.

THE BUSINESS CASE

Girls’ education is directly tied to companies’ business development goals. Educating girls increases national and per capita GDP, which expands market opportunities for companies and enables a new population of consumers. Educating girls creates a generation of skilled workers and a larger labor force from which companies may recruit. Educating girls improves health outcomes for women and men alike, translating into greater productivity in the workplace. Educating girls promotes important development goals, which enriches brand equity and reputation.

WHAT CAN BUSINESS DO?

| Advocacy and Leadership | Have your CEO advocate for girls’ education to garner public support, or participate in global dialogue to promote needed structural and policy changes |
| Workplace and Employee Engagement | Take on employee engagement programs that endorse education for all through learning programs and volunteerism |
| Community | Fund NGO partners to implement and scale-up successful programs for girls in local communities where your corporate operates |
| Core Competence | Utilize product design capacities to innovate and produce better, low-cost technology for improving learning in low-resource environments |

Corporations in the United States contribute approximately $500 million to education in developing countries annually, compared to $7 billion to global health.\(^1\) Foundations in the United States only allocate 4% of international giving to education, compared to 55% to health.\(^1\) Education is an integral component of achieving positive health outcomes, and should be a consideration in strategies and initiatives devoted to health improvement. Companies can get involved in various ways (see left).
WHAT’S NEW IN BUSINESS ACTION?

**DIGITAL TECHNOLOGY** is increasingly pervasive in the global community, and ICT education initiatives are on the rise. Widening gender gaps in this sector and risk leaving girls at a further disadvantage.

- The **Pearson Foundation**, in partnership with **Nokia**, developed **BridgeIT**, a mobile learning initiative that enables teachers to bring digital content into their classrooms using mobile devices and to send high-quality education materials to remote villages.
- **Chevron** partners with **Techbridge** to introduce girls to the wonders of engineering, science and technology through exposure to technology, as well as to women role models at Chevron.
- **Literacy Bridge**’s "**Talking Book**" facilitates on-demand learning via audio books, as well as computer training initiatives.

**TRAINING PROGRAMS** can improve education quality, and reduce gaps in gender performance.

- **Room to Read** partnered with **Goldman Sachs’** "**10,000 Women**" initiative to offer business, finance and entrepreneurship training to adolescent girls.

**EVALUATING IMPACT** is critical to measuring impact and providing a knowledge base of best practices.

- **Save the Children**, in partnership with **Nike Foundation**, and **MIT** are conducting a cutting-edge evaluation analyzing the impact of various combinations of interventions designed to empower adolescent girls. The research will be completed in 2012.

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**Healthy Women, Healthy Economies**

Healthy Women, Healthy Economies (HWHE) is GBCHealth’s platform for galvanizing and facilitating corporate action to improve the health, well-being, and opportunity of women and girls. Launched in 2011, HWHE is centered on 4 main pillars of impact: Health (especially maternal and reproductive health, HIV/AIDS and PMTCT), Education, Economic Empowerment and Rights and Inclusion. HWHE helps member companies explore interventions across these areas that the business community is uniquely equipped to advance, ranging from employee engagement and workplace programs, to technical education and materials, to awareness-building and advocacy. To learn more about Healthy Women, Healthy Economies, please contact Laura Rosen at lrosen@gbchealth.org.

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**Intel Corporation and 10x10**

As a leader in education, **Intel** has invested over $1 billion in education initiatives, including programs that benefit girls. **Intel Learn**, **Intel Teach**, and **Intel Computer Clubhouse Network** all enhance girls’ access to technology and educational opportunities, from community learning to teacher training programs.

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