



OVERVIEW

- Investing in girls' education globally has the potential to create tremendous impact on the health, economies, and welfare of entire populations
- Closing gaps in girls completing primary and secondary school **could increase GDP up to 2%** annually in some developing nations
- Corporations have a significant business development incentive to lead global change and advocacy to expand girls' education in developing countries
- There are various corporate entry points to enhance access to girls' education that accommodate companies' unique assets and goals

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**ⁱ
- Primary education **increases girls' earnings by 5-15% over their lifetimes.** Each year of schooling increases a woman's income by 10-20%ⁱⁱ

- Closing gaps in girls completing primary school and secondary school could **increase GDP up to 2% annually** in some developing countriesⁱⁱⁱ
- 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**^{iv}
- 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^v

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.

Education and Health

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 program¹

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 woman²

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 children²

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 education²

1. The World Bank. A Cash Transfer Program Reduces HIV Infections among Adolescent Girls. 2010.
2. UNESCO. *Education Counts: Towards the Millennium Development Goals*. Paris, 2010.

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**.^{vi} 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.
 - 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

- **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



Photo Credit: 10x10

African countries. In Tanzania, of the 90% of girls that enrolled in the program, **dropout rates declined 37% between 2005 and 2007**.^{vii}

- **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.

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)^{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)^{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**^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**.



Justin van Fleet. *The Case for a Global Business Coalition for Education*. Brookings Institute. September, 2011.

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?



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 **BridgetIT**, 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.

Healthy Women, Healthy Economies

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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.



Intel is a strategic partner of **10x10**, a global advocacy campaign for girls. By harnessing the power of media and bringing together forward-thinking, action-oriented corporate and non-profit partners, global leaders and philanthropists, 10x10 brings together a global community to take action to improve the lives of adolescent girls around the world. 10x10 maximizes impact in three ways:

- 1) Drives resources to girl-focused programs that are proven models for change
- 2) Raises global awareness about the importance of education and skills-training for adolescent girls
- 3) Provokes governmental, institutional and policy changes that empower adolescent girls

Intel recently announced its "**She Will**" campaign to educate and empower girls and women around the world. Their goal is to give girls and women the opportunity, through education, to achieve their individual potential, support their families and communities, and be a power for change.

About GBHealth

GBHealth is a global coalition of over 200 private sector companies and top NGOs leading the business fight for improved global health. GBHealth supports members by developing comprehensive workplace policies; supporting community programs; leveraging core competencies; facilitating leadership and advocacy by business leaders; and brokering partnerships. GBHealth also manages the private sector delegation to the Global Fund to Fight AIDS, Tuberculosis and Malaria, serving as an entry-point for corporate collaboration and engagement with the Fund and its recipients worldwide.

GBHealth has offices in New York, Johannesburg, Beijing, Nairobi and Moscow. For more information on GBHealth, please visit www.gbhealth.org.

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