‘I am honoured to write for Plan’s ‘Because I am a Girl 2009’ Report. The report adds evidence on the importance of investing in girls in the developing world. But it is more than that: it is also a call for action, for each of us to do our part – those of us in governments, in NGOs, in international agencies and elsewhere, especially during this challenging economic climate. Investing in girls is undoubtedly the right thing to do. It is also the smart thing to do. We still have a long way to go to promote economic and social progress through empowering girls, and the goal is only achievable if we act now.’

Ngozi Okonjo-Iweala
Managing Director, World Bank

‘...women and girls (are) disproportionately affected by this current economic crisis. We need to ensure that the energy, skills, strength, values and wisdom of women become an integral part of the re-modelled economic infrastructures now being developed by global leaders. Empowering and investing in girls and young women is part of a global solution for us all, now and in the future.’

Graça Machel
President of the Foundation for Community Development
Chair of the GAVI Fund Board

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Football practice in El Salvador.
PHOTOGRAPH: ALF BERG

Because I am a Girl THE STATE OF THE WORLD'S GIRLS 2009

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Because I am a Girl

THE STATE OF THE WORLD'S GIRLS 2009

Girls in the Global Economy: Adding It All Up

Because I am a Girl

THE STATE OF THE WORLD'S GIRLS 2009

Girls in the Global Economy: Adding It All Up

MARTIN DIXON / DIXON DEUX YEUX

Because I am a Girl

THE STATE OF THE WORLD'S GIRLS 2009

Girls in the Global Economy: Adding It All Up

Primary school in Sierra Leone.

NICK RAY

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Unless otherwise indicated, names have been changed in case studies to protect identities.

Unless otherwise indicated, dollar values expressed are US dollars.

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Little girl and her sister in Honduras.

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Playing in an early learning centre in Cambodia.

"When I grow up I want to be a famous businesswoman so I can change my country."
Heba, 18, Egypt

"I would really like to go to school one day and be like the other girls in their school uniforms. I know if I go to school, one day I will be able to help my family as I will get a good job that pays well."
Sofia, 13, Tanzania

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Preface

This year's report is published in the midst of a global recession which brings its topic sharply into focus. The global nature of this particular economic downturn reminds us of our interdependence. Banks collapsing in Europe and the United States means less money for the family dependent on trade in Poland, Cambodia, Ghana or India. We know that all over the world millions of people are being pushed further into poverty. Some will be better placed than others to ride out this storm but it is up to us all to protect the most vulnerable from the economic shocks affecting everyone. In this area, as in many others, it is often girls and young women whose futures will be the most affected and the most neglected. In times of financial stress it is girls who will be pulled out of school by cash-strapped families; who will bear the brunt of increased household chores as their mothers search for work; and who may end up in exploitative and often dangerous jobs because the immediate need for money is so pressing.

Plan's first two reports have already examined the prejudice and neglect that can blight the lives of individual girls but in the area of education at least, some progress has been made. The proportion of girls in primary and secondary school has increased substantially since 1990 and this in itself should increase their chances of earning enough money to improve their lives. The ability of girls and young women to earn and control their own money is crucial if equality is to become a reality, and if poorer countries are to move out of poverty and achieve decent standards of living for all. Study after study has highlighted the economic and social potential of making sure that girls are given the opportunity to become equal economic citizens. Throughout the world women have campaigned for years for equal rights, equal pay and equal opportunities – we need to make very sure that these efforts are continued with a particular focus on women and girls disproportionately affected by this current economic crisis. We need to ensure that the energy, skills, strength, values and wisdom of women become an integral part of the re-modelled economic infrastructures now being developed by global leaders. Empowering and investing in girls and young women is part of a global solution for us all, now and in the future.

The 2009 'Because I am a Girl' Report gives ideas of how and why we must achieve these important goals. I welcome this annual reminder of 'The State of the World's Girls' and of the roles all of us can and must play in transforming girls' lives.

Graça Machel
President of the Foundation
for Community Development
Chair of the GAVI Fund Board

Foreword

As a young girl growing up in Nigeria, poverty was never a theory. It was not something people read in textbooks or reports. Living on under $1.25 a day was a reality. I was a teenager during the Nigeria-Biafra war. There was no food. The situation was so bad that my family could at best have one meal some days; and I clearly remember when I had to carry my younger sister on my back and walk for five miles to find a doctor to save her life from malaria.

Looking back, it was education and a caring and supporting family that opened the door to success for me. In fact, education for girls had always been a family tradition. My grandmother was educated by British missionaries and was one of the first of a generation to read and write. So was my mother. She had a doctorate degree, and managed a career while bringing up seven of us. My family never stopped supporting my schooling even during the most difficult times. After finishing high school in Nigeria, I came to the US, where I finished my undergraduate degree and then went on to my PhD degree.

Not all girls have the opportunities that I was given. Today, over 500 million adolescent girls and young women live in the developing world. They are a significant part of the next generation of economic and social actors, but many of these young women do not enjoy the opportunities for education, economic activities, and social participation.

Adolescence is a particularly vulnerable period for girls in developing countries. During adolescence, the world expands for boys but contracts for girls. Boys gain autonomy, mobility, job prospects; girls are systematically deprived of these opportunities. They have restricted mobility and are susceptible to early or forced marriage and early pregnancy. Special challenges face adolescent girls in Africa, where half of all new HIV infections occur in persons aged 15 to 24 and where young women are a majority of those infected.

Young girls also face the burden of domestic duties, such as child care, food preparation, and other time-consuming activities, including the fetching of water and fuel, cleaning, and agricultural work. The pressure of domestic work constrains girls' access to schooling and consequently their transition to productive employment. By age 24, women lag behind men in labour force participation in all developing countries. The gap is particularly large in South Asia, where 82 per cent of men are active in the labour market, against just 27 per cent of women.[i]

The ongoing financial crisis has an even more devastating impact on young girls because they are often the first to suffer when economies crumble. Oftentimes, girls are pulled out of school to lend a hand at finding more resources for the household and young women lose their jobs and incomes as demand for export products dwindles.

Despite all the odds, evidence suggests that investing in girls is smart economics. If you invest in girls, if you educate girls, if you get girls into jobs, you solve many problems. Investing in education for girls is a critical intervention to improve their life chances. Research shows that an extra year of secondary schooling for girls can increase their future wages by 10 to 20 per cent, significantly higher than the 5 to 15 per cent rate of return to an extra year of schooling for boys.[ii] Women's education is associated with better health and nutrition, increased child survival, later age at marriage, and lower fertility. Increased knowledge of and exposure to the outside world also strengthens girls' decision-making power within the family, promotes their social and physical mobility, and increases their economic independence and control over resources, all of which enhance their autonomy.

Investing in girls is also an efficient way of breaking intergenerational cycles of poverty. Educated girls become educated mothers with increased livelihood prospects; they also have a greater propensity than similarly educated males to invest in children's schooling, and often give special attention to daughters' education. Thus, the benefits of female education are passed on to the next generation.[iii] This has a large development impact on their families and their future children, with long term benefits for poverty reduction and potentially for growth.

It is worth noting that investing in girls goes beyond the school campus. Empowering girls also means translating educational benefits into productive employment to enhance girls' chances for social and economic success. As the report rightfully points out, this does not happen automatically. The right technical skills training and the right economic and social institutions are needed to smooth the transition from school to productive employment for girls. At the World Bank, we, together with partners, have launched the Adolescent Girls Initiative (AGI) to help girls complete their education, build skills that match market demand, find mentors and job placements, and by offering incentives to potential employers to hire, train and retain young women. This is just one part of our integrated strategy aiming at increasing young women's economic opportunities by improving their access to labour markets, land, credit, and other resources.

I am honoured to write this short foreword to Plan's 'Because I am a Girl 2009' Report. The report adds evidence on the importance of investing in girls in the developing world. But it is more than that: it is also a call for action, for each of us to do our part – those of us in governments, in NGOs, in international agencies and elsewhere, especially during this challenging economic climate. Investing in girls is undoubtedly the right thing to do. It is also the smart thing to do. We still have a long way to go to promote economic and social progress through empowering girls, and the goal is only achievable if we act now.

Ngozi Okonjo-Iweala
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July 2009

i World Bank, 2008, op. cit.

ii Psacharopoulos, George and Harry Anthony Patrinos. 2004. 'Returns to Investment in Education: A Further Update.' *Education Economics* 12 (2): 111-34.

iii Morrison, Andrew and Shwetlena Sabarwal. 2008. 'The Economic Participation of Adolescent Girls and Young Women: Why Does it Matter?' PREM Note No. 128. Washington DC: World Bank.

Because we are girls

Real Choices, Real Lives – The Plan Cohort turns 3

In 2007 we set up a cohort study – *Real Choices, Real Lives* – to follow a group of girls from birth until their ninth birthday. Their stories help illuminate the decisions and choices that families worldwide face as their daughters grow up, and are a vivid reminder that the facts and figures contained in the report are about real people – real girls and their families.

This was particularly and painfully true when we learned this year about the deaths of four of the young girls in the study – Emilienne and Chimene from Benin, Fridos in Togo, and Resty from Uganda. Emilienne died in a fire in her home and Fridos also died from a home-based accident. Chimene showed no signs of illness but died suddenly from a seizure. She was taken to hospital but could not be saved. Resty died from malaria.

We know that in many of the countries we are studying, infant mortality rates – the number of babies who die before their first birthday – are high. In Benin, there are 148 deaths per 1,000 live births; in Britain this figure is just five per 1,000. But the death of these little girls and the grief of their families make us even more aware of the suffering these figures symbolise and to some extent mask.

Plan's community researchers have been visiting the girls and their families (there are now 134 in the study) for nearly three years – they are coming up to their third birthday. This year the evidence of the surveys indicates that families already living on the margins of their local economies are being pushed further into poverty by the combination of food shortages and fuel increases, coupled with the global finance crisis. Their young daughters look increasingly unlikely to be able to grab hold of the means they need, in terms of inheritance, social skills and a good education to enable them to break the cycle of poverty into which they have been born.

Most of the families are living a subsistence existence – eking out a living from the land that surrounds them. Even a small change in their circumstances or one bad harvest can have major implications for families who have little choice but to live in this way. The 15 Cambodian families taking part in the study each have a small rice paddy plot and some also grow vegetables for their family's subsistence. When the harvest is good, the cash crop is sold to pay for their children's education, to purchase essential goods and occasionally to buy meat and other protein products. The main cash crop is cassava and some families are reporting that because of a drop in prices, they are unsure whether their income will be sufficient, even for the family's basic living needs.

Jacky from the Philippines.
NIKKI VAN DER GAAG

The pressure for girls to be the first to drop out of school when a family's income just cannot stretch to providing uniforms, books and sometimes school fees for several children can be enormous. Sour, the mother of four children, including two-and-a-half year-old Kunthea, is very well aware of the issues: "I want them all to go to school and would borrow money to keep them there – boy or girl." She is also keen to limit her family: "Four children is enough and if I have more there will not be enough property – land or pigs and cows – to share between them when they grow up."

Sokhea and her mother.
PLAN

She knows, as the report discusses in Chapter 2, that the family needs assets to help the children on their way, and she will work as hard as she can to make sure they get a good start in life.

Many families combine several economic activities to make ends meet. For Girlie's family in the Philippines this means that her father, Ireneo, shares a boat with their neighbour and whatever they catch is divided into three: two shares for the owner of the boat, one share for Ireneo. Ireneo also helps his own father on their farm. Girlie's mother, in addition to taking care of her four children, collects firewood. Jacky's family, who also live in the Philippines, survive in a similar way. With 10 children to feed, and with the younger ones in school, Jacky's father, Ludovico, looks after a fish farm and gets 15 per cent of the harvest. If they have a good harvest, this averages around 25,000 pesos ($525) every four months. One year, there was no harvest at all because of disease. Luckily, he was still given 1,300 pesos a month by the owner of the fish farm. Ludovico also works as a seasonal farm labourer. The family owned a cow but sold it to help buy a motorbike for their eldest son, who uses it to earn money by ferrying people around. They say that three of their children are working and help the family when they can. Jacky's mother, Juditha, does not work because she has to look after her children. In Togo, Blandine's mother has migrated to another region to support her family, due to the poor harvest. Several mothers from the Dominican Republic and El Salvador have either moved to the capital city or outside the country altogether to provide for their families. As increasing numbers of women go out to work all across the developing world, it is girls who bear the brunt of the extra domestic responsibilities when their mothers are not there.

Although there is little evidence of the girls in the study taking on major domestic responsibilities at this age, it is clear that through games and social interactions they are slowly starting to understand the gender roles within their homes, and the part they will eventually play as girls.

This year, community researchers interviewed the grandparents of many of the girls. They spoke at length about how much life had changed in their communities over a generation or two. Anny's grandmother commented that "before, everything was difficult. There weren't the same opportunities of making money as there is today. Before, we had to exchange one product for another. Now, if you make money, you can buy what you like." Rosybel's grandmother reported some progress, although "the cost of living is higher, it is easier to get things. [When I was younger], you had to get water at its source and travel using animals. Now we have water 10 steps away from the house. It makes a big difference. Now it's easier to make money, and children play more. Before, we had to start working at the farm at a very early age."

Despite the economic challenges they face, the families, like parents everywhere, tend to have high aspirations for their children. All parents expressed high hopes for their daughters and a willingness to invest in their education to support them to reach their potential. More than half would like to see their daughters pursue careers that require further education and training, such as midwifery, nursing and teaching.

The mother of Sokhea in Cambodia speaks for many of them. "I don't want her to be like us," she says, adding with a small laugh: "It would be great if she could become a nurse and she could help the family but I have very little hope for that."

Sok's mother's lack of hope is something that we need to address – her daughter's future is dependent on all of us. If you listen to the grandmothers, there has been progress and we must continue to build on it.

Introduction

"It is easier to work with girls than boys; they are more motivated and hard-working and don't want to sit at home doing nothing… In the past there was a belief that men should lead and women should only follow behind. But that is changing. I believe that anything a boy can do a girl can do too, sometimes even better."

Awa, Senegal, African Movement for Working Children

We are living in hard economic times. The effect of the current global economic downturn touches us all and comes as a stark reminder that we live in a globalised and interdependent world. It is a world where the actions of bankers on Wall Street or in the City of London have a profound impact on people's lives and options across the globe.

In richer countries a whole generation of young people is emerging from school, college and training schemes into a world where companies have stopped hiring and whole industries are down-sizing. This is bad enough and threatens their individual long-term future, and that of the society they live in. In poorer countries where food shortages, fuel increases and the financial downturn are further depressing individual livelihoods and national economies, the poorest are at even greater risk of hunger, vulnerability to disease, and sexual and economic exploitation; the very survival of the weakest is threatened. In these circumstances girls, whatever their inherent abilities and potential, are worth less to their families. They will be the most vulnerable, the least likely to survive, be fed, go to school, or stay healthy. The World Bank has warned that an additional 700,000 African babies are likely to die before their first birthday as a result of the current crisis. The majority of those who die will be girls who are five times more likely to be impacted by increases in the infant mortality rate than boys.

This stark figure illustrates as nothing else could the choices that hard-pressed families are forced into in times of economic hardship. And yet, early investment in girls could save lives. It would also increase global prosperity. There is a clear correlation between the lack of investment in girls and lack of economic growth. As the tables in Section 3 show, the countries with the highest levels of discrimination embedded in their legal, social and educational structures are also some of the least developed in the world. If we start to invest in girls as soon as they are born, if they are given the chance to be healthy and educated, they will grow up to make sure their own children are well fed, go to school and have the skills to earn a decent living. Each extra year of education increases a girl's income by 10 to 20 per cent and means she is more likely to have a smaller, healthier family and to start to break the cycle of poverty in which so many communities are trapped.

One study carried out by the NIKE Foundation in Kenya estimates adolescent pregnancy alone costs the economy $500 million per year, while investing in girls would potentially add $3.2 billion to the economy.

At each stage of a girl's life there is something we can do to safeguard her future. Each individual investment – to build her self esteem, protect her property rights, feed her properly, make sure she goes to school, provide appropriate skills training – will transform her life, lift her family out of poverty and give her the money and status to contribute to her community and the global economy. The diagram on the right shows the assets that she needs and the steps she must take in order to emerge into young adulthood as a successful economic citizen.

If we turn our backs on this generation at this time, if we fail to invest in these communities and the individuals in them, we do irreparable damage to a whole generation of girls, and to their children. There are opportunities to be grasped: the global economy has brought new industries and new jobs to girls and young women equipped to take advantage of them. We now have the chance to build back better, to realise the basic human rights of girls and young women, and to release their economic potential for the benefit of everyone.

The success of international efforts to boost primary education for girls proves what can be done when there is a real will to do it. And girls themselves know what tools they need to improve their chances of success in the global economy: in our worldwide survey of Girl Guides they prioritised education, IT and communications skills. Despite improved equal rights legislation, a better understanding of how gender inequality impacts on opportunity, and sound business arguments for equality and diversity, girls' chances of developing the knowledge and confidence to become economically active remain considerably less than those of their brothers. This remains the case even in countries where girls' educational achievement is higher than their brothers'.

This inequality is not only unfair, it is also short-sighted. The 500 million adolescent girls and young women in developing countries are potentially a major force in driving economic progress but, the world over, a continued lack of investment in girls results in increased poverty. This must change: the global recession provides us not with an excuse but with a powerful reason. Poverty may have a woman's face, but sustainable economic prosperity has the face of a girl.

"I would like to become a teacher when I grow up because I like to teach other children… how to write, how to read, so they have a better life when they grow up. For example they can get a career and decide what they would like to become when they are older."

Zoila, 13, El Salvador

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Putting girls first

1

The 'Because I am a Girl' series is an annual report that looks thematically at 'The State of the World's Girls'. The series began in 2007 and will run until 2015. In 2007 we introduced the cohort group of 142 girls worldwide and set a context for the social, economic and political situation into which they were born. In 2008 the second report addressed the situation of girls affected by conflict, growing up 'In the Shadow of War'. This year's report looks at girls and the global economy, at the possibilities it presents and the obstacles they will need to overcome to become active and equal economic citizens.

"There are no women who work in private companies in our district. All are men. We need to have more women employed by companies. They need to attract women and women need to have the confidence to apply."

Juvita, 17, Timor Leste

Structure and agenda of the 2009 'Because I am a Girl' report

The 2009 report argues that economic empowerment for girls and young women is about their capacity to make strategic life choices: choices about going to school, getting a job, learning a skill, spending disposable income, investing their savings or purchasing assets. In order to be economically empowered girls need: access to human, social, material and legal assets; the ability and power to act in their own best interests, and the chance to benefit from what they achieve. To do this they need the support of their families, their governments, the private sector, both local and international organisations and donors.

Today's economic and social inequalities are costly – not only for the half a billion girls growing up in developing countries, but also for the societies they live in and the global economy as a whole.

Section 1 of the report looks at what we need to do to make sure that the girls we are following in Section 2 are able to break the cycle of poverty and participate in the economy with dignity, equality and respect. Section 3 provides the statistical evidence proving that there is a connection between a country's level of economic development and their investment, both financial and social, in girls.

This year we are adopting a life-cycle approach, revealing the different pressures, obstacles and opportunities in girls' lives as they make the transition from their early years through adolescence and into womanhood. In this first chapter we outline the situation of girls in the world today and the particular challenges.

In **Chapter 2** we see how gender inequality and discrimination begin early in a girl's life. Changing her economic future must involve examining the root causes of the obstacles she faces both at home and in her community. We identify the assets she needs – personal, social, material and legal – to lay the foundation for her economic future.

In **Chapter 3** we consider how girls are prepared for economic life and ask whether current education systems provide them with what they need to lead economically productive lives.

In **Chapter 4** we turn our attention to how adolescents and young women can make the most of the opportunities presented

by the world of work, while avoiding the risks associated with it. Adolescent girls and young women are over-represented in the informal economy and agricultural sector, where jobs are plentiful but job security is minimal and working conditions leave them vulnerable to exploitation.

In **Chapter 5** we examine the role of the private sector as a potential force for positive change in the lives of young women and in the societies in which they operate. While there are many individual initiatives, businesses must act in partnership with others to ensure a greater spread of the benefits to more young women.

In **Chapter 6** we issue a call to action. We present realistic and achievable recommendations to governments, donors, the private sector and global civil society. If implemented, these recommendations will not only transform the lives of girls and young women but also strengthen the economic future for us all.

At the centre of the call to action are three key imperatives:

- Building the foundation for girls' economic future in the early years;
- Equipping girls with economic tools and skills in the middle years; and
- Ensuring that markets and business opportunities work for young women so that they can achieve full economic empowerment.

By analysing the evidence and drawing on examples from different parts of the world, the report concludes that more – much more – needs to be done to make economic empowerment a reality for millions of girls and young women.

"In the future I want to be of service to tourism in Egypt… I will push myself ahead until I feel that I am successful and doing really well in my work."

Basma, 13, Egypt

GLOBAL PARTNERSHIP FOR YOUTH INVESTMENT

Over the next 15 years more than a billion children across the planet will be transitioning through adolescence and their youth to become – hopefully – healthy and economically active young adults. Based on current trends, however, it is more likely that they end up poor and with very little opportunity for decent work. There are 200 million young people in Africa, of whom 120 million are unemployed. The typical African youth, as measured by medians, is an 18.5 year old female, living in a rural area and literate, but not attending school due to socio-economic circumstances. There is a similar story playing out across all regions across the developing world.

"It is with a sense of urgency that The World Bank, Plan International and ImagineNations Group have formally joined forces through the Global Partnership for Youth Investment (GPYI) to create a global youth economic empowerment programme that will eventually be rolled out across the world and beginning in countries where Plan has a strong footprint," said Dr Pawan G Patil, chief executive of the Global Partnership for Youth Investment and 12 year veteran of the World Bank. "Young people's hopes, dreams and aspirations must be listened to and supported along their life cycle and during important transitions. Investments in market-oriented skills and job placement, self employment and entrepreneurship support are critically needed at this time," he said.

With the largest-ever youth group in history – the majority living in developing countries – there is a critical need to invest in youth at this time. A failure to train them effectively for the workplace, and to be active citizens, could lead to widespread disillusion and social tensions, concluded the World Bank Development Report 2007: 'Development and the Next Generation'. Developing countries that invest in their record numbers of young people between the ages of 12 and 24 could produce surging economic growth and sharply reduced poverty, according to the report. Countries that miss this demographic window will find themselves lagging increasingly further behind in the global economy.

Young people are the world's most precious resource. They provide a fresh vision, leadership and critical problem-solving perspectives to some of the world's most intractable challenges. Building pathways to a sustainable future for the world's young people requires tapping the vision and skills of young people themselves and the consistent investment of inspired adult partners. It requires the steady commitment of public, private and civil society institutions working in partnership and the engagement of economic and political systems that depend on the labour and leadership of young adults.

Source: World Bank 2009

The challenges ahead

Within the next decade, one billion young people[1] – the majority of whom live in developing countries – will enter the global labour market and form the next generation of parents.[2] The world faces the tremendous challenge of providing economic opportunities and decent work for this gigantic cohort of young people.[3]

Among them are an estimated 500 million adolescent girls and young women living in developing countries[4] – that is, one person in every eight of their populations. As they grow up, girls, adolescents and young women play an important economic role in the households, communities and labour markets of their countries but most still do not enjoy the same economic and social opportunities as boys and young men.[5]

This current generation of girls and boys has had more access to education than any other and should be better poised to participate in, and benefit from, global economic development. The proportion of girls enrolled in primary and secondary education has increased substantially since 1990.[6] Concerted global effort raised girls' enrolment in primary school by almost 10 per cent in 15 years. Eighty-three per cent of girls are now in school. But girls' and young women's share of employment and decent work has not kept pace. There is a stark failure to translate these educational gains into gainful employment and this is blocking economic and social progress for us all.

Investing in girls

"We could help our parents to do business in order to improve our life, but first we need to learn about how we can run a business so that we are able sustain it."

Marian, 18, and Juvita, 17, Timor-Leste

Angel and her friends run a small business in El Salvador. ALF BERG

Investing in girls and young women is not only the 'right' thing to do, it is also a smart move with real and far-reaching benefits. An understanding of the economic potential of girls and young women is growing throughout the world. Many different players – governments, international institutions and businesses alike – are harnessing this momentum and recognising that strategic investments in equality and economic opportunity for girls yield real returns and transform lives.

"I would like to become a doctor when I grow up in order to keep my family in good health, to heal ill people, serve others wherever they are and to support my children and help my mother economically. I will study very hard and do my best to reach my goal."

Diana, 11, El Salvador

Young women who are economically empowered in decent, secure work or successful small businesses, and who enjoy equal rights to property and land ownership, are better equipped to create a solid future for themselves, their families and communities. We know from extensive research that mothers of all ages are more likely to spend their income on the welfare of the household, so creating the conditions for the next generation to move out of poverty.[7] An economically independent young woman has more power in the home

to make decisions that affect the health and education of family members.[8] In times of crisis, such as the death of a breadwinner or the decline of an economy, the economic capacity of a young woman is often what keeps the family afloat.[9]

Investing strategically in girls' education has positive social and economic results that may benefit several generations within a family. Educated girls have better opportunities to earn higher wages and to participate in community life and decision making. They tend to marry later and to have fewer, healthier children who are more likely to go to school themselves.[10]

In other words, educating girls can reduce poverty, stimulate economic growth, and will change their lives forever. The evidence is clear.

- If more adolescent girls had access to quality secondary education – their future wages would increase: an extra year of secondary schooling for adolescent girls can mean an increase of 10 to 20 per cent.[11] The benefits of education grow exponentially in proportion to the level of education which girls complete, so that higher levels of education raise the likelihood that young women will engage in formal paid employment, thereby increasing their future income earning potential.[12] Education for girls is the "best development investment in terms of human capital formation, social justice and economic return".[13]
- If young women were able to start successful businesses – economic growth would increase. In Tanzania there would be as much as a one per cent increase if barriers to women entrepreneurs were removed.[14]
- If more young women had decent jobs with good pay – gross domestic product (GDP) would go up. In India if the ratio of female to male workers were increased by only 10 per cent per capita, total output would increase by 8 per cent.[15]
- If the work opportunities for young women were equal to their education or capacities – the average household income would grow. If women's labour force participation had increased at the same rate as education during the 1990s in the Middle East and North Africa, the average household income would have been higher by 25 per cent.[16]
- If young women had better access to farming land, fertilisers, credit and agricultural training – there would be more food available and the nutritional status of children would improve. When women receive the same levels of education, experience and farm inputs as men, they can increase yields of some crops by 22 per cent.[17]
- If more young women were economically active – there would be fewer girls getting married at a young age. Education and employment are linked to young women postponing marriage and scheduling births later in life.[18] Delayed marriage and fewer children means a bigger chance of increasing per capita income, higher savings and more rapid growth.[19]
- If young women were better able to access credit – more children would go to school and households would have more cash. Female borrowing from micro-credit institutions has had a larger impact on children's enrolment in school than borrowing by males.[20] In Bangladesh, young women with access to credit over five years increased the annual per capita household expenditure by $9.[21]

WHAT DOES 'EMPOWERMENT' MEAN?

Empowerment is about increasing young women's ability to make strategic life choices. UNIFEM defines empowerment as:

- **Developing a sense of self worth, a belief in one's ability to secure desired changes and the right to control one's own life;**
- **Gaining the ability to generate choices and exercise bargaining power;**
- **Developing the ability to organise and inf uence the direction of social change.[22]**

"Empowerment can be interpreted as the freedom of choice and action to shape one's life, including the control over resources, decisions and institutions necessary to do so."

Narayan, 2005

Girls become mothers

Girls are the mothers of the next generation and, according to the United Nations Inter-Agency Task Force on Adolescent Girls, with the right opportunities, they "hold the key to breaking the inter-generational cycle of poverty in the world".[23] Invest in one girl so that she goes to school, stays healthy and free from violence, makes friends and builds a social network, learns a skill, finds a role model, gets a job, opens a bank account, or starts a business – and all of this has a positive multiplier effect on the future of each person in her sphere of influence.

- In Africa, Asia and Latin America, women with seven or more years of schooling have between two and three fewer children than women with fewer than three years' education.[24]
- In selected countries, the mortality rate of children under five is highest among those whose mothers had no education. It is lower if the mother has had some primary schooling; and lower still if she has benefited from some secondary education.[25]
- In Africa, the children of mothers who have spent five years in primary education are 40 per cent more likely to live beyond the age of five. An educated woman is 50 per cent more likely to have her children immunised.[26]
- The increase of female secondary students by one percentage point boosts a country's annual per capita income growth by 0.3 percentage points on average, according to a study in 100 countries by the World Bank.[27]

There are very few, if any, cultures where the woman is not the primary carer for her own and other people's children, and it is in this role within the family and community where she is so influential. Give a girl the skills and opportunities she needs in life and as a woman she will pass them on to her children. They are more likely to survive, she will spend her money on them and she will send them to school. That investment in a healthier, better educated, more economically capable generation will, multiplied, have a massive impact on the productivity and economic viability of the country, or organisation, that invested, initially, in just one girl.

In human and economic terms the cost of not investing in girls is much greater than the price of doing so.

DEFINING 'GIRLS' AND 'YOUNG WOMEN'

In this report the term girls refers to female children from birth to 14 years. Young women are female youth aged between 15 and 24 years.

The age distinctions follow widely accepted UN statistical conventions (see,

FINBARR O'REILLY

Girl doing domestic chores in Burkina Faso.

for example www.un.org/youth) and ref ect international labour standards and legal norms in many countries regarding the minimum age for admission to employment (see ILO Convention 138 on the Minimum Age for Admission to Employment, 1973).

Also used in this report are the terms 'adolescents/adolescence' and 'pre-adolescents/pre-adolescence'. While there is no universally accepted age definition, this report follows the World Health Organisation standard and the UN Inter-Agency Task Force on Adolescent Girls which considers adolescence to be the period of life between 10 and 19 years of age. It therefore follows that pre-adolescence is the period before children reach the age of 10.

Girls in the global economy

Globalisation has transformed the economic and political landscape of our world over the past 30 years. Changes in trade, foreign direct investment, capital flows, migration patterns and the spread of information and communication technology are all features of globalisation which have had an impact on girls and young women, and in some contexts opened up a multitude of economic possibilities. The rapid expansion of transnational corporations and the private service sector means that there are now more females in paid work than ever before.[28] This feminisation of the labour market is a central feature of globalisation as the nature of work changes and new options for employment open up.[29]

This is especially true for young women in developing countries, who are working in increasing numbers in the manufacturing of clothing and growing of fresh produce, in the expanding service industries, in private health care and tourism.[30] In some countries young women are entering professions that were traditionally regarded as 'men's jobs'. In export-led industries, unprecedented numbers of unmarried young women dominate the labour force.[31]

More young women can be found in the manufacturing sector because they are seen as cheap and malleable – making them 'ideal' workers in the assembly production of electronics, consumer goods and in the garment industry.[32] In emerging markets, such as India and in South East Asia, young women with secondary education form an important pool of labour for the expanding service sector in banking and insurance, particularly as workers in call centres.[33] All of this shows that, despite the attendant risks, young women are indeed economic agents, with tremendous potential to engage in economic opportunities within the scope of changing labour markets.

But although more young women are entering the workforce in certain sectors and regions, youth unemployment as a whole is on the rise.[34] A global deficit of decent work opportunities means that youth make up 25 per cent of the global working-age population but account for 43.7 per cent of the unemployed. This means that almost every second jobless person in the world is aged between 15 and 24.[35] Young women are disproportionately affected. They face higher rates of unemployment and underemployment, and when they do get a job, they are paid less than their male counterparts.[36]

For example, South Asia has 29 per cent of young women in the labour force compared with 64 per cent of young men. Similar gender gaps exist in the Middle East and North Africa, where close to a third of women aged between 15 and 24 are unemployed, compared to less than a quarter of young men.[37] In Latin America too, younger women are finding it harder to get jobs, while in sub-Saharan Africa – which has seen a climbing rate of unemployment among youth over the past decade – the gender gap is bigger still.

Globalisation has created opportunities for young women in new industries, but it has also opened up new forms of exploitation. For example, research undertaken with female factory workers in Asia reveals that young women work long hours in challenging conditions for subsistence wages, are subjected to sexual abuse, and are routinely discharged if they marry, become pregnant or grow 'too old'.[38] Deregulated labour markets have become a hallmark of economic liberalisation, and are characterised by the trend not only towards *feminisation* but

Distribution of employment by sector (sectoral employment as percentage of total employment) by sex and region, 2008*

*2008 are preliminary estimates
Source: ILO, Trends Econometric Models, January 2009, see also source of Table A2

THE MILLENNIUM DEVELOPMENT GOALS (MDGs)

"Because the MDGs are mutually reinforcing, progress towards one goal affects progress towards others. Success in many of the goals will have positive impacts on gender equality, just as progress toward gender equality will help other goals."
World Bank Gender and Development Group, 2003

Governments around the world have agreed to the Millennium Development Goals (MDGs) in order to focus political will and development action on halving global poverty by 2015.[50]

MDG	how to reach MDG by investing in girls and young women
1 – eradicate extreme poverty and hunger	Increase girls' access to land and property, and increase their access to credit
2 – achieve universal education	Increase girls' access to 'safe-spaces' [51] and networking opportunities
3 – promote gender equality	Increase young women's access to safe, non-exploitative waged employment
4 and 5 – reduce child mortality and improve maternal health	Increase girls' access to 'life-skills' training, including reproductive health, and increase efforts to prevent child marriage

Girls and young women are a "huge untapped potential".[52] If we don't invest in the economic empowerment of girls and young women, the goals are likely to be missed altogether. The first MDG target, for example, is to achieve full and productive employment and decent work for all, including women and young people, and to reduce the number of people living on less than a dollar a day by 2015.

Formal labour: as counted by the ILO global employment trends for women 2009 – of the 3 billion people employed around the world in 2008, only 1.2 billion were women (40.4 per cent)

Source: Kabeer, N. (2003) *Gender Mainstreaming in Poverty Eradication and the Millennium Development Goals: A Handbook for Policy-makers and Other Stakeholders*, London: International Development Research Centre (IDRC)

also *informalisation*.[39] This means that while increasing numbers of women are finding waged work, more and more of these jobs fall outside the formal regulated sector, where social and legal protection are lacking.[40]

This is made worse by serial subcontracting, a common practice in global supply chains – often reaching beyond the formal sector to unregulated workshops and home-based workers.

Changes in the ways in which global export markets are organised have only served to reinforce the low status of young women. It has become particularly difficult to monitor and regulate the working conditions of the mainly young and female labour force producing manufactured goods for both export and domestic markets. By far the majority of young women doing paid work in developing countries do so in the informal economy, as traders, in agriculture or in domestic or care work.[41] We shall be looking at the work of these millions of girls and young women – work which is rarely valued or officially accounted for – in Chapter 4 of this report.

"I would like to be a teacher when I grow up and then on Fridays have a day off and do some day-care working with children."

Meesha, 10, England

The tip of the iceberg

The 'iceberg' diagram above shows the position of girls and young women in different economies. The tip of the iceberg shows that the so-called productive work of girls and young women, undertaken as employment in the formal labour sector, is often the only kind of work which enters systems of national accounts used to calculate a country's gross domestic product (GDP). National accounts systems only calculate market transactions and therefore completely ignore the informal, subsistence and reproductive/care work where young women predominate and which takes a considerable amount of young women's work time.[42]

We only 'see' the tip of the iceberg, remaining blind to the majority of girls' and young women's economic activities, which are hidden 'under the water line'.

Moreover, an estimated 218 million of 5-17 year olds – one in every seven of the world's children – are engaged in child labour. The large majority, like young women, work in the informal economy.[43] Despite the lack of sex-disaggregated data for girl workers, it is clear that most are at work in the fields or in the household.[44] The International Labour Organisation (ILO) estimates that there are more girls under 16 in domestic service than in any other type of work.[45]

Globalisation has also brought changes to the agricultural sector, with agro-businesses producing so-called Non-Traditional Agricultural Exports (NTAEs) including vegetables, fruit and flowers. Such changes have made it more difficult for small farmers to compete in the global market, but have led to new job opportunities for girls and young women, despite the seasonal nature and unfavourable terms and conditions of the work.[46]

Migration – both within countries and across borders – is an economic strategy for an increasing number of poor people, especially young women. Half the world's migrants are now female.[47] The remittances sent home by young women not only support their families but also help maintain the economic health of their countries.[48] Young women often see migration as an opportunity, but it also presents dangers. The kinds of work that are available to them – in agriculture, industry, domestic service, tourism or entertainment – are rife with exploitation.

Amidst this changing economic landscape, girls and young women are still among the least economically independent and the most disadvantaged people in the world. Plan's two previous reports into the 'State of the World's Girls' have already shown that girls and young women are often the most vulnerable in their communities. Things are improving, especially in terms of girls' education,[49] but many millions of young women and girls are still discriminated against – because they are female and because they are young.

Girls need economic rights

"I would like to become a Member of Parliament… I want to help people protect their rights. I want to help my people."

Sisemi, 12, Tanzania

Poverty reduction and economic growth cannot be achieved by the expansion of a productive labour force alone. The root causes of poverty – inadequate assets and insufficient income – have as much to do with the lack of basic human rights as with inequalities in accessing jobs or financial credit. That is why it is so important for girls' economic rights to be carefully considered alongside any commitment to build their economic potential. Investing in girls' economic future also means protecting their economic rights. Although the main duty-bearers are the states which have signed up to the relevant conventions, all of society, including family members, the private sector, international organisations and non-governmental organisations, have a role to play in securing the economic rights of girls.

Opinions differ on how 'economic rights' should be defined and what falls into this category. Broadly, economic rights can be seen as rights of access to the resources essential for economic activities. Thus, the right to possess and enjoy property, the right to an adequate standard of living, the right to social security, the right to health, the right to education and the right to work are all fundamental to economic rights. These rights are crucial for the economic empowerment of women.

This 'Because I Am a Girl' report acknowledges that economic rights and empowerment cannot be treated separately. Human rights are interdependent and indivisible and the enjoyment of one right usually depends on fulfilment of other rights. Economic rights, while not existing on their own, are based on recognised human rights set out in international human rights treaties.

Because of the interconnected nature of children's rights and those of women, an approach which combines gender and child rights perspectives is more likely to be effective in breaking the intergenerational cycle of poverty and in building economic growth.[53]

International legal instruments and goals are not enough to guarantee the protection and enjoyment of economic rights for girls and young women. Public services, policies and other programmes must be designed and delivered from a rights-based approach to empower girls and young women to know, enjoy, exercise and claim their economic rights. Ensuring girls' equal participation in public life and realisation of their human rights means greater potential for an active citizenry, better governance and social stability.

"When you go to school and do well, the world forgets what you cannot do and starts seeing what you can."

Anhurda, 19, India.

This year's 'Because I am a Girl' report contains many stories about young women who, given the right help at the right time, have gone on to make a real difference to other people's lives. Young women like Awa, who went from collecting shells on a beach in Senegal, to sell for a few pennies, to running her own business and supporting other young women to do the same. Or Fiona, from rural Zimbabwe, whose parents were so committed to her education that they sold their cattle to keep her in school. Now a lawyer, Fiona is in turn helping to support the education of other young people.

Girls and young women have tremendous economic potential to shape humanity for the better. Investing in girls' economic empowerment and protecting their economic rights, we argue, makes sound economic sense. If we fail to invest in girls, we not only harm them and their future children, we also squander a golden opportunity to reduce poverty, raise productivity, improve governance and advance global economic progress.

A global vision is needed. Building, strengthening and expanding economic opportunities for girls and young women requires leadership from, and partnerships between, governments, international institutions, the private sector and global civil society. We need to act now: investing in girls is our future and theirs.

PROMISING GIRLS A WORLD WITHOUT BARRIERS

Opinion piece by Katherine Rake

There is much to be celebrated in the lives of girls all over the world. In the developed world, one of the biggest causes for celebration is the opening up of educational opportunities undreamed of by previous generations. In the UK, for example, young women now form the majority of students of medicine and law. The belief that there should be no barriers in the way of girls' achievements is now widely shared. But, the reality is of uneven and incomplete realisation of girls' and women's rights.

In the developed world, the opening up of opportunities in education has not been matched in the labour market. While young women may be entering the labour market in ever larger numbers, they soon hit obstacles. Women are concentrated in low-paid and undervalued sectors, as the nation's carers, cleaners, caterers and cashiers. And, with men's roles changing at a snail's pace, it is still mothers who pay the price of trying to juggle work and family life. The consequence? Women continue to be paid less than men in all manner of jobs. Poverty in the developed world, just as in the developing world, has a female face.

These old issues sit alongside new and virulent forms of discrimination and sexism. The past decade has witnessed a resurgence in childhood stereotyping, with girls encouraged to be passive spectators in a world awash with pink. At the same time, pornography and the sex industry are experiencing a boom in the West with the mainstream media following suit. This has a devastating impact on the self esteem of girls and women and on men's and boys' views of what constitutes normal relationships between the sexes.

So what is the solution? All over the world, women and girls are too often the silent witnesses to decisions made in their name. With some rare exceptions, women remain a minority among decision-makers in politics, the boardroom and in the media. As a result, institutions, policies and practices are quite literally, 'man made', reflecting the interests and experiences of only half the population. We are educating a generation of girls on the promise that they will enter a world without barriers. We now need to meet that promise by offering girls and women the keys to power so that they too can be part of shaping and making the world of tomorrow.

Katherine Rake was until recently director of the Fawcett Society. Founded in 1866 by Millicent Fawcett to campaign for women's right to vote, the Fawcett Society is the UK's leading campaign for equality.

Pushed into poverty:
how might the current economic crisis affect girls and young women?
by Nikki van der Gaag

This feature shows how the global financial crisis is likely to affect girls and young women, who are often among the most vulnerable groups in their communities. It gives evidence from past financial crises of how and why young women lost their jobs, and warns that this is already happening again, only on a larger scale, in both the developing and the developed worlds. In addition, it shows some of the possible effects on young women in the home, as they face an increased burden of domestic work and become vulnerable to being pulled out of school. They may also risk violence and being sold into prostitution by desperate parents. Finally, the paper makes 12 recommendations to the leaders of financial and international institutions. These will help to ensure that international commitments are adhered to, and that the challenge the world is facing also becomes an opportunity to listen to what girls and young women have to say.

Introduction

"Of particular concern to me is the plight of women and girls, who comprise the majority of the world's unhealthy, unschooled, unfed, and unpaid. If half of the world's population remains vulnerable to economic, political, legal, and social marginalisation, our hope of advancing democracy and prosperity will remain in serious jeopardy."

Hillary Rodham Clinton[54]

JENNY MATTHEWS

A large bucket for a small girl in Mali.

We know from Plan's research into the state of the world's girls and young women over the past three years[55] that they are often among the most vulnerable people in their communities. Although things are improving, especially in terms of girls' education, many millions of young women and girls still get a raw deal. In many of the world's poorest countries, they are likely to be less well fed, less educated, and less able to make a living than their brothers.

The global financial crisis may mean that all this is about to get worse. Evidence from past economic and food crises has shown that women, and particularly young women, are especially at risk. The initial effect in the developing world is on those mainly young women working in export-oriented industries. There is also a drop in remittances from abroad as many migrant workers return home. In addition, lending for micro-finance is tightened up, which affects women in particular.[56] A secondary effect is then felt as men lose their jobs and more women join the workforce to improve household income. This means girls leaving school to look after their siblings while their mothers look for jobs.[57]

The current crisis is likely to have an even more serious impact as it is global. The World Bank has already identified 33 developing countries where women and girls in poor households are particularly vulnerable to the effects of the global economic and food crises[58] and predicts that the current crisis may lead to an increase in infant deaths of up to 400,000 a year, the majority of whom

ANNIE HESLOP

Working for a living in Nepal.

will be girls.[59,60] Progress on girls' education and on goals for gender equality may also be jeopardised. And in many countries, the financial crisis is likely to have a negative effect on young women's jobs, just at the point where they are beginning to make inroads into the labour market.[61] It could also lead to an increase in the numbers of people living in poverty, the majority of whom are women.[62] If policymakers do not take note, this could be the world's "first fully feminised recession".[63]

In March 2009, the Commission on the Status of Women noted "its deep concern over the negative impact of the global economic and financial crisis, which could hamper progress in achieving the Millennium Development Goals".[64] A recent study by the World Bank and the OECD notes that for the Millennium Development Goal of gender equality to be achieved by 2015, an investment of about $13 billion a year is needed. As governments and institutions look to cut budgets, this kind of spending may well be under scrutiny.

And yet time and time again research has shown the benefits of investing in women, and in particular in young women.[65] Ngozi Okonjo-Iweala, a managing director at the World Bank and a former foreign affairs minister of Nigeria, noted that "investing in women is smart economics... Investing in girls is even smarter economics because investing in girls is at the centre of development".[66] World Bank President Robert B. Zoellick noted: "Investing in adolescent girls is precisely the catalyst poor countries need to break intergenerational poverty and to create a better distribution of income. Investing in them is not only fair, it is a smart economic move."[67]

"Girls are key for the economic future of our country," said Liberia's President Ellen Johnson-Sirleaf.[68] The consequences of not investing in girls, or of cutting back on such investment, will be serious. Achieving the Millennium Development Goals on equality and education is vital – not only for young women themselves but for society as a whole.

How past financial crises affected women and girls

"When the Asian financial crisis struck in 1997... there were massive job cuts. We are likely to see the same trend now, since this fresh crisis is global."

Connie Bragas-Regalado, who was a maid in Hong Kong for 13 years.[69]

Evidence from previous financial crises has shown that there are different effects at different times on men and women, young and old. Specific examples from the past include:

- During the Asian financial crisis in 1997, the International Labour Organisation said that women were more vulnerable to dismissal because male employers believed them to be secondary income earners and used this as a pretext for dismissing them first. Women were laid off and then sometimes rehired on a piecemeal basis. Many migrant workers, especially young female domestic workers, lost their jobs. More than half of those sent home were women.[70] The crisis also had a negative impact on small-scale farmers in Asia, many of whom were women. They had to leave their jobs and find work where they had fewer rights.[71] In addition, children, especially girls, had less to eat and were less likely to go to school. In Indonesia and Thailand, child labour increased, child wages fell, and more children were forced to become sex workers.[72]
- There were also some more positive effects. In Indonesia, more women looked for paid work to avoid taking older children out of school. This led to a breakdown in the normal gender division of jobs. In the fishing industry, for example, women entered traditionally male occupations, such as open sea fishing, while men took up 'female' occupations such as oyster shucking.[73] Cash transfer schemes – where mothers are paid to keep their children, particularly their daughters, in school – worked well in Nicaragua and Honduras during the Central American coffee crisis and were successfully introduced in Colombia and Turkey, and in Indonesia after the Asian financial crisis.[74]
- The 2001 financial crisis in Argentina had a mainly negative effect on young women's employment, not only in Argentina but also in neighbouring countries such as Uruguay and Venezuela. In Argentina, unemployment among young women in urban areas doubled between 1990 and 2004.[75] In 2004, only 42 per cent of young women compared to 62 per cent of young men were part of the labour force in Latin America.[76]
- In the 2001 dotcom crash in the US, many women were fired. When the recovery came, many did not get their jobs back: the long-term rise in women's employment rates was brought to an abrupt halt.[77]

The consequences for young women in the workforce

"About 1,700 people used to work here and all are unemployed now. Many women were pregnant, many are ill and are left with nothing. It's been three months since the factory closed and we haven't been paid anything – no severance, no social fund payments."

Ana Ruth Cerna, El Salvador[78]

All over the world in the past 15 years, increasing numbers of women, in particular young women, have joined the formal workforce for the first time. The current financial crisis will be the first major recession where women have made up a substantial part of the working population. Women, especially young women, may be more vulnerable than men when it comes to losing their jobs, because:

a) Women may be seen as easier targets for losing their jobs, because their bosses assume their husband or father is the main wage earner.
b) Young women working in export-processing zones or businesses with a global reach are likely to be affected as these enterprises cut back due to the recession.
c) Many women work in small-scale enterprises where they are often either on contracts or work part-time and have little legal or union protection. This makes them easier to fire.
d) Millions of young women work in the informal economy, where there are likely to be unforeseen economic impacts due to rising food prices and smaller markets as people cut back on purchases and other extras such as paying for cleaning or laundry.
e) Migrant workers – an increasingly young and feminised workforce – may be sent home as their companies retrench. In 2008, World Bank projections showed that remittances were already beginning to fall.[79]
f) In the microfinance sector, women are the main beneficiaries. In 2006, women constituted 85 per cent of the poorest 93 million clients of microfinance institutions. Their earnings are likely to drop, especially in Latin America, Eastern Europe and Central Asia, where microfinance institutions obtain a significant portion of their lending from commercial organisations rather than as grants.[80]
g) It is women who do most of the unpaid and unacknowledged work and this is likely to increase with a downturn in government services.

During a financial crisis, says a report by the International Labour Organisation: "In both developing and developed economies there is a need to focus measures on vulnerable groups in the labour market, such as youth and women, who are most likely to be pushed into poverty and find themselves trapped there for years."[81]

The following is already happening in the current financial crisis:

- In 2009, the International Labour Organisation estimated another 22 million women may become unemployed. Unemployment for women is increasing at a faster rate than for men.[82]
- Between 50 and 55 per cent of women are likely to be working in jobs which are

considered 'vulnerable' – low-paid, unsafe and insecure – compared to 47 to 52 per cent of men.[83]

- In the Philippines, GABRIELA, the National Alliance of Women, has found that seven out of ten workers being laid off due to the impact of the financial crisis are women. Many are young women working in export processing zones, where the workforce is 75 to 80 per cent female.
- In Indonesia, over the last few months, job losses have been greater for women than men.[84]
- Ritu Sharma, President of Women Thrive Worldwide, warns that 100,000 new jobs in the export-based textile industry in Africa, of which up to 90 per cent are women living in poverty, may be under threat.[85]

The effects are also being felt in the developed world. In the UK, the Trades Union Congress predicts that women's jobs will be affected more than in previous recessions, partly because sectors like retail and services where female workers predominate have not been spared this time. It says that since early 2008 the female redundancy rate in the UK has increased by almost double the rate for men.[86] And young women may be the hardest hit – early this year the UK unemployment rate for 18 to 24 year olds had reached 14.5 per cent, compared with 4.6 per cent for 25 to 49 year olds and 3.5 per cent for the over 50s.[87]

In the US, some economists think the trend will be in the opposite direction – the *New York Times* noted in February 2009 that: "The proportion of women who are working has changed very little since the recession started. But a full 82 per cent of the job losses have befallen men, who are heavily represented in distressed industries like manufacturing and construction. Women tend to be employed in areas like education and health care, which are less sensitive to economic ups and downs, and in jobs that allow more time for child care and other domestic work."[88]

However, the jobs that women are likely to get are those which are less secure and less well paid than men's. "A lot of jobs that men have lost in fields like manufacturing were good union jobs with great health care plans," says Christine Owens, executive director of the US's National Employment Law Project. "The jobs women have – and are supporting their families with – are not necessarily as good."

The consequences at home and school

"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, 16, vice president, Cabayugan Active Children's Association, the Philippines[89]

The consequences of the financial crisis are also felt in the home, where young women may be saddled with an increased burden of domestic work that may mean they have to leave school. Research after the Asian financial crisis showed that in times of crisis, women in the developing world spent more time shopping in order to look for cheaper goods, and more time cooking and growing food to save money. In addition, hospital stays shortened and women needed to spend more time looking after the sick, leaving their daughters to do the work in the home.[90]

When fathers lose their jobs and mothers have to go to work instead, young women are often pulled out of school to look after the household and their younger siblings. Likewise, if families are short of money, they are more likely to pull their daughters than their sons out of school. This is particularly true in countries where female enrolment is already low. Parents may also remove their daughters from school because they cannot afford the school fees or need their children to bring in an income or provide additional labour. In Madagascar, for example, girls were more likely to drop out of school than boys as agricultural income plummeted.[91] Once girls have left, evidence shows that they rarely return. In some countries, however, there is evidence that a financial crisis encourages school enrolment as there is no work for children.

Financial crises also lead to increased vulnerability as desperate families sell their daughters into prostitution. "Factories are closing everywhere – and now the women are being approach by sex traffickers asking if they want to go and work in the West," said Jitra Kotchadet, union leader and women workers' activist in Thailand.[92] In Jakarta, Indonesia, it is estimated that two to four times more women became sex workers in 1998 than in 1997 after the Asian financial crisis.[93] "Crises always mean a boom for the illegal sex trade with the influx of women desperate for livelihood," says De Jesus from GABRIELA, a women's organisation in the Philippines.

Domestic violence and sexual exploitation in the workplace may also increase. A study done by the Center for Women's Resources, a research institute for women in the Philippines, showed that women may be so desperate to keep their jobs that they may have a higher tolerance of the sexual advances of those who have the power to hire and fire. Male unemployment may lead to increased violence in the home as men suffer from a lack of a role in the family now that they are no longer providers. Mwila Chigaga, regional gender specialist at the ILO's African headquarters said in an interview with IPS: "If you look at the way we live in society, women are very adaptable. They will find ways of making money. In desperate times, women have a coping mechanism due to our care-giving role. Men do not have that mechanism so we will begin to see that frustration coming out and manifesting itself in terms of violence in the home."[94]

At school in Niger.

ALF BERG

What can be done?

"We keep on talking about the fact that 'crisis is opportunity'. Here is an opportunity in the policies we are undertaking for the crisis. Here is our chance to address the adolescent girl issue and make sure that girls do not lose the chance for education."

Mari Pangestu, Minister of Trade for Indonesia[95]

"We must do everything possible to keep the economic crisis from leading to a backlash. When stimulus packages are adopted, the situation of women has to be taken into consideration. Those who do not really believe in the importance of gender equality are mistaken. Equality of both sexes and the chance for women to participate fully in every field of society are important for society as a whole."

Barbara Prammer, President of the Austrian Parliament[96]

As Mari Pangestu and many others have said, the current global crisis is also the opportunity to ensure that international commitments are adhered to, and addressing poverty and related issues are prioritised. Now is the time when the leaders of international financial and international institutions are poised to listen and to take stock. As they do so, the voices and the needs of girls and young women must not be ignored.

1. **Predicate policies with girls and young women in mind** when designing both macro- and micro-economic policies. If young women and the targets for girls' education and equality are not to be the victims of the global recession, policymakers at government and international level need to consider the gender and age implications of the crisis before it is too late. Fiscal stimulus packages should take young women's needs into account, both in terms of employment and in order to reduce

their care-giving responsibilities and boost education. Public expenditures for health, education, and other services should not be cut back but should be protected and increased. Particular attention should be given to those consequences – in terms of schooling and nutrition, for example, which are irreversible.

2. **No compromises on equality goals** Ensure that the Millennium Development Goals of equality and equal access to education are not compromised in times of financial belt-tightening. Attaining the goal of equality between men and women, girls and boys is crucial for the development of society as a whole as well as individual development.

3. **Prioritise girls' education** Ensure that girls' education continues to be a priority at international, national and family levels by increasing investment, making cash transfer programmes conditional on girls staying in school, as is currently the case with the Opportunidades Programme in Mexico.

4. **Maintain aid budgets and finance that helps young women** Protect poor women, and especially poor young women, by ensuring that aid budgets are maintained along with global priorities for development. This includes supporting projects that benefit young women such as microfinance – World Bank Group President Robert B Zoellick and German Development Minister Heidemarie Wieczorek-Zeul recently set an example by launching a $500 million facility to support microfinance institutions which are facing difficulties refinancing as a result of the global financial crisis. This will help to ensure that low-income borrowers, who are often women, in developing countries continue to have access to finance.[97] Economic empowerment programmes for young women are often small 'focused' pilot projects. What is needed now is a concerted, broad strategic investment in young women's economic capacity and potential.

5. **Invest in public works** schemes that benefit young women. In 1998/9 women made up 73 per cent of those employed in the National Employment Guarantee Scheme in India. In the 1980s, in public works programmes in Peru and in Chile, up to 84 per cent of the workers in the former and 72 per cent in the latter were women. In 2005, women made up 70 per cent of those employed in the Argentina Heads of Household Programme. These programmes were aimed at women. They "provided work close to home, flexible hours and options for child care; used women-based intermediaries and included a range of employment options, among them, home based production".[98]

6. **Ensure that social services are not compromised** when cuts are made. Priority should not just be given to big infrastructure projects but also to social investments in health and education which reduce the pressure on unpaid work for women. Lessons could be learned from Argentina's recovery from its 2001 crisis. The government's policies included not only infrastructure projects but pro-poor public expenditure polices. As a result, poverty was reduced from 56 per cent in 2001 to 20 per cent in 2002 and unemployment from 30 per cent to 7 per cent.[99]

7. **Maintain investment in young women's work opportunities** in order to mitigate the negative effects of the crisis. Increasing young women's incomes in poor households must be seen as a priority strategy. Expanding economic opportunities for young women should be a focus of public works, employment schemes and financial sector operations, where young women are explicitly targeted and in which the work they obtain is designed to enhance their protection and empowerment. Gender budgeting, where budgets show how they will affect men and women, can help with ensuring that money is targeted specifically at young women.

Young woman at work in a car factory in Germany.

STEFAN BONESS / PANOS PICTURES

8. **Continue to invest in women's leadership** A report by Ernst & Young, timed to coincide with the World Economic Forum in Davos, argued that struggling economies need to encourage efforts of women as leaders, entrepreneurs and employees. "The power is in the purse strings," Catalyst Consulting CEO Ilene H. Lang told *Consultant News*. "What's good for women is good for men, business and the global economy."

9. **Support grassroots young women's organisations** Many of the positive changes that have taken place for women have been the result of campaigning by women's organisations at the grassroots. These are now vulnerable to funding cuts but are vital if gender is to be kept on the agenda and women's lives are to continue to improve. Policies should not underestimate the ability and ingenuity of girls and young women in finding their own solutions.

10. Carry out research into the links between the financial crisis and young women's **vulnerability to gender-based violence**.

11. **Disaggregate research by gender and age** Now more than ever, research needs to disaggregate by gender and age. We need to know just how the financial crisis is affecting women differently from men, and boys from girls.

12. **Monitor and evaluate** macro-economic policies and programmes and social spending from both a gender and age perspective to ensure that young women's needs are addressed during the current crisis.

At a summit meeting on the US financial crisis, Brazilian President Lula da Silva said: "We must not allow the burden of the boundless greed of a few to be shouldered by all."

We would add, "and particularly not by girls and young women, the most vulnerable of all but also among the most resourceful: the key to the future of our world".

JENNY MATTHEWS

Building the foundations

2

"I was the only child to speak in New York at a United Nations Conference… I spoke of poverty, education, health and rights. I really enjoyed it – I was not afraid because I knew what I wanted to say and that it was important for them to hear it. I know from experience that it is important to listen to what children say – even very small children – because only they know the reality of their own lives."

Awa, Senegal, Representative of African Movement of Working Children and Youth

"Put simply, changing the trajectory for girls can change the course of the future."

Queen Rania Al Abdullah of Jordan[100]

Introduction

For all children, the early years are the most formative. During this time foundations are laid, perceptions are formed and decisions are made that will govern the future. For girls it is the time when life options are slowly but surely shaped by their experiences at home, at school and in the communities in which they live.[101] In many families girls are valued less than boys – families do not want to waste precious resources "watering another man's garden". Girls will marry and join another family. If you have little to invest, you invest in your sons first. You make sure the boys are healthy, educated and have the skills they need. Daughters soon learn that they are the last in line – and with little chance to learn the skills that might empower them, they feel worthless. This lesson goes to the heart of why girls and young women struggle to seize their chances in life and often have little belief in their own abilities or value.

The previous chapter set out the need for girls to overcome their disadvantages and to have the freedom and capacity to make strategic life choices. Making this possible requires the kind of start in life which eludes many of them. The United Nations Development Programme confirms how crucial these early years are for breaking the inter-generational cycle of poverty: "The attention, care and resources that children receive lay the foundations for their cognitive abilities later in life and the kinds of life choices that they are able to exercise."[102]

In this chapter we examine what girls need during their early years to progress towards economic empowerment. We identify four kinds of assets, or types of 'capital' needed by girls:

1. **A legal identity** Girls need formal proof of their identity, a birth certificate which enables them to be counted and to access credit, start a business or compete for a job in the future
2. **Human capital** Girls need time and space to be children so that they can grow, learn and develop skills
3. **Social capital** Girls need friendships and mentors and the freedom to build these social networks
4. **Material capital** Girls need to be seen as future economic actors who are entitled to property, assets and land.

The levels and quality of a girl's access to these assets will influence her ability to make strategic economic choices later on.

We also argue that improving the economic possibilities for girls requires strategic investments that will tackle the root causes of inequality and the bias girls face in their formative years. And we give voice to the many millions of girls who remain forgotten and unheard, and whose life chances could be dramatically improved – often in very simple ways.

The family, household and community determine girls' futures. Girls don't just contribute to the economy when they are old enough to open a bank account, start a business or get a job. Rather, girls are highly influential in the household economy from the time they can gather wood, carry water or take care of their siblings. Every day, girls learn what is expected of them, and what they can expect of life, from everybody around them.

The social construction of the family may be changing in different parts of the world, but gender inequality remains deeply rooted in social norms, attitudes, values and cultural practices in many countries. In particular, girls often face unsupportive home and community environments. Often, it is those closest and most duty-bound to protect girls – their parents, siblings, guardians, teachers and community leaders – who are the worst perpetrators of discrimination and abuse against them.[103]

There is a strong connection between the gender inequality that is cultivated in households and communities and the discrimination that later faces young women in wider society.

Survival

"I was admitted into hospital because my health was worsening. In the ward next to me was a lady who was pregnant and was about to have a baby. After a few hours, when the lady gave birth to a baby, the whole environment was full of happiness. When the doctors examined the baby they declared the baby to be a girl, and then the father, grandmother, grandfather, uncles, aunts all were embarrassed. WHY? Because the lady gave birth to a girl child. When the lady was brought back to the ward, her in-laws started criticising her."

Aman, India[104]

"In a number of countries, girls are given less food than boys. Girls may also be given poorer quality food than their brothers. And because girls may receive less medical care than boys, girls' under-nutrition may go undetected, leading to serious health problems…"

Girl, 20, Republic of Korea[105]

Before girls can build an economic future, they must first survive. However, right from the start, girls are discriminated against just because they are female. For some girls, this discrimination can mean the difference between life and death.

Plan's 2007 report on the State of the World's Girls showed how in many places girls are less well fed and more under-nourished than their brothers. The data has not changed – especially in poorer households in South Asia.[106]

According to the 2008 UN Millennium Development Goals Report, 37 per cent of deaths of the under-fives occur in the first month of life, while inadequate nutrition is estimated to be an underlying cause in more than a third of all deaths in children under five.[107] Neonatal mortality rates – the probability of a newborn dying between birth and the first 28 days of life[108] – are actually higher for boys than girls in most countries of the world, with children born in the least developed countries being almost 14 times more likely to die during their first month of life.[109] Recent research shows that boys are 60 per cent more likely to be born prematurely, have problems breathing, or face higher risks of birth injury because of their larger body and head size.[110] But although girls benefit from their physiology at birth, this inherent resilience quickly gets overshadowed by gender discrimination – and in many countries girls swiftly become much more vulnerable than boys.[111]

Health Discrimination: Girls Relative to Boys
Odds ratios of more than 1 indicate that girls are more likely than boys to face discrimination.

Source: Pande R., Malhotra A. (2006)[112]

Girls in South Asia are more likely to be underweight.[113] Inadequate care and feeding means that girls have an 11 per cent higher chance of dying before they are 5 years old in Bangladesh and a 12 per cent higher chance of dying before they are 4 years old in Pakistan.[114] This reflects not only the social and economic conditions in which these girls live, it also speaks volumes about the day-to-day choices of families – choices which may determine whether a girl lives or dies.

Evidence indicates that girls are treated differently from boys across various cultures, both before birth and then as babies.[115] Throughout South Asia and in many other parts of the world, sons are preferred to daughters, and this shows through in various ways. Discrimination can begin even before girls are born, with female embryos more likely to be aborted. In China, India, Nepal and Vietnam, for example, the preference for sons is evident in each country's higher population of boys in relation to girls. This is due to sex selection in which either the female foetus is aborted or the infant girl child dies through neglect or infanticide.[116]

FEMALE FOETICIDE

Girls are discriminated against even before they are born, as the practice of female foeticide and sex selective abortion demonstrates. An estimated 100 million women are 'missing' as a result.

"It was a girl and we wanted to abort it. We paid 1,200 rupees ($20) and got it over with. What would we have done with another girl?"

PLAN

Young mother and her baby in Laos.

Research by ActionAid in India shows that, despite the illegality of prenatal sex detection and sex-selective abortion, the law is not enforced. Medical staff routinely violate the ban, often for financial benefit. As a result, it is estimated that around 10 million female foetuses have been aborted in India over the past two decades. According to recent figures published in *The Lancet*, around half a million female foetuses are aborted every year.

Sources: 'Because I Am A Girl', Plan, 2007; 'Disappearing Daughters', ActionAid, 2008

The preference for sons over daughters is evident not just in the way they are fed, but also in how they are nurtured, clothed, respected and celebrated. For example, the birth of a girl may not be an occasion for joy in some cultures, reflecting the meaning behind an old Vietnamese proverb: "One son is children, two daughters are none."[117] In Nepal's rural areas, parents prefer sons because they are considered to be a form of social security, while girls are seen as an economic burden until they are married. Recent research by Plan Nepal showed that this preference is evident in the treatment of infants, as boys are breast-fed for as long as possible while breast-feeding for girls is ended as quickly as possible.[118]

Boys are often afforded better health care than girls.[119] One Nepalese schoolgirl reported that "special attention is given to sons when they become ill. They get

treatment in the hospital. But parents follow the traditional way of treatment using faith healers and herbs when daughters get sick." This was also the view of teachers interviewed by Plan in Pakistan: "Parents and male members of the family discriminate against females in providing health care. They are always hesitant to provide the same care to female members of the family, even if the situation is comparatively more critical."[120] In India too, girls are breast-fed for shorter periods, are less likely to be taken to hospital when sick,[121] and are 61 per cent more likely to die of neglect than their brothers.[122]

1. Legal identity – birth registration is a passport to opportunity

"The future of [my country] will be bright and strong when the government, the people and parents give children their identity. This is the demand of my group… that every child should get her rights. Every child should have as her first gift a birth certificate."

Seema, 17, India

"It is the girl child who suffers the most. If she is not registered, and cannot prove that she is a child, she can be married off or be forced into child labour, or even forced into prostitution. Her education and health depend on birth registration."

Mr Jacob, People's Rural Education Movement (Prem), India

As a fundamental tenet of the Convention on the Rights of Child (Article 7), birth registration is the starting point for every child's basic right to an identity and existence.[123] As the child's first legal recognition, birth registration is generally required in order to obtain a birth certificate and consequently other legal documents and rights. Birth registration gives a child an identity that paves the way to education, health care, social protection and, later in life, opportunities to earn a living.

Despite being a fundamental human right and the cornerstone of a positive future, birth registration in many countries remains very low. Although there is broad recognition of its importance, governments do not afford birth registration the priority it deserves. One in three developing countries has birth registration rates of less than 50 per cent.[124]

PLAN – 'COUNT ME IN!' CAMPAIGN

Over 48 million births each year – 36 per cent of births worldwide – are not registered. According to UNICEF, the regional breakdown of unregistered births is as follows:

South Asia	63%
Sub-Saharan Africa	55%
CEE/CIS & Baltic States	23%
East Asia/Pacific	19%
Middle East/North Africa	16%
Latin America/Caribbean	15%
Industrialised countries	2%

More than five million children around the world have been registered since the launch of Plan's universal birth registration campaign in February 2005. Archbishop Desmond Tutu joined Plan's call for governments to give greater urgency to making universal birth registration a reality.

"'Count me in!' makes me very proud. As a result of Plan's campaign another five million children around the world now have a formal identity. But much more remains to be done. Governments must take proper responsibility for registering children. An unregistered child loses out on many rights and we cannot allow this any longer."

To date Plan's universal birth registration campaign has achieved:

- **policy and legislative changes in 10 countries, with a further 21 countries working towards change**
- **reduced costs for registration, issuing of certificates and retrospective fees in 11 countries**
- **the recognition of Plan as a leading global authority on birth registration**

Source: www.writemedown.org/issues/

In some countries – especially in sub-Saharan Africa – there has even been a decline in birth registration over the past five years, although many other countries have seen real progress. The cost of registering a birth and the distance to a registration centre are serious impediments for parents, especially in rural areas. Poverty is associated with low levels of birth registration in most countries.[125]

Birth Registration: Some success, more challenges

Cambodia, Gambia and Vietnam show significant progress in increasing registration levels

Percentage of children under five registered in 2000 and 2005-2006, in nine countries where comparable trend data are available.

Source for figures: UNICEF global databases 2008 based on MICS, DHS other national services and civil registration system data, 2000-2007

Unregistered children begin life from a position of disadvantage. Without an identity document, a child will have difficulties accessing health care and education, finding employment, getting a passport, opening a bank account and voting. The lack of identity documents is also critical in families affected by AIDS. Unregistered children may have difficulties establishing their identity and family ties, leaving them vulnerable to disinheritance following the death of their parents. All of this is true for both boys and girls, but the impacts on girls who are already disadvantaged can be perilous.

Boys may be able to obtain documents later in life if they do military service or work in the formal sector. Girls are also less likely to be able to do this as they tend to end up working in domestic service or the informal sector.[126]

Lack of documents can harm girls in other ways. In many countries, sex with a girl under 16, with or without her consent, is regarded as rape. Yet, without a birth certificate to prove a girl is underage, it is hard to obtain a conviction.[127] In Bangladesh, marriage of a child under 18 is prohibited by law. However, a mere declaration regarding the age of the bride is enough for marriage registration. Early marriage could be reduced if all marriage registrars asked for birth certificates and proof of age.[128] In cases of child labour, the absence of a birth certificate hampers efforts to confirm the ages of children, facilitating a culture of impunity in the use of underage workers.[129]

SUBORNA'S STORY: SAVED FROM TRAFFICKERS

A birth certificate: protection against trafficking

When she was only seven years old, Suborna was trafficked from Bangladesh to India. Along the way, the traffickers abandoned her when they came across the Indian army. Suborna took shelter in the house of a village leader nearby. She was unable to provide any information about herself, so the little girl was handed over to the police. The police then presented Suborna to the local

magistrate, who asked the village leader to make an announcement about the girl on the local radio.

Hearing about the radio announcement, Suborna's father travelled to India to collect his daughter. However, the magistrate refused to release Suborna into his care without proof that he really was the girl's father. Suborna's father returned to Bangladesh to obtain valid documentation in the form of a birth certificate. He returned once again and presented Suborna's birth certificate to the magistrate, confirming that Suborna was in fact his daughter. Suborna was immediately released from the court's care and reunited with her father.

Source: www.writemedown.org/issues/stories/

A birth certificate not only validates girls as citizens with equal rights, it also helps them on their journey towards economic participation. It gives girls a sense of pride and self-worth[130] – as Them's story below shows.

"One Friday afternoon the head teacher of our school asked that on Monday morning all students bring their birth certificates to school, as per the instructions of the Department of Education and Training and the Department of Justice. This way the teacher would be able to compare the information on our birth certificate to that on our personal records at school.

On Monday morning the children arrived excited, showing each other their birth certificates and comparing information. When the teacher asked for Them's certificate she became upset and told the teacher that she did not have one. Them's teacher was eager to find out why Them did not have a birth certificate. She was informed that Them had two elder sisters, and so her grandparents and other relatives wanted her parents to have a son to maintain the continuity of her family line. However, the third child, Them, was also a girl, which was a great disappointment to the family.

Them's father left the family to earn a living in the city, leaving her mother to take care of the three children. To support her family, Them's mother worked at a textile mill during the day and sold vegetables in the evenings. Unfortunately, she did not have enough money to register Them. Hearing of Them's situation her teacher spoke with the school management board to see if they could speak with Them's mother and encourage her to register Them's birth. After several discussions, Them's mother agreed to register her. One week later, Them arrived at school, proudly showing off her birth certificate to all her friends, and with great pride she presented it to her teacher."

Quyn Hoa, 14, Vietnam[131]

2. Girls need time and space

ALF BERG

Big sister takes charge in Guatemala.

"My initiation into household chores started swiftly and firmly. With my tiny hands I learned to wring water out of the baby's clothes. My soft back learned to bend and clean the yard. I learned to boil water for tea on a wooden stove in the kitchen. While I learned all this, my brothers left me each day for their play. They were never asked to stay at home by my grannies. Come to think of it, the grannies weren't happy when my brothers came back home early. During my grannies' three-month visit, I never went out to hunt birds or play monkeys with my brothers. After they left the pattern was established. I was now the sister with home responsibilities, which I was expected to carry out without questioning. I would never play with my brothers again."

Mercy, Tanzania, remembering her life as a six year old[132]

From the time they are young, girls are involved in helping household economies to function.

They often lack the time and space they need to make friends, to learn new skills or just to play. All over the world, girls continue to be raised in households where female self-sacrifice and subservience are considered to be the norm, and where they are expected to shoulder the burden of household labour alongside their mothers.[133] Social norms assign women and girls the primary duty for domestic work and caring responsibilities. Girls are involved in all sorts of work at home, including taking care of their siblings, caring for the sick and the elderly, helping with food preparation, hauling water or gathering wood for fuel, and doing basic housekeeping. Although critical to household economies and human survival, these tasks are seldom considered 'real work', and remain unpaid and undervalued by society.

Nevertheless, entire national economies depend upon the unpaid care work of women and girls at home. As we illustrated in the iceberg diagram in Chapter 1, women and girls are concentrated in the invisible bottom layer of reproduction and care work which constitutes the base upon which all other economies, including the formal labour market, function.[134] It is estimated that this household work comprises between 40 and 60 per cent of gross domestic product for national outputs.[135] Yet, despite being essential for the well-being of societies and the health of the labour force, care work is not only invisible, it also goes unmeasured within national economic systems of accounts.[136] What gets counted, counts – so the unpaid care work of girls remains virtually ignored.[137]

The story of women's unequal burden of household work is well known but the impact on girls' lives, and their economic futures, needs to be better understood. The unending heavy burden of work placed on girls in and around the home exposes the gulf between the treatment of daughters and sons. Family expectations of girls not only impinge on their quality of life and well-being during their childhood and adolescence, but carry legacies far into their adult years. Essentially, the unequal division of unpaid care work involves significant penalties for girls, particularly in terms of their time, freedom and schooling. These sacrifices have far-reaching implications for girls' ability to develop the skills, capabilities and knowledge they need to respond to future market opportunities.

WHAT IS UNPAID CARE WORK?

The term 'unpaid care work' refers to the work done within households for other members of the family, household or community. It is a more accurate term than the commonly used one of 'domestic labour', which often breeds confusion about the difference between unpaid care work and the paid work done by domestic workers. It is also different from the idea of 'reproductive work' which can refer to *both* unpaid care work PLUS giving birth, breast-feeding and child-rearing. Each word in the term 'unpaid care work' is very important to understand:

- *'Unpaid'* means that the person doing the activity receives no financial compensation or wage for the work;
- *'Care'* means that the activity serves people and their well-being;
- *'Work'* means that the activity has a cost in terms of time and energy.[138]

Girls carry a disproportionate burden of unpaid care work in households across the world.

Why do girls work so hard?

Most households divide tasks and responsibilities on the basis of social norms and values about gender roles in society that, in turn, shape the relationships within the household.[139] Boys usually work outside the home, while girls take on multiple responsibilities of 'inside' care work. It is common in poor families for girls to begin this work at an early age. And when mothers find paid jobs outside the home, their daughters must substitute for them – which increases the amount of work girls are required to do. Not all 'inside' care work is either exploitative or damaging but the very amount that some girls are expected to take on can limit their opportunities outside family life.

Girls spend more time than boys doing unpaid care work.[140] Indeed, girls spend anywhere between 33 and 85 per cent

more time per day on this work.[141] At first glance, more boys seem to be working than girls: boys make up around 54 per cent of the child labour force. But this is because girls' care work is just not counted.[142] When unpaid care work is taken into consideration, girls actually equal or surpass boys in labour force participation.[143]

In India, almost half of girls of school-going age are engaged in household work.[144] A recent study in Latin America showed that almost 30 per cent of young women who aren't studying or working are preoccupied solely with household chores. None of the young men in this study was engaged in domestic chores.[145] A survey of Egyptian girls showed that 68 per cent were involved in domestic work in comparison to 26 per cent of boys.[146] And when there are economic shocks such as a recession or a food crisis, girls assume a larger share of the work required by the household to weather the storm.[147]

"Why is it that only girls stand on the sides of their feet? As if they're afraid to plant themselves?"

Barbara Kingsolver[148]

REAL CHOICES, REAL LIVES

Learning what it means to be a girl

The unpaid and often unnoticed work taken on by girls and women starts early. Even at the age of three – the current age of the cohort of girls Plan is following as part of its 'Real Choices, Real Lives' study, girls are already being initiated into a world where fetching water and gathering fuel, cooking and cleaning, and caring for others will be considered their primary responsibility. In the Philippines, Girlie's mother already takes her to the nearby mountain to collect the wood when no-one else is available to look after her. The vast majority of the girls we are following spend their days filled with play, in the company of neighbours and friends. However, when we closely examine the nature of their play, we see that many of the games that the girls play at this stage of their lives involve imitating what they see around them. In Cambodia, the girls all reported enjoying playing 'baklok baylo', a game played by a group of children using their own home-made toys to imitate the adult activities they see around them. In the case of girls, they imitate their mothers' roles and responsibilities around the home. In Uganda, Gloria's mother tells us that "she likes to pretend to cook and she does everything I do. If I peel, she has to peel". The same is true of Gastine in Togo, who plays in her compound at making meals and cleaning the house. It is through these games and social interactions in the early stages of their lives that by the age of five or six, both girls and boys have clear ideas about gender roles in their household.

By the time they become teenagers, girls would have been prepared for a life that requires them to take on a significant proportion of the domestic duties in their household, and if they are still in school, to combine this work with their efforts to attend school regularly. Research shows that girls can spend up to 88 per cent more time in a day on domestic work than boys. Seventeen year-old Maleki lives in a Togolese village where several families are taking part in the 'Real Choices, Real Lives' study. Maleki's mother died in 2002. Maleki lives with her father, Honore, a farmer, her brother Magri, aged 22, who is apprenticed to a mason, Honore's two surviving wives, and her three half-sisters and four half-brothers.

NICOLAS ROBERT

Maleki at school in Togo.

The family is Christian and pictures of Jesus and Mary are prominent on the wall of the dining room in their square compound. Usually Maleki gets up at 5am and does housework before helping her younger half-brothers get ready for school. They all walk to school to arrive at 8am. Maleki is in the fourth year of secondary school. At 11am, she and her siblings walk home. She helps prepare lunch, collecting wood for the cooking fire, peeling pimentos and chopping vegetables. By 2pm, Maleki is back at school until 4.30pm, when it is time to return home. Back at home, there is more housework to do, as well as homework from school. When darkness falls, it is time for bed. On the days when Maleki is not at school, she sells maize and other products grown by her father in the local market. The impact of Maleki's additional responsibilities on her economic future is that she has to make a trade-off between her education and her other responsibilities.

Why do girls bear the brunt of so much unpaid care work? Why is this work not more equally shared amongst household members? The reasons are quite straightforward. Gender stereotypes and inequality are woven into the social fabric of families and societies all over the world. In a recent report to the United Nations, Ban Ki Moon, Secretary General, asserted that gender inequality and discrimination contribute to the continuing imbalance in the division of work between males and females and perpetuate stereotypic perceptions of men as breadwinners and women as caregivers.[149]

The ways that girls and boys are raised reflect the heart of society's assumptions about what men and boys, and women and girls should do – rather than what they can do – both at home and in the community. Girls are raised to believe that their primary role is to look after the home and be a caregiver to husband, children and often the elderly. In the same way, social and cultural ideas about what it means to be a 'real man' disassociate men and boys from caring roles.[150]

Girls are also overburdened because they are not perceived as holding any economic potential for the family. They are brought up from an early age to view themselves as less important than their brothers. Their contribution to the household is only counted in terms of their care work, and even this is hardly valued at all.[151] Girls are seen as economic liabilities – not economic assets – because they are perceived to have less income-earning capabilities and may even reduce household finances due to the costs associated with their marriages.[152]

BECAUSE I AM A SISTER… I DO THE HOUSEWORK

Plan India asked girls from different communities to comment on the following statement:

Meena is a 10 year-old girl. She likes to play cricket and go to the market. Aman is a boy. He likes playing with dolls, swinging on a swing and doing the housework. What do you feel about these two children?

Here are some of the girls' responses:

"Housework is to be done by girls. It doesn't feel good if boys do housework."

Kanchan, 10

"Housework should be girls' work. Why should a boy do it if he has a sister?"

Suchita, 12

"Girls should get what they want – cycling, marketing, going out. But boys should not cook or play with dolls."

Archana, 11

"I like the story. Whether it is housework or outside work, work is work. If the boy does housework and the girl does outside work, both are working. They are not forcing one another to do anything."

Ranjana, 12

"I like this girl Meena. I too do not like doing the housework."

Santosh, 14

"It really feels good when a brother does some housework."

Basanti, 10

Finally, girls' workloads have increased because more mothers are working outside the home. Evidence shows that it is children, especially daughters, who fill the void left by a working mother. Girls take over childrearing, cooking and housekeeping responsibilities in order to maintain the family – often to the detriment of their own education and life opportunities.[153] One

study in Peru showed that increasing female employment has resulted in girls having to dedicate more time to household chores.[154]

Changes in the global economic environment mean that more women are spending time in paid work[155] but men have not taken up a larger share of unpaid work in the home.[156]

The data in the table below proves the point – women are working longer hours and needing more help to get things done. In Nepal, women spend 50 to 80 per cent more time than men working in both paid and unpaid work.[157] Likewise, a recent research project covering Argentina, India, Nicaragua, South Korea, South Africa and Tanzania found the average time spent by women in unpaid care work is more than twice that spent by men.[158]

Evidence from Tanzania shows that lack of child care options has forced mothers either to take their young children to work or pass on the responsibilities to their daughters.[159] The numbers of women in export-led manufacturing industries in South East Asia have developed concurrently with an increasing need for girls to become the primary caregivers of their younger siblings at home, especially in rural areas.[160]

GROWING UP IN TIMOR LESTE

As part of a research study, Plan interviewed groups of girls from Timor Leste regarding their experiences growing up as girls.

"The boys in my family don't do much of the housework. I do the most of it as I am the only girl in my family, so it is expected of me."

Mariana, 16

"Yes, boys don't bother to do housework. They say, 'this is a girl's job, if the girls don't do it then who else is going to do it?' The boys prefer to be out with their friends but sometimes they help our dads."

Sara, 18

"Overall, girls do most of the housework compared to the boys. This is reality."

Juliana, 16

Do you like helping your mother around the house?

"It is our obligation to help both. If we do not help them, who else is going to help?"

Juvita, 17

"Girls should always help their parents. Even if boys are off doing other things, girls should always be available to help."

Juliana Faria, 15

"I like to help my mother as she is the one who looks after me and raised me. It is the least I can do for her."

Joanina, 15

When you have your own family, will you ask your son to help around the house with the cleaning and washing?

"I would ask my son to help his father. I would not ask him to do the housework but I would ask my daugher to help me to do the housework."

Juvita, 17

"I would ask my son to help me with the housework but just small things. This is to educate him in future to help his wife."

Sara, 18

"I would ask my son to clean the house, fetch water, collect firewood and so on, as men and women have the same rights."

Juliana da C Perira, 16

Women Work Longer Hours

* It is important to note that the data represent averages across each country that reflect high levels of underemployment. In some settings, women are working more than 12 hours a day.

Source: UNICEF calculations based on data derived from United Nations Development Programme, *Human Development Report 2006, Beyond Scarcity: Power, poverty and the global water crisis*, Oxford University Press for UNDP, New York, 2006, page 379.

Labouring for love

Girls' immersion in unpaid care work in their own homes sets the standard for what girls can do, and how they perceive their own capabilities. Consequently, the labour market has become segregated along gender lines, with young women dominating the so-called 'feminine care professions' like nursing, teaching, child care and social work. Girls lack role models who will channel them into activities that can develop their skills to enter new work sectors later on in life.

"All of us wake at 5am. My mother and I go to the fields first thing in the morning. We carry our own water to wash. When we return, my mother goes to fetch water and I sweep the house. Then I start cooking while mother brings the water from the tap. I make chappatis or rice with vegetable gravy. I wash the clothes in the evening or morning. Lots of clothes because there are seven of us."

Durgamma, 19, working in a construction camp in Bangalore, India

PLAN

The interviewees share their experiences.

ASKING FOR LESS

Children in an American primary school were asked to perform a task and then pay themselves the amount of money they believed they deserved. In every grade girls paid themselves less than boys, between 30 and 78 per cent less. There was no difference in the children's evaluation of how well they believed they had performed the task. Moreover, the study found that girls who identified more with 'male' jobs (fire-fighter, astronaut) paid themselves more than girls who preferred 'female' roles (secretary, nurse, teacher). This implies that "the extent to which girls identify with traditional female roles influences their level of perceived entitlement".

The whole pattern of 'assigning' males and females to certain types of work can actually act as a self-fulfilling expectation, exerting pressure on men and women to develop the kinds of skills and characteristics needed to perform the job they have been assigned. A recent study calculated that for men and women to be equally distributed into similar types of jobs, 77 per cent of women working today would need to change jobs. Young women today are just as likely to feel unsure about what they deserve – and feel uncomfortable for asking for more than they have: "How do well-loved little girls, given every material advantage and offered opportunities never dreamed of by their female ancestors, grow up to display the

same lower sense of entitlement felt by their mothers and grandmothers?"

Adapted from: Babcock, L, Laschever, S (2003), 'Women don't ask: Negotiation and the Gender Divide', Princeton University Press, Oxford, UK.

For example, girls living in poor households in rural areas must spend significant amounts of time gathering water and collecting firewood so that the family can bathe, wash dishes, prepare and cook meals. When running water and firewood are not available because of deforestation or lack of energy supplies, this significantly impacts on the amount of time that girls must spend on all their combined responsibilities.[161] In rural Zimbabwe, girls and women transport 95 per cent of the water and collect 85 to 90 per cent of the fuel wood required for household use.[162]

WOMEN AND GIRLS WALK TO THE MOON TO FETCH WATER

Many women and young girls in rural areas in sub-Saharan African and other parts of the world must trek as much as six miles every day to retrieve water for their families.[163]

- Girls can spend up to eight hours per day walking to and from a local water source;[164]
- Due to the labour of collecting water, women and girls are prevented from pursuing an education, maintaining their households or earning additional income;[165]
- During their lifetimes women and girls in South Africa walk roughly the equivalent of going to the moon and back 16 times a day just to fetch water.[166]

Schooling suffers

"I really want to study. I studied up to class five, but because of circumstances, my family now keeps me at home. I do household chores and farm work. My two elder brothers studied up to class eight… but my older sister, who is 20, hasn't studied at all. Nobody in my family supports my studies. If I got free notebooks, maybe I could study. If others also did housework, then I would have time to study."

Munni, 13, Uttar Pradesh, India[167]

JENNY MATTHEWS

The family wash.

"My mother said: 'What's the use of educating a girl? That's all nonsense. Anyway, I need a girl to sit by my side, to press my feet, bring me water, make me tea. Let her sit by me. No need for school.' So [my daughter] stayed home to look after her grandmother."

Ulligama, mother of 16 year-old girl, India

Most countries around the world have for more than 50 years affirmed the universal right to primary education.[168] Yet 130 million children are not in school – and two-thirds of them are girls. Families see little return on investing in a girl's education – especially when her time is so necessary at home. Experience tells parents that it is a son who will one day take over as head of the family and take responsibility for earning money. The belief is that there is no need for girls to go to school: firstly, because they can learn the skills they need to manage the household from family members and the community; secondly, because they see little point in educating a girl who will end up living with her in-laws. The short-term value of daughters is outweighed by the long-term value of sons. Boys need to be fed, nurtured, schooled and kept healthy because they are an economic investment, while girls can be an economic drain due to their marriage costs.[169]

Participants in numerous ethnographic studies in the developing world regularly cite care work of younger siblings and other household work as two key reasons for not enrolling girls in school.[171] For example, in rural Mexico, fewer than 40 per cent of 12 to 14 year-old girls who spent more than 20 hours a week working at home were found to be attending school.[172] In Indonesia, it was found that an infant's illness causes older girls in the household to shift from schooling to household work as their primary activity, while this reality had no significant effect on boys' time use.[173] In Kenya, a small number of studies by economists found that as a woman's wage increases in employment, this actually enhances school enrolment of boys, while it lowers school enrolment of girls.

BINTOU'S FAMILY COUNTS ON HER HELP

Bintou is 13 years old and lives in rural Mali. Her village is five hours from Bamako, the capital. It has no paved road, electricity, running water or health facilities. For girls like Bintou, adolescence is not the extended coming-of-age period it has become in industrialised societies. Shaped by economic hardship and tradition, Bintou's adolescence will be a more abrupt transition to adulthood. At 13, she already has many responsibilities and even contributes part of the household revenue. As she moves through her teen years, her choices will narrow, her mobility will be curtailed, and her duties will multiply, as will the expectations of those around her as to how she should behave as an adult. By 17 she will probably be married. Her first pregnancy will soon follow. But right now, Bintou is just embarking on these transitions. She is still a child at heart, and she feels happy.

Bintou's daily routine

Bintou has many household responsibilities that she juggles with school. In the mornings before school she fetches water from a nearby well, helps prepare the family's breakfast and may wash clothes. In the afternoons, she gathers firewood, grinds millet and helps her mother make dinner. Once home, she barely has time to do school work, as it will be 8pm by the time she finishes the dishes. She says she cannot change her schedule because a girl must obey her parents, and besides, her family counts on her help. So far, she has managed to keep up.

Girls' Activities
(Percentage of all 5-17 year old girls)

Selected Countries	Working %	Studying %	Neither working nor studying (i.e. engaged in household chores)
Brazil	15	75	10
Bolivia	38	58	4
Cambodia	20	78	2
Egypt	12	70	18
Ghana	16	68	17
India	29	42	25
Kenya	20	62	28
Mexico	12	78	10
Pakistan	29	18	50
Philippines	10	80	8
South Africa	19	72	9
Yemen	10	40	40

Source: SIMPOC[170], ILO, 2004

Bintou's education

Bintou is lucky enough still to be in school. She spoke of her fierce desire to continue, as she feels that only through formal education will she acquire the skills and earn the respect she will need to make a good life for herself. But it is far from certain that she will go on. It is difficult for her family to manage her school fees. Her mother needs her help at home.

Adapted from: A Better Future for Rural Girls: Managers' Briefing Kit, UNFPA and Family Care International, 2009, p. 7.

3. Girls need friends

"My mother and aunt talk about my marriage. I do so much housework, yet my mother says, 'Let's marry her off'."

Girl, 12, Bihar, India

What do you do after work? Do you meet your friends for a chat?

"No time. When I come back, I have to cook the dinner. My brothers watch TV. So I listen and watch stuff while I'm cooking or cleaning when I get a chance. My mother is not here. So the whole task of household chores is on my head! I wake up at 5am every morning to get everything ready before leaving for work. After dinner I clean up the dishes and then go to sleep."

Laxmi, 18, construction worker, Bangalore, India

Girls need time, space and freedom to make friends and build social networks. Social networks are an important form of capital for girls, a support that is necessary for them to navigate through life successfully. This is an area which rarely comes into focus within programmes or policies that affect girls. Yet social networks are critical for girls' social, emotional, psychological and even economic development. Friendships, contacts, networks, mentors and role models all help to build the kind of life skills that will be so crucial later on in girls' lives and especially in the workplace. Through friendships with peers and mentors, girls are able to develop self-confidence; gain a sense of community and support; build communication skills; access broader networks of information; understand their environment and identify new opportunities for self growth. All of these benefits are fundamental to the social capital girls need to make strategic life decisions and become economically empowered.

However, the lives of girls can be restricted in so many ways. Girls' mobility and freedom are often curtailed in more traditional societies, which place restrictions on the work or activities girls can do outside the home.[174] The sheer amount of unpaid care also separates girls from the public domain and limits their access to friendships and social outlets. The level of parental resistance to girls' freedom changes according to the varying identity of girls, and whether they live in urban or rural areas, or are from rich or poor backgrounds. For example, 20 per cent of girls in urban areas of Nepal spend no social time with their peers, and this is especially the case for girls who are neither in school nor working.[175] Ironically, girls living in rural areas may have more opportunities for social interaction when they fetch water or firewood, which is often done in groups.

GIRLS MAKING FRIENDS THROUGH FOOTBALL

Football is a fun way of engaging girls and breaking down the obstacles that prevent them from receiving an education. Through football clubs, Plan increases girls' access to information through training and discussion forums on a wide range of issues including health, pregnancy, motherhood and HIV and AIDS. Football also increases girls' confidence and social skills, empowering them to build the life skills they need for a brighter, more productive future. In Togo, Plan is working to increase girls' school enrolment success rates through community action plans that build the confidence of youth, especially girls. Football has proven to be a catalyst for change in many girls' lives.

The director of Kadambara B School in Togo is enthusiastic about its girls' football clubs:

"These children have seen that girls can do whatever boys do and that helps to activate group spirit and gives the girls confidence to speak up. Several of them have told me that they are more confident since they started the football group… When we first introduced girls' football the community was not at all sure; they thought it was strange and the children themselves doubted the idea. So we asked for volunteers. This area is 95 per cent Muslim and many parents thought it was wrong for girls to wear shorts and have their heads uncovered. The Imam needed a lot of convincing. We argued that the world is evolving. You cannot stop the world. The girls will travel and have to fit in with the modern world otherwise they will be blocked from advancing to college. Finally the Imam came and asked for his daughter, Akonde, to be signed up. The parents have seen the match and they now accept that children need to evolve and support the girls in training three times per week, and they come to all the matches."

Some 216 girls are now members of 12 different football teams. Matches are organised in the communities and community leaders come out to the tournaments to cheer the girls on.

In many parts of the world, girls' mobility becomes severely restricted as they reach puberty. This is usually due to a combination of factors, including family concerns about the chastity of their daughters, worries about maintaining the reputation of the family, and increased demands on girls' time as household duties increase.[176] Families seek to protect girls, sometimes by over-restricting their mobility and freedom, especially at the stage when the potential of pregnancy becomes a concern.[177] The fear of abuse or molestation on the way to school prompts many parents to keep their daughters at home, working. "If my daughter goes to school and walks far, she may be raped," said a mother in Cambodia.[178] The girls who do go to school are often expected to return home immediately after the end of class. Teachers in Nepal observed that girls were required to return home immediately at the end of school, whereas boys' schedules were much more flexible – chatting and visiting friends.[179] While boys have increased independence, autonomy and leisure time, a girl's mobility and freedom becomes more and more restricted – especially after she marries.

OPPORTUNITIES FOR BOYS, RESTRICTIONS FOR GIRLS

Child development research in the US highlights some similarities with other countries in terms of restrictions on girls' mobility and freedom. Research has shown that many parents encourage boys to be more independent than girls.[180] One study even found that parents perceive their boy and girl babies differently in American hospitals – within the first 24 hours after their birth – even though there were no differences in objective measures. Both parents tend to see boy babies as more alert, stronger, and more co-ordinated than girls, whom they perceive to be smaller and more fragile.

The journalist Peggy Orenstein, in her book *Schoolgirls: Young Women, Self-Esteem, and the Confidence Gap*, describes observing a sixth-grade classroom in the US in which the teacher asked her students to think about how their lives would be different if they'd been born the opposite sex. With a lot of giggling, the students compiled two lists. Items on the boys' list included "I'd have to help my mom cook", "I'd have to stand around at recess instead of getting to play basketball" and "I'd worry about getting pregnant". Examples from the girls' list included "I could stay out later", "I'd get to play more sports" and "I wouldn't care how I look or if my clothes matched". Their responses show that almost all of the boys' observations about gender swapping involve disparaging 'have to's, whereas the girls seem wistful with longing. By sixth grade, it is clear that both girls and boys have learned to equate maleness with opportunity and femininity with constraint.[181]

Adapted from: Babcock, L, Laschever, S (2003), *Women don't ask: Negotiation and the Gender Divide*, Princeton University Press, Oxford, UK

NICOLAS ROBERT

Girls play football in Togo.

Child marriage isolates girls

"Immediately after we were withdrawn from the school by our father, my maternal uncle came to ask for our hands in marriage for his sons. My sister and I refused. Our father forced us and of course we were married against our will and this was the first injustice done to us. I was 13 years old and I had just started menstruating. I was engaged for a year before I was married off at 14 years of age. I became pregnant three months after I got married."

Girl, 19, Yemen[182]

Getting married early means that girls become even more secluded. It holds girls back from making friends and building connections with others outside of the marital home. For married girls, their chances of building economic assets become even more complicated. They also lose out on the opportunities of building the social capital they will need in life.

Although child marriage is becoming less common overall, the pace of change is slow and the negative impacts on girls are many.[183] Recent statistics indicate that around 100 million girls around the globe will marry before they are 18.[184] This is especially the case in South Asia and sub-Saharan Africa, as the data opposite shows.[185]

Many families may marry off their daughters at a young age because it is customary or simply because they cannot afford to keep her. The practice of dowry can place a significant financial burden on families and parents, who will often prioritise investing in their daughter's eligibility for marriage over her health and educational needs. A girl's whole economic future becomes dominated by her dowry, and the implications this has for her family and household. She is caught between a birth family that neglects her nutrition, schooling and health care, and a marital family that seeks to maximise the profit of taking a young wife into a family. As a result, girls are left with few rights but a multitude of responsibilities.

DOWRY – AN ECONOMIC BURDEN

"I have to save for my marriage. No father to pay for my marriage or buy me wedding finery. I have to save about 80,000 rupees ($1,700) or one lakh (100,000 rupees). My mother and uncles will find me a boy [to marry]. But first I have to save. The dowry will be 40,000 rupees. Then I need money to pay for the wedding meal and buy some gold."

Laxmi, 18, working in construction, Bangalore, India

Whilst there is much differentiation across India and within and between communities, girls are widely viewed as an economic burden to their families. Son preference may have numerous historical antecedents, but such economic 'girl aversion' derives in large part from the sizeable dowries expected of young women in order to secure a groom. In such a marketplace, many girls are betrothed at a young age, and any possibilities of going to school are denied them in order that they work to help pay for their dowries, or through fear that an educated girl will require an educated groom and, thus, a higher dowry. Marriage payments vary, but can amount to several times a family's annual income. In addition, an expectation for cash or goods to continue to flow from the bride's family to the groom's may persist for several years. As one young woman, Sujatha, reported:

"After girls have got married, the family may ask for more and they'll send her off to her mother's house. They'll say, unless you bring more, we won't take you back. They'll say go and get this, and go and get that. They'll be forever saying: 'Why didn't you bring enough? What did you bring?' And they'll compare the girl with what her sisters-in-law brought."

Once married, young brides often continue to exercise few rights, suffering a life of hard work or, in some cases, exploitation and abuse. No wonder that girls like Sujatha think that it would be better to be born a boy.

Source: Kate Jehan, PhD research, Leeds University

Girls married before the age of 14 experience distinct disadvantages compared with those who marry later. These girls rarely have a say in when and whom they marry, and once married they have little power and even less autonomy. For example, there is greater control enforced over a very young bride by her husband and family, including restrictions on her freedom of movement and her capacity to seek health care or other public services, including education.[186] A very young bride also has less control over her reproductive health and is likely to become pregnant at an early age, putting her health at risk. Early pregnancy is one of the main causes of death for young women aged 15-19 worldwide. Girls under 15 are 5 times as likely to die as those in their 20s.[187] The younger a girl is at her marriage, the greater the age difference between her and her husband, which leaves many young girls increasingly vulnerable to HIV transmission. She is not only more likely to experience domestic violence, she also has limited capacity to enter the paid labour force, access resources or earn an independent income later on.[188]

The lack of freedom young brides have to interact with peers or participate in community activities means that they also have less access to resources or safe spaces in the community. This is evident in recent research from Burkina Faso, one of the poorest countries in Africa, where almost two-thirds of girls from rural areas reported that they were married by the time they were 18, and six per cent reported that they had been married before their 15th birthday.[189] Married girls in Burkina Faso are more likely to stop going to school[190] and are limited in their mobility to traditional spaces in the community, like water wells, market places or places of worship. Instead, girls are only free to go to the places which relate to their role as housekeeper or mother. By contrast, unmarried boys have extensive freedom and endless access to social outlets, which are considered important for their individual development. Girls are kept away from such social spaces, as these are considered inappropriate at best and hazardous at worst.[191] This means girls are held back and unable to find a mentor or build the relationships that they will need in order to run a business and earn a living.

Studies show that both education and income generation can protect girls from early marriage.[192] Families may be more willing to delay marriage when a girl is bringing income into the home.[193] Education is credited as one of the most important factors in delaying girls' marriage, enhancing their autonomy, building their aspirations and providing them with negotiating skills.[194] But without education, or opportunities to participate in income-generation programmes, marital status can be a major constraint to girls achieving a brighter economic future.

Child marriage is highly prevalent in South Asia and sub-Saharan Africa

* Excludes China. ** Sub-Saharan Africa comprises the regions of Eastern/Southern Africa and West/Central Africa.

Source: State of the World's Children, 2009 Report, UNICEF (page 8)

Married girls in Burkina Faso have few places to go

Source: *Girls' Adolescence in Burkina Faso: A Pivotal Point for Social Change*. Population Council, 2007.

GOVERNMENT REGULATES MARRIAGES OF YOUNG GIRLS IN SAUDI ARABIA

Saudi Arabia plans to regulate the marriages of young girls after a court refused to nullify the marriage of an eight year-old girl to a man 50 years her senior.

The justice ministry aims "to put an end to arbitrariness by parents and guardians in marrying off minor girls," Justice Minister Mohamed said. The minister's comments suggested the practice of marrying off young girls would not be abolished. The regulations will seek to "preserve the rights, fending off blights to end the negative aspects of underage girls' marriage". The minister added that any new regulations would be made under the provision that the requirements of universal laws were not binding to religious commandments.

A court in the Saudi town of Unaiza upheld for the second time the marriage of the Saudi girl to a man who is about 50 years her senior, on condition he does not have sex with her until she reaches puberty.

Financial considerations could prompt some Saudi families to wed their underage daughters to much older men. Many young girls in Arab countries that observe tribal traditions are married to older husbands but not before puberty. Such marriages are also driven by poverty in countries like Yemen, one of the poorest countries outside Africa.

"Irrespective of circumstances or the legal framework, the marriage of a child is a violation of that child's rights," UNICEF's chief, Ann Veneman, said of the court case.

Source: Adapted from Reuters, April 2009

4. Girls need land and property

"Do girls ever have rights over their father's property? Even if my brother neglects it and never farms it, it's his. We can't claim any rights. He's the son."

Shanamma, 17, construction worker, Bangalore, India

Material assets such as land and property are a vital ingredient in building an economically sound future. This is especially true in developing countries, where large parts of the economy are based on agriculture. Rights to land and property are essential for securing food, housing and an adequate standard of living.

Decisions about property ownership often get made when children are young, affecting their lives for years to come. As a result, girls are often excluded from these assets right from the moment they are born. Girls are not usually considered to be economically active and so they are not identified as inheritors of property within family wills, or as future owners of the family land.

Land, in particular, represents a fundamental form of material capital: it is a primary source of income, security and status which can determine girls' economic futures. The 2008 World Development Report argues that land is the most important productive asset, especially for households focused on agricultural production.[195] A progressive cycle of empowerment begins when girls are granted land rights; their social status increases, which in turn opens up educational opportunities, and creates more opportunities to access credit and income. Ownership of land and property leads to greater decision-making power in the household.[196] New evidence also indicates that females with more bargaining power in the household are better able to invest in social capital and join groups or networks which allow them to learn about new information, obtain credit or develop social support systems.[197] Secure land rights also provide women and girls with a greater incentive to invest in their land and adopt farming practices that ensure the whole household has enough to eat.[198]

But the benefits don't stop there: investing in female land and property rights has returns that reach the national economy. Increased ownership of land by women and girls enhances agricultural productivity and economic growth. It has even been argued that gender inequalities in access to land and capital equipment "may be more relevant for economic growth in poorer countries than inequalities in education or even formal rights".[199] A global study of land policy conducted by the World Bank shows the close link between women's land ownership and national poverty reduction. The report concludes that "increasing women's control over land could therefore have a strong and immediate effect on the welfare of the next generation and on the level and pace at which human and physical capital are accumulated".[200]

Shanamma.

STAN THEKAEKARA

Girls' property rights in international human rights law

"The girl child of today is the woman of tomorrow. The skills, ideas and energy of the girl child are vital for full attainment of the goals of equality, development and peace. For the girl child to develop her full potential she needs to be nurtured in an enabling environment, where her spiritual, intellectual and material needs for survival, protection and development are met and her equal rights safeguarded."

Beijing Platform for Action[201]

In international human rights law, girls' inheritance and property rights have received little attention. In general, international treaties do not specifically address the right to own or possess property. Although the Universal Declaration of Human Rights states that "Everyone has the right to own property alone as well as in association with others"[202], this is a non-binding instrument which means that it doesn't have legal power to protect women and girls.

In some countries, girls get a raw deal under the law when it comes to inheritance. But the law is also clear that every child has the right to the protection required by her or his status as a minor, without discrimination on the basis of sex under the International Convention on Civil and Political Rights (ICCPR).[203] The Human Rights Committee, which monitors implementation of the ICCPR, has stated that this protection must include measures to remove discrimination in inheritance.[204] This would be good news for girls – if governments took the statement seriously.

The Protocol to the African Charter on Human and Peoples' Rights on the Rights of Women in Africa is the *only* human rights treaty which protects the inheritance rights

of girls. It states that "Women and men shall have the right to inherit, in equitable shares, their parents' properties".[205] This provides equal inheritance rights for female and male children, which means that, in African States implementing this Protocol, girls have a greater chance of accessing property.

CUSTOMARY LAW

In parts of sub-Saharan Africa and South Asia, the existence of 'legal pluralism' emerged due to colonisation. Former colonies 'inherited' the laws of the colonial rulers, which in most cases became State law or formal law. At the same time, people continued to practise their own customary laws as well as their religious laws. Today, multiple sets of legal practices coexist and often conflict with each other in certain sub-Saharan and South Asian states.

Discriminatory inheritance laws and practices may form part of the 'traditional' or 'customary-law' system, but they are often also incorporated into civil law. Recognising the inequality created by such practices, a number of countries have taken measures to protect girls' rights to inheritance without discrimination.

For example, in 1992, the Family Code of Rwanda was amended to give girls the right to inherit property. Seven years later, the equal right to inheritance and succession was enshrined in Law 22/99 – requiring no distinction or discrimination between male and female children in inheritance.

Percentage of children under 18 who have lost one or both parents in countries with HIV prevalence greater than 1 per cent

Source: UNAIDS, Children and AIDS, Third Stocktaking Report 2008, p.21

Even non-binding human rights treaties and resolutions can have a positive impact on the way governments protect the land and property rights of girls. For example, the UN Sub-Commission on Prevention of Discrimination and Protection of Minorities[206], in a non-binding 1998 resolution, recognised that gender-biased laws, policies and traditions keep women from owning and inheriting property which excludes them "from fully participating in development processes". The resolution urged States to take measures to adopt and enforce legislation which protects women's right to inherit land and property.[207] Similarly, the UN Committee on the Rights of the Child asserts that: "State parties are particularly reminded to ensure that both law and practice support the inheritance and property rights of orphans, with particular attention to underlying gender-based discrimination as it may interfere with the fulfilment of these rights."[208]

But despite the existence of these and other statements, girls and women continue to face discrimination in both law and practice in many countries. Inheritance and property practices and laws that discriminate between females and males perpetuate economic discrimination against women and girls.

STRENGTHENING THE POWER OF GIRLS TO OWN LAND IN RWANDA

Aline is an orphaned teenager who lives in a small village in northern Rwanda. Since her parents passed away, Aline and her brothers have struggled with an ongoing conflict over the family's land. Her brothers insisted that as a girl, she had no right to the land. Aline knew better. Fortunately for Aline, so did the local authorities, who explained to her brothers that Rwandan law grants sons and daughters equal rights to inherit land.

Rwanda has amongst the highest proportion of orphans in the world. No one knows how many children were orphaned by the 1994 genocide – the 100 days during which more than 800,000 men, women, and children were murdered. With so many child-headed households, land is critical for survival. Ninety per cent of the population earn their livelihoods from agriculture, and 31 per cent of households are headed by women. Without access and rights to land, Aline would have little likelihood of securing food for herself and her future children, and may have to turn to high-risk activities, like selling sex, to survive.

New laws governing land rights are badly needed so that access to land can be implemented in a fair and equitable manner for women and men, girls and boys. Organisations like the Rural Development Institute (RDI) are working hard to support advocacy and awareness on land law reform, to help strengthen and protect the rights of girls like Aline.

The results are paying off. After Aline fought for her rights, the local authorities intervened and Aline's brothers begrudgingly gave her a share of the family land – but still not an equal share. Although she knows that she is entitled to more, she decided not to dispute her brothers' decision: "That would just make more trouble."

Despite the result, Aline is happy just knowing that Rwanda's new laws provide equal land rights to females and males. Before she knew the law, "I felt that I had no value as a daughter". But having land rights that are equal to those of her brothers has sent an important message to Aline – she does have value.

Adapted from:www.rdiland.org/HOME/HomeOne.html

Never owners, always labourers

"Women make up 51 per cent of the world's population and produce 60 to 80 per cent of the world's agricultural products – yet they own less than 5 per cent of the world's titled land."

Rural Development Institute

Not enough is known about the levels of women and girls' access and control over land and property assets.[209] What is known, however, tells a significant story about the extent of inequality which exists. In Africa, girls and women produce well over two-thirds of food and undertake almost half of all farm labour, but own almost none of the land. Although many countries in sub-Saharan Africa have laws which state

that both spouses' names should be on title deeds, in most cases only men are legally registered as owners.[210] Owning an asset is very different from having access to an asset; women and girls are usually relegated to till the land or use a piece of property, but ownership would entitle them to actually make decisions about, and get benefits from, the land or property that they control. State land distribution programmes often leave women and girls out – creating their greater vulnerability to poverty.[211]

In Cameroon, while women undertake more than 75 per cent of agricultural work they own less than 10 per cent of the land. In Pakistan, research reveals that women owned less than three per cent of plots in sampled villages, despite having the right to inherit land.[212] In Latin America, between 70 and 90 per cent of the land is held exclusively by men.[213]

While there is little information on women's ownership of land and property, there is even less data regarding girls. The evidence that does exist tells us that while the gender gap in schooling has been closing over time, the gap in material assets has, in fact, been widening.[214] Girls are not being put on land titles, or given land in wills and inheritance. When their parents pass on, girls are not seen as landowners, only as land labourers.

Male-Female gaps in land ownership in Latin America

Note: No data were available on land jointly titled between women and men in Brazil and Mexico. Totals may not add up to 100 per cent due to rounding.

Source: Grown, Caren, Greeta Rao Gupta and Alishan Kes, *Taking Action: Achieving gender equality and empowering women*, UN Millennium Project Taskforce on Education and Gender Equality, Earthscan, London/Virginia, 2005, page 78.

Gender discrimination at home

It is often said that the reason why women and girls own fewer assets than men and boys is because they earn less and have little control over the household income, which impacts on their ability to accumulate capital.[215] While this may be true, there are other obstacles, deeply rooted in the home and family, which affect girls in the earliest years of their lives. Of crucial importance is the family's preference for sons and the ways that girls are viewed as economic liabilities instead of economic assets. Girls work more and get fewer of the family resources than their brothers. While boys are part of the family's future, girls are often viewed as 'visitors' since they will leave the family when they get married. Such attitudes are partially responsible for the denial of girls' property and inheritance rights. Also, the inequalities girls face often stem from patriarchal assumptions that fathers and husbands will 'take economic care' of girls. This toxic blend of disenfranchisement and discrimination not only creates economic vulnerability but also leads to a sense of powerlessness in girls that is highly destructive.

Property dispossession and disinheritance

Property dispossession and disinheritance is happening more and more, especially in sub-Saharan Africa, where the AIDS pandemic has resulted in increasing numbers of widows and orphans. In 2008 alone, 15 million children around the world lost one or both of their parents due to AIDS.[216]

Property dispossession, also known as 'property grabbing', is a form of psychological and economic violence that disproportionately affects women and children.[217] When a husband or father dies, the extended family attempts to grab the land or property in the house, leaving women and children with nowhere to farm and often nowhere to live. According to the UK's *Guardian Weekly*, land grabbing in Uganda is "always aggressive and unimaginably abusive, and sometimes violent".[218] Upon death or divorce, women often lose their ability to use the land, and when land plots are allocated to women, they are often too small or of too poor quality to be productive.[219] The wheels of justice often take so long to turn that women and children usually end up poorer after the death of a husband, and may even be left destitute or homeless. According to the organisation Women and the Law in Southern Africa: "The problem [of property dispossession] is so severe in Malawi… In practice, as soon as the husband dies the relatives of the man descend upon his home and forcibly help themselves to any of his assets on the pretext that they are his rightful heirs. By the time the provisions of the Act have to be applied to the estate, substantial diversion of property will have occurred to the detriment of the widow and children."[220]

Even though property dispossession and disinheritance can affect all children, for girls the situation is much more severe. There is little chance that a girl's relatives will recognise her right to any of the family's property or land, especially since girls are usually not allowed to own property in their own name. They are also not considered traditional 'customary heirs' and therefore denied future property inheritance. This is especially true for land titles, which are almost always in male names. This has serious consequences: will-writing helps families to protect themselves against property grabbing, but since girls are excluded from inheritance, even a will provides no protection for girls to claim land or property. Without social networks or strong literacy skills, girls are even less likely to know their legal rights or pursue justice through the courts.

A DAUGHTER'S BIRTHRIGHT

Gender activists around the world are taking a lead role in initiating legal action in countries where it is illegal for women and girls to own land or property. They are trying to change national law. One way they are doing this is by invoking the United Nations Convention on the Elimination of All Forms of Discrimination against Women (CEDAW). Judges have authority to base their decisions on international treaties, such as CEDAW, if their country has ratified them.

The issue of property rights makes life dire for many women and girls, including, for example, in Nepal. In a report prepared for Nepal's National Women's Commission, it is revealed that less than one per cent of women in Nepal can boast legal ownership of homes, properties and other assets. In addition, Nepal's citizenship laws state that citizenship based on inheritance can be provided only on the basis of fathers (in the case of children) or husbands (in the case of married women).

However, thanks to intense pressure from women's groups, in 2002 the government introduced an 11th amendment to the Civil Code, bringing about major changes in the country's inheritance laws. The new amendment recognised that the daughter's birthright to her ancestor's property was equal to the son's. The law now makes parents liable for taking care of their daughters, like their sons, and providing them with education and health care. But activists

All in a day's work: a young woman in Togo.

ALF BERG

MATT WRITTLE

Jane at home in rural Kenya.

still complain the law is inadequate, as it contains a provision forcing daughters to return their share of property after they get married.

Vietnam has also seen recent changes in land title laws. Late last year the National Assembly approved changes in the Land Legislation Act. Now it is required that land certificates bear the names of both the husband and wife if the land belongs to both of them. While this is a further step towards gender equality, it still remains a challenge to implement this policy, especially at the local level.

Adapted from: Dhakal, Sanjaya. 'Property Rights Remain Elusive for Nepal Women'. OneWorld.net. 5 March 2004; and Vietnam Investment Review. 'Fight for your Rights: Women's Ongoing Struggle for Equality'. 7 June 2004. www.vir.com.vn/Client/VIR/index.asp?url=content.asp&doc=2630.; and WEDO. Common Ground: Women's Access to Natural Resource and the United Nations Millennium Development Goals. WEDO: New York. 2003. www.wedo.org/sus_dev/common1.htm.

Access to justice

In many countries around the world girls' access to land, property and other economic assets is limited by the way in which gender discrimination operates through parallel legal systems. This is also known as 'legal pluralism' – which is the coexistence of traditional or customary laws and practices alongside an official or statutory judicial system.[221] Legally, in both statutory and customary laws, women and girls often lack the right to inherit or to own property, which inhibits their ability to acquire assets and increases their dependence on male partners or family members.[222]

HANNAH GETS HER HOME BACK

Following the loss of her parents to AIDS in 2005, Hannah Wanjiru, a 17 year-old Kenyan girl, and her three siblings aged between 4 and 12 years were thrown out of their home after her paternal relatives attempted to grab the property. Hannah heard about a 'property watchdog' group in the area, a community-led mechanism for widows and orphans which helps to guard them against property-grabbing.

With nowhere to go, Hannah approached the group to ask for assistance. The watchdog group reported the matter to the assistant area chief, and raised the alarm about what Hannah's relatives were trying to do. The reports caused an outrage in the community. Shamed by the public outcry, the relatives had no option but to abandon their plans to strip the orphans of their property. Hannah and her siblings moved back into the family home. Hannah is now filing a succession suit in the formal courts to safeguard her rightful inheritance. (For more on how girls are affected by the AIDS crisis see the feature on page 62.)

Adapted from: GROOTS Kenya, 'Taking Actions: Grassroots women leading to curb asset stripping, property and land disinheritance.' July 2008, p.11.

For the majority of women and girls, especially in sub-Saharan Africa, the traditional legal system is where they go to seek justice. For example, tradition dictates that girls and women do not have the right to inheritance in Uganda, even though the Marriage Code grants widows the right to inherit 15 per cent of a deceased husband's property.[223] This shows how formal statutory law carries a mandate to adopt international human rights commitments, whereas customary laws are based on traditional values and norms, which can be inherently oppressive to girls' rights.[224] Even a country's formal laws can be biased against women and girls, and may defer to customary laws and practices, especially in matters of property inheritance.[225]

Girls' economic futures would be vastly different if they were able to secure equal rights to property and land ownership. Girls who can make their own decisions about property and land are in a better position to protect themselves and improve their lives, especially in the event of a crisis. Owning land or property means a young woman is able to gain economic benefit directly from its use. Access to credit is much easier if girls own property, helping them to invest in small businesses later on.

LAND CERTIFICATES ARE CHANGING IN ETHIOPIA

Ethiopia's land policy aims to provide people with a clear land title and secure tenure. The government is implementing a land titling and certification programme to provide rural households with robust land and property rights. As regional governments have considerable autonomy in this area, the programme is being implemented in four provinces. In a two-year period, about 20 million land-use certificates were issued to some six million households. In provinces where there was no legal requirement to issue certificates jointly in the name of both spouses, 71 per cent of certificates were issued in the husband's name; 14 per cent in name of the wife; and just 13 per cent jointly. The provisions for joint titling were found to be very widely applied when space was provided to include both spouses' pictures on the certificate. Women respondents with joint certificates almost universally pointed to this as having improved their economic and social status. The small victory of joint title deeds for women brings hope for girls' economic futures.

Adapted from: UNDP, 2008, *Innovative Approaches to Women's Economic Empowerment.*

From the moment her sex is known, a girl is at a disadvantage. Surviving and thriving in the face of entrenched bias is an uphill struggle for many girls, particularly those born into poverty. From an early age a girl's prospects of a positive economic future are overshadowed by the burden of her household duties and the weight of family and community expectations. It is only too easy for a girl, who sees that she is worth less to her family than her brothers, to feel innately worthless; this is a key factor that inhibits her ability to overcome the many obstacles she is confronted with.

So what do girls need to propel them towards a more solid financial position? Girls deserve investment – and the earlier in their lives the better. Give girls the opportunity to develop the personal, social and material assets they need and they will have a real chance in life. At the same time, societies must work harder to expose and overturn persistent discrimination that limits a girl's options and prevents her progress. For more on what should be done to support girls as they journey towards an independent life, see the detailed recommendations contained in Chapter 6 (page 155).

A day in the life of...

There is something very revealing about asking anyone to keep a detailed daily diary. What the detailed accounts of the daily lives of the three young people – a girl and a boy who are apprentices from Senegal and a child domestic worker from the Philippines – show us is that both the young women, but especially Tess, are more tied to the house than the young man. Domestic work, paid and unpaid, fills their days. Seydou goes out to work from 8am – 12.30pm and does his apprentice training from 3pm – 6pm but apart from that his time is his own. Tess has an hour of leisure between when she gets up at 5am until she goes to bed at 10pm. She has little opportunity to socialise, study or to have any form of independence outside the home. Fatou has more time to call her own, but still has work to do sweeping and cooking that Seydou does not. It is a clear illustration of why girls are less likely to have the confidence, the qualifications, the skills or the time to make their own way in the world of work. Their experience teaches them what sort of work is 'suitable' for girls. It is usually not very well paid: it is care work, catering or domestic drudgery linked – whether in the house or in the fields – to the household in which they live. The daily diaries reveal that girls are more circumscribed and their activities more limited. This will have an effect on them all their lives.

Fatou, age 16

6.00	I get up and have a shower
7.00	I wash the bathroom
8.00	I go to work
9.00	I start work by tidying the house
10.00	I go to the supermarket
11.00	I prepare the meal
13.00	Meal is over
14.00	I wash the dishes
15.00	I rest
16.00	I go to the ENDA centre
17.00	I learn to read and write and do crochet
18.00	I return
19.00	I go home to prepare dinner
20.00	I watch TV
23.00	I go to bed

Fatou

NIKKI VAN DER GAAG

Tess

NIKKI VAN DER GAAG

Seydou

NIKKI VAN DER GAAG

Seydou, age 16

7.00	I get up and take a bath
7.30	I take breakfast
8.00	I go to work until 12
12.30	I return home to eat
15.00	I go back to work and make tea for my boss
18.00	I wash and watch TV
20.30	I have dinner and after I go for a walk until 23.00
23.00	I go to bed

Tess, age 17

5.00	Wake up
5.00 – 6.00	Babysit
6.00 – 7.00	Breakfast
8.00 – 8.10	Giving the baby his bath
8.10 – 8.30	Stroll, taking the baby to sleep
8.30 – 9.00	Jess is taking a bath
9.00 – 10.00	Cleaning the house
10.00 – 10.30	Feeding the child, preparing baby's food
10.30 – 12.00	Baby's in the crib, playing with Lawrence [baby]
12.00 – 12.30	Lunch
12.30 – 1.30	Babysitting and taking baby to sleep
1.30 – 3.00	Watching TV
3.00 – 4.00	Playing with baby Lawrence
4.00 – 4.30	Feeding the baby
4.30 – 5.00	Playing with baby
5.00 – 5.10	Washing up for Lawrence
5.10 – 7.30	Babysitting
7.30 – 8.00	Washing-up
8.00 – 8.30	Dinner
8.30 – 9.00	Babysitting
9.00 – 10.00	Watching TV
10.00 – 5.00	Sleeping

The hidden cost of AIDS care:
Unseen, unpaid, unacknowledged: girls and young women are carrying the world's burden of care for people with HIV and AIDS

"I am the one who does all the housework… I do the cooking and take care of the household items. [My brother] just eats and goes outside to play."
Girl, 10, Ethiopia, who cares for her HIV-positive mother[226]

"I used to take care of my grandmother and she died. I went to her home. I used to fetch water, I cooked, I did everything."
Girl at a focus group, Maseru, Zimbabwe[227]

Women and girls are shouldering a disproportionate burden of care for relatives and family members in all countries of the world. In many countries, female-based AIDS-related care has become the bedrock of the invisible care economy, and women and girls are bearing the brunt of the AIDS epidemic because they have to care for the welfare of the household. In fact, women account for two-thirds of all caregivers for people living with HIV in Africa.[228] Part of this care work is the responsibility of younger women. A recent report by the United Nations estimates that women and girls provide 70 to 90 per cent of the care work worldwide for people living with HIV.[229] And where children provide care for their parents, two-thirds of these are girls.[230]

AIDS makes the issue of unpaid care work especially urgent today as the need for care is escalating exponentially. An estimated 33 million people are living with HIV worldwide.[231] Informal Home-Based Care (HBC) programmes have become the primary mode of dealing with terminally sick individuals whose needs are expected to be met by family, the community and other providers. Many health systems are weak or overburdened, and lack adequate resources or public health policies to provide the care services required.[232] Consequently, in many countries, the infrastructure of health systems depends upon, and is subsidised by, the unpaid caregiving labour of women and girls being provided in homes.[233] Not only is this care work unpaid, it is unsupported, and remains invisible and excluded from national economic analysis of health systems and within national health policies, including social protection mechanisms.[234] This has entailed massive demographic shifts for women and girls of all ages – whose lives are put on hold in order to take up the caregiving responsibilities required of them.

Impact of care work on girls

The burden of caregiving work affects girls and young women's physical, emotional, and economic well-being and prevents them from the enjoyment of various rights such as their right not to be discriminated against (Article 2, UNCRC); their right to rest and leisure (Article 31, UNCRC); their right "to be protected from economic exploitation and from performing any work that is likely to be hazardous or to interfere with the child's education, or to be harmful to the child's health or physical, mental, spiritual, moral or social development" (Article 32, UNCRC), their right to education (Article 28, UNCRC) and to survival and development (Article 6, UNCRC). In addition, the burden of caregiving may also be related to a girl's right to an adequate standard of living (Article 27, UNCRC), to participation (Article 12, UNCRC), and to the highest attainable standard of health (Article 24, UNCRC).

There are distinct physical, emotional and economic costs which the burden of caregiving places on the lives and futures of girls and young women, including and especially marginalised girls.

Loss of childhood

"Children [caring for family members living with HIV and AIDS] are put in the position of having to watch their parents and elders sicken and die, to intimately handle their bodies and excreta, to wonder and worry whether they are 'doing it right' or 'doing it enough', while at the same time dealing with their sorrow, grief and facing an uncertain future."
Population Council and International Centre for Research on Women[235]

Care work expectations of girls and young women are beyond the 'normal' range of domestic tasks usually required of children in resource-constrained situations. Alongside their mothers, aunts or grandmothers, girls and young women are becoming accountable for tasks which would normally entail an adult's level of responsibility and maturity. These tasks include intimate caregiving (such as bathing their family member, providing and administering medication, dressing, massaging, aiding in walking) and general caregiving (such as buying medication, providing food and water, taking someone to the hospital, running errands) in addition to the other domestic chores usually required of girls and young women.[236] In the absence of healthy parents or guardians, girls may also find themselves responsible for the care of younger siblings.

The time requirements alone to do this work have significant implications for girls' right to leisure and the enjoyment of their childhood, as work takes precedence over schooling, play, leisure and interaction with other children. Furthermore, while girls are increasingly responsible for caring for their sick parents or elderly grandparents, they are not being looked after themselves.[237] Girls in many countries shoulder this responsibility without the support of critical resources, training or in many cases, a functioning health system infrastructure.

Feeding the family in Burkina Faso.

FINBARR O'REILLY

Loss of education

One of the main impacts on girls' lives is the disruption to their education, which affects their future life opportunities and income earning potential. In order to meet the care needs of a household, girls and young women are either missing school or even dropping out. In a study on Home Based Care in Botswana, one nurse observed that: "Girls are the first to be taken out of school. It is a custom for girls to help when the burden [of AIDS work] gets too much. They often have to care for the grandmother, the sick parent and other siblings. They miss school."[238] In Swaziland, school enrolment is reported to have fallen by 36 per cent due to AIDS, with girls most affected.[239] In a Ugandan study, approximately 40 per cent of primary and secondary students linked dropping out of school with the demand to look after sick relatives.[240] There are significant gender differences in terms of educational disruption within the context of care work: in Tanzania, girls who have no or poor school attendance records are nearly twice as often reported as needing to care for a sick relative than boys.[241]

Limited economic agency

The disproportionate burden of care work means that girls and young women do not develop the same capacity or opportunities as men and boys to engage in economic activities later on in life. The limitations which care work places on girls' lives can impact on their participation in income-earning opportunities, and on their right to participate in decision-making processes. Significant time is also diverted from productive work, including agricultural labour that is needed for household food security, towards care work – compromising girls' future employment opportunities and potential for economic independence.[242]

Households have increased expenditures in the context of AIDS. Young women

and girls are burdened with the economic costs associated with caregiving work, which they often must undertake without access to resources like property, income or technology.[243] Girl-headed households are particularly affected by care work because of their lack of household economic security, property, assets or financial resources.[244]

Negative impact on physical and psychosocial health

"I didn't enjoy the work, as I had to do everything on my own… [It's a] very terrible disease. The problem was seeing my mother dying in front of me. It's a psychological trauma experience."

Petronella, 17, Mufakose, Zimbabwe[245]

The physical demands of care work are often extraordinary for girls and young women.

A group of children remembering their parents.

SVEN TORFINN / PANOS PICTURES

The tasks of obtaining water, lifting patients to the toilet, washing patients, cooking, cleaning and farming can significantly impact on girls' and young women's own health status, especially considering that girls are already less well-nourished than their brothers.[246] In addition, the emotional stress on care-givers is intense. The psycho-social impact of having to care for a parent, of bathing, feeding and watching a relative weaken is an area which requires further research and attention. For girls and young women, this can be profound, especially when they must face the grief of losing their relative, and of the possible stigma or discrimination which this inflicts on their lives in the community. As the household economy weakens, girls may be forced to engage in transactional sex and other activities that place them at risk of HIV transmission.[247] For girls, their role as care-givers may significantly shape how they see themselves and their own futures, and how society sees and values them.[248]

Compelled to migrate

Caregiving work involves migration for many young women and girls, as young people move to live with different relatives in order to provide care.[249] Migration can have significant impacts on girls' lives, as it disrupts their education, community-based relationships, and the social networks needed for engaging in future economic opportunities.[250]

All of these examples show the many ways that girls are losing out because of the demands of AIDS-related care work. Girls' lives become marked by missed opportunities and compromises. The different treatment of girls compromises their well-being, and limits their capacity to participate in community life, to attain the highest possible standard of health, to exercise their right to opportunities of lifelong education or to build the assets they need for future economic activity.[251] And the costs don't stop there. The invisibility of girls' care work incurs great costs to society due to the loss of investment in her education, and the loss of a lifetime of earnings in the labour market – all of which increase the possibilities of poverty, poor nutrition and even hunger.[252]

Call to action

Count girls: AIDS-related care work must be counted, valued and recognised within public health systems and other macro-economic health and education policies. In particular, the gender and age differences within care work should be disaggregated so that the role played by girls in care work is distinguishable.

Ensure health systems work for girls: Home-Based Care must become a central part of a State response to HIV and AIDS. Investment must be increased in order to provide quality public services and social protection mechanisms which lessen the burden of caregiving work on women and girls of all ages. HIV action plans must include a gender analysis which takes into account the situation faced by girls and young women.

Learn about girls: Additional resources must be committed to research on girls and young women affected by HIV and AIDS, particularly studies which examine the long-term impact of caregiving work on them. More research and attention must be paid to understanding the specific realities of girls in the context of AIDS-related care work, and what it means for their lives, rights, opportunities and potential.

Support girls' participation: More effort is needed to ensure that girls and young women are in a position to influence decision-making about policies, programmes and funding regarding caregiving work. This includes national level planning as well as community-level discussions. In particular, girl-headed households must be protected and supported to ensure access to necessary services in the context of HIV and AIDS.

Work with men and boys: Invest in programmes to promote and facilitate the greater involvement of men in caregiving roles and the equal sharing of care work. Prevailing gender roles and stereotypes must be challenged through awareness-raising and sensitisation programmes, so that men participate fully in the care and support of others, including domestic work.

Guarantee girls' rights: The rights of girls and young women, as outlined in the Convention on the Rights of the Child, must be addressed in Home-Based Care policies, programmes and multi-sectoral responses to the AIDS pandemic. The structural causes of inequality, including the overall unequal division of labour at household level, must become a priority for the international community and other duty bearers to address if women and girls are to be empowered as social and economic actors.

ALF BERG

3 Preparing girls for the world of work

"I would really like to go to school one day and be like the other girls in their school uniforms. I know if I go to school, one day I will be able to help my family as I will get a good job that pays well."

Sofia, 13, Tanzania

"In the current global financial and economic crisis, it is more vital than ever that women's economic participation does not shrink, but is in fact seen as an opportunity to make headway. The minds and talents of both women and men will be needed to produce the most creative solutions and to prevent such crises in the future."

Global Gender Gap Report 2008

Introduction

In Chapter 2 we looked at what girls need as the basic foundations necessary to support them through life and to give them the chance to fulfil their social and economic potential. In this chapter we go a step further. At the age of 10, a girl is entering the most vulnerable phase of her life. She is old enough and strong enough to be useful at home. As her domestic duties increase, her chance to socialise outside her home, to play, or to go to school, may decrease. Her parents may be more anxious about her as she starts to mature sexually and for this reason may also be keen for her to marry. In a few more years she could be pregnant, or working in the informal labour sector as a maid, a carer or an agricultural worker. As such, she will have little chance of escaping the cycle of poverty into which her family is locked.

We have already noted that the foundations for preparing girls and young women for the world of work need to be laid at a young age: in fact, from birth.

In this chapter we examine four main areas that are essential to the next stage of this process:

1. **Basic Education – keeping young girls in school.** How families can be supported and girls encouraged to attend school, and how the curriculum can be improved and made more girl-friendly.
2. **The challenges of puberty.** At this time, young women experience a growing sense of connection to the wider economic and social world but may also face increasing restrictions at home. What opportunities, skills and support systems do they need as they move out into the world, both within the education system and outside it?
3. **Life skills, vocational training and financial literacy.** We look at young women who are undergoing vocational or business training or building their financial expertise.
4. **The importance of mentoring.** Safe spaces, same age and adult mentors give girls and young women the support they need.

Following this chapter is a special feature showing how Information and Communications Technologies (ICTs) can be used as a tool to overcome gender discrimination and empower girls and young women to claim their rights, fulfil their potential and, in doing so, advance the societies in which they live.

Young women need to learn to be confident, adaptable, entrepreneurial

and resilient. This is a tall order, but it has become increasingly important in a rapidly changing employment market. As Chapter 1 has shown, the impact of globalisation in general, and the financial crisis in particular, is already beginning to affect the economic opportunities available to young women. It may also have a negative effect on girls' education. This chapter examines the opportunities and risks for girls that are associated with these changes. It also points out that any strategies to boost employment need to take women's and girls' specific needs into account – and that many do not. For example, in 2005 UNIFEM set out to review national Poverty Reduction Strategies and found not only that many countries lack the data to monitor employment indicators by sex, but that only five set explicit targets for women's employment.

Now is a key moment to put into place the strategies which will enable girls to take advantage of the opportunities available to them; to give them a chance to build resilience and life skills to move into the world of work and to contribute fully to family and community life. As Ngozi Okonjo-Iweala, managing director at the World Bank and former foreign affairs minister of Nigeria said: "We'll never be able to achieve the United Nations Millennium Development Goal of eradicating extreme poverty if we do not address the issues girls face… the success of reaching every goal is dependent on the critical well-being, safety and participation of the world's girls. Investing in women is smart economics. Investing in girls is even smarter economics because… investing in girls is at the centre of development."[253]

Keeping young girls in school

"Education helps you to see what is wrong with the world and the confidence to question it."

Bhanwari, 20, woman police officer, India

"We don't get time to study because mummy makes us do all this work – cleaning utensils, f oors, clothes, filling water, looking after younger brothers and sisters, getting things from shops."

Girls, 8, Delhi, India

"There is no tool for development more effective than the education of girls. If we want to succeed in our efforts to build a more healthy, peaceful and equitable world, the classrooms of the world have to be filled with girls as well as boys."

Kofi Annan, former United Nations Secretary General[254]

A female teacher talks to her pupils.

NICK RAY

There have been many decades of work at international and national levels calling attention to the importance of girls' education – that education as a right should truly be "education for all". One of the results of this is that more girls are now going to school than ever before. Over the past 20 years, the percentage who have never attended school has fallen from 21 to 11 per cent for boys aged 10 to 14 and from 39 to 18 per cent for girls.[255] At primary school level, girls' enrolment increased more than boys' in all developing regions between 2000 and 2006. In two out of three countries, as many girls are going to primary school as boys.[256] This is a huge improvement. School is about more than literacy and numeracy: it is also about making friends, learning to negotiate life outside the family, and boosting self confidence. It helps give girls the skills they need when they enter the world of work.

"I do believe that a woman who is denied an education is denied equality. And it is no coincidence that countries where women are well-educated are far more likely to be prosperous… I am convinced that our daughters can contribute just as much to society as our sons."

Barack Obama, President of the United States, 4 June 2009, Cairo, Egypt

Even so, for every 100 boys, only 94 girls start school.[257] More than half of the world's out-of-school children are girls, and 7 out of 10 live in sub-Saharan Africa or South and West Asia.[258] These figures mask huge differences between girls in different economic situations – for example, at primary level, 57 per cent of wealthy rural girls currently attend school compared to 33 per cent of poor rural girls.[259] In addition, more girls drop out of school than boys, which will certainly impact on their future work choices.[260]

ENCOURAGING GIRLS' EDUCATION IN BANGLADESH

With the support of the World Bank, the Bangladeshi government launched a national project aimed at improving girls' educational attainment through dedicated stipends. The Bangladesh Female Secondary School Assistance Project I and II first ran from 1994 to 2001 and was so successful that the government ran a second programme from 2002 to 2008. Girls' enrolment in secondary school in Bangladesh jumped from 1.1 million in 1991 to 3.9 million in 2005. The project was especially successful at reaching and including girls from disadvantaged and remote areas.

This project enabled Bangladesh to achieve one of its Millennium Development Goals, gender parity in education, ahead of time.

Highlights:

- **Female enrolment, as a percentage of total enrolment, increased from 33 per cent in 1991 to 56 per cent in 2005;**
- **Secondary School Certificate pass rates for girls increased from 39 per cent in 2001 to 58 per cent in 2006;**
- **Indirect benefits of the project include delays in the age of marriage, reduced fertility rates, better nutrition, and more females employed with higher incomes.**

Adapted from: The World Bank, International Development Association "Stipends Help Triple Girls' Access to School in Bangladesh": http://go.worldbank.org/RRBXNQ0NX0.

Many parents choose to withdraw their girls before they reach the end of primary school, convinced that the lack of post-primary places and the lack of employment prospects for girls do not justify the cost of keeping them in school. Others may prioritise a son's education over a daughter's for the same reason, and because they know that their son will support them in their old age, whereas their daughter is likely to be living with her husband's family. Girls may also be withdrawn to help with household chores. Their parents may think the school is too far away and the journey unsafe. The school curriculum may not seem relevant, the quality of education may be poor and schools in general are not 'girl-friendly' – for example, there may be no separate toilet facilities.

Other parents go to extreme lengths to ensure that both their daughters and their sons are educated. Some, even those who cannot afford it, sell land or other assets, or

try to find the money to send their children to private schools because they believe this offers them a better education and better prospects for the future. However, where they have to choose, they are more likely to send their sons than their daughters to school. Parents who do not or cannot afford to send their daughters to school may explore other options such as non-formal primary education, which may be outside school hours and may fit better with a girl's other duties. Initiatives such as those provided by The Bangladesh Rural Advancement Committee (BRAC) have succeeded in attracting and retaining primary school girls in this way. BRAC is now rolling out some of its programmes targeted at girls to other countries.

ENCOURAGING GIRLS TO STUDY

The Bangladesh Rural Advancement Committee (BRAC) has pioneered both formal and non-formal primary education for children in rural and urban areas. Recognising that girls make up the majority of out-of-school children, BRAC has initiated a non-formal education programme for children aged 8 to 10 years in over 35,000 schools – encompassing more than a million students. On average, over 70 per cent of pupils in BRAC schools are girls. Each BRAC school draws girls from local communities which are within walking distance.

While BRAC schools offer the same curriculum as government schools, their completion rates are much higher: 94 per cent in BRAC schools versus 67 per cent in rural government schools. Girls also perform better.[261] The BRAC curriculum is interactive and focuses on life skills. It is community-based and offers learning materials in several local languages. Most of its teachers – 97 per cent – are women. Classes meet three to four hours daily, six days a week, with schedules agreed jointly by parents and teachers in order to accommodate the lifestyle of the community. At the end of the BRAC programme, students can switch to government-run schools in order to continue their studies beyond grade five. An impressive 90 per cent of BRAC's graduates move on to secondary education.[262]

Quality as well as quantity: primary education

"Education is the most important thing for a girl to change her life. Being able to write her name is very important."

Ethiopian mother[263]

"I have learned one thing: if you are educated, there are many choices in front of you. You do not have to follow, you can create your own road – then others will follow you."

Tehseen, 24, India[264]

Attendance at school is likely to boost literacy and numeracy skills. But still about 776 million people – 16 per cent of the world's adult population – cannot read or write. Most live in South and West Asia, East Asia and sub-Saharan Africa. Nearly two in every three are women. One long-term research study found that 39 per cent of children aged 12 were unable to read a simple sentence such as "the sun is hot".[265]

Teaching children, and girls in particular, basic literacy skills is therefore a crucial component of primary school education. Without the ability to read and write, young women, like their mothers, will be at a huge disadvantage not only in the labour market but in the rest of their lives as well. Mothers who cannot read and write are often particularly keen for their daughters to learn, as this Ethiopian mother points out: "Seble learns many things from me; she will learn other things at school. She will have chances that I never had because I was forced to marry young."[266]

Girls are encouraged to keep attending school if the curriculum and the environment cater to their needs, do not make them feel inferior to boys and allow them to participate. Often this is not the case. In Yemen, for example, researchers noticed that primary school girls were often seated at the back of the class, making it harder for them to participate.[267]

As a result, many young women graduate from school without having acquired even basic literacy and numeracy skills. In some African countries, fewer than half of girls aged 15 to 24 are able to read a simple sentence after three years of primary school.[268] This inevitably affects the kind of work they can then do and the lives they can lead.

Entering the wider world – girls and adolescence

"I don't want to get married and have children, at least not anytime soon… I want to work and study. I don't want to be like another girl I know who is 13 years old and already pregnant."

Yuleni, 13, Venezuela[269]

The arrival of puberty, and the onset of adolescence, not only affects children's bodies; it is also the time when sex and gender differences become more sharply defined. Young people have a growing sense of connection to the wider world and start to think about what their future might hold and how they might be able to shape it. Their potential in terms of economic and social empowerment begins to emerge. However, this is also a time when many young women find that this potential becomes less likely to be fulfilled. They are entering a fraught arena where their families want to protect them, but in doing so may inadvertently prevent them from becoming 'empowered'.

"I would like to become a secretary when I grow up. I think it is a good profession and it is nice to work with other people… I also like this job because I will have to work with computers and find a way of 'making a living'. I will have to study very hard to reach my goal."

Nelli, 10, El Salvador

The biggest obstacle to girls being adequately prepared to engage with the world is not lack of school buildings or books or the cost of education. It is rather a cluster of broader social and economic factors. Early marriage, pregnancy and unpaid household work all hold back girls and young women from acquiring the skills, knowledge and capabilities which will allow them to take advantage of the opportunities to make a decent living.[270] For an adolescent girl, entrance into puberty and the possibility of getting pregnant have one of the most significant impacts on her education. Parental concerns about girls' physical safety often forces girls to leave school before they have been able to acquire even minimal levels of learning. Their vulnerability to sexual violence on the way to or within school is so significant in some countries that parents will keep girls at home in order to protect them. It is also the case that girls' socially prescribed roles as family carers, child workers and young wives and mothers are not considered to need the skills or academic qualifications that come from formal education.

ALF BERG

A girl's work is never done.

FINDING A VOICE

In Bangladesh, children's clubs have played a key role in changing parental attitudes to girls' education. Plan provided training – and a musician – to help local children put on village plays to get their points across. As the children grew in confidence, they found their voice. When one of the girls was taken out of school at 14 and forced into early – and illegal – marriage, they were all very angry. In response, they wrote and performed a play protesting against early marriage, and the entire village turned out to watch it. And the children's sense of injustice began to be shared by some of the adults. As 17 year-old Shobna explains: "At home no one listens to a child, but when we work together people listen."

"It's important that boys and girls have the same rights to get the same quality education. Women now also take part in Parliament so of course we should have equal rights to an education."

Sara, 18, Tanzania

"The level of education a woman attains makes little difference to her future, as she will end up being a housewife."

Parents in Indonesia

The specific factors that kick in when a girl becomes a woman and prevent her from becoming economically empowered include:

Poverty and low household economic security inhibits families from supporting girls' education. The unwillingness of parents to send their daughters to school has frequently been traced to the absence of an economic rationale for investing in their daughters' education.[271] For many parents, sending girls to school can be seen as a triple loss. First, girls cannot contribute to subsistence and the household economy while in education. Second, parents fear that their daughters might not be able find work after school. Third, daughters are likely to get married and any economic contribution will be to their husband's family rather than their own.

For adolescent girls, entrance into puberty and the possibility of physical reproduction has a profound impact on their education. In many societies, parents who willingly send their daughter to school remove her at puberty, for fear of an unwanted pregnancy, and marry her early instead. Some 82 million girls who are now between 10 and 17 will be married before their 18th birthday.[272] For those girls who become pregnant, the school environment becomes an unforgiving place. In Ghana, pregnancy accounted for 70 per cent of junior secondary school dropouts between 1997 and 2002.[273] For young mothers, the lack of day care and other facilities in schools effectively ends their school career.

The burden of domestic labour duties, including increased caregiving demands in the context of HIV and AIDS, often prevents girls from attending school on a regular basis.[274] (See special feature on AIDs page 62.) In many poorer households, older girls rather than boys are often withdrawn from school to help with younger siblings and chores. While there are international policies on child labour and the impact this has on children's education, less attention has been given to the unpaid labour of girls in the home.

Real Choices, Real Lives

YOUNG MOTHERS IN EL SALVADOR

In Section 2, the stories of 13 families from El Salvador will reveal how the under-investment in girls is taking whole families further down the path of poverty. What is unique about this group of girls is that they are all the daughters of mothers who were only girls themselves when they gave birth. Young motherhood becomes a reality for hundreds of thousands of girls around the world every year. For the girls and young women taking part in Plan's 'Real Choices, Real Lives' study, their lives changed immeasurably after having their first child, leaving them on the fringes of their local economies, working as street hawkers and domestic workers. None of the girls' mothers returned to school after having their first child, a pattern which is common across the developing world. Girls are frequently ostracised if they do try to return – by becoming mothers, they lose their social status as girls. Schools are unable to provide the additional support and f exibility a young mother would need to continue with her formal education. Early marriage and pregnancy are the most frequently identified obstacles for girls continuing their education and gaining the skills, knowledge and capabilities necessary for making a decent living. As this report outlines, 10 years or more of education is what is needed in order for the benefits of education to begin to pay off economically. However, for many girls and young women growing up in countries like El Salvador, 10 years of quality education remains an unattainable goal. A major interruption to their education immediately impacts on their future work choices. And as Plan's researchers have seen in their third annual visit to the families taking part in the study, these young mothers are already struggling to support their families.

We told Brenda's story in the first 'Because I am a Girl' report. In March 2007 she had just celebrated her first birthday. Her young mother is Adina who was 13 years old when she gave birth to Brenda at home, without the assistance of a midwife or birth attendant. Brenda is, in fact, Adina's second child. When we visited the family again in 2009, Brenda was coming up to her third birthday. Her mother Adina is now 16. They live with Adina's parents in poor housing on the outskirts of a small town. Despite support from her parents, Adina is trying to earn a living, but she is unable to care properly for Brenda and her sister. Adina's struggle to earn a living, and her youth, does seem to be affecting her relationship with her daughters. She has little time to play with them and Brenda is shy and quite withdrawn. The family is isolated geographically and it will be difficult for Brenda to gain the social skills she needs, for her to make friends, and develop the sort of personal resources we discuss in Chapter 2.

Melissa's story is similar. She lives with her mother, 16 year-old Ana Rosalia, her younger sister and her grandparents, close to relatives in a small house. Ana Rosalia sells food on the local streets and products from a catalogue. Although he no longer lives with them, Melissa's father supports the family with an additional $25 a month. Despite this contribution, keeping her family fed and healthy is still a struggle for Melissa's mother.

PLAN

Melissa and her mother Ana Rosalia: El Salvador.

Plan of action

Plan in El Salvador is in the process of developing a focused package of support for the families taking part in the study. One of the needs revealed by the visits of the community researchers was for psychological support and parenting skills. The sheer struggle for survival for young women and their children in poor communities means that the stress of 'mothering' well goes unrecognised and this in itself is a contributory factor to the cycle of emotional and economic poverty handed down from mothers to their children, most particularly the girls.

With advice from government agencies and other community organisations, it is expected that the psycho-social support provided for these young mothers and their daughters can be extended across El Salvador.

The real stepping stone to the future: secondary education

"When I grow up I would like to study up to university level so as I may become a teacher. I would like to educate children, since they are the future generation, not to engage in drug abuse. To eradicate this risk we need to teach them hard and help them."

Rehema, 11, Tanzania

"Secondary school is of value for personal development and civic participation as well, and it is a stepping stone to tertiary education. Expanded access to both these levels is essential to equip young people with the skills, know-how and training they and their countries need to succeed in an increasingly integrated and knowledge-based global economy."

Education for All Global Monitoring Report 2009, UNESCO

Having an education has a significant impact on a woman's life and on that of her children.[275] According to the World Bank, an extra year of schooling can increase a girl's future wages by 10 to 20 per cent.[276] However, the most significant asset for girls' economic empowerment is secondary education. Girls who attend secondary school make $2,000 more per year than girls who attend primary school. As Maria Eitel, President of the Nike Foundation – which has a major programme supporting adolescent girls – notes: "Multiply that by 1.6 million out-of-school girls in Kenya and there's a potential $3.2 billion increase in national income."[277]

Compelling data makes the case that investment in girls' access to quality and gender-sensitive secondary education would yield sustainable development results in terms of a nation's health, productivity and overall economic development.[278] Ten or more years of education are necessary in order for the benefits of education to begin to pay off economically.[279] For girls who do not survive the transition to secondary education, the higher economic returns to be gained at this level are forever lost.

Over the past two decades there has been a dramatic increase in the school enrolment rates for girls at primary level, and yet millions of girls and young women do not transition successfully into secondary education. Only 43 per cent of girls in developing regions attend secondary school.[280] Only 37 per cent of countries worldwide have achieved gender parity: in sub-Saharan Africa 83 girls are enrolled for every 100 boys. In South and East Asia the ratio is worse still at 79 girls for every 100 boys.[281]

Some of the reasons young women drop out of secondary school have to do with the conditions of formal education: for example, the lack of female teachers. Girls need positive female role models to boost their own confidence and expectations, and yet properly trained female teachers are in short supply. The lack of female teachers can result in girls being withdrawn from school because of parental concerns about male teachers sexually harassing their daughters.

Other deterrents include the nature of the curriculum. Throughout their school lives, girls are subject to school curricula and training methods which perpetuate gender inequality and discrimination, and which diminish girls' potential. Classroom reinforcement of male and female stereotypes – portraying men only as doctors and women only as nurses, for example – erodes girls' expectations of their job prospects. Young women are discouraged from choosing to study scientific or mathematical disciplines.[282] A study of vocational education in Mali found that the ratio of girls to boys in motor mechanics courses to be only 1 in 15.[283] Studies in Indonesia and the Philippines also demonstrate female preferences for programmes that reflect socially defined gender roles.[284]

ALF BERG

Top of the class in Burkina Faso.

SCIENCE, MATHS AND TECHNOLOGY FOR GIRLS

The Science, Mathematics and Technology (SMT) programme of the Forum of African Women Educationalists (FAWE) is a good example of a targeted approach that aims to increase and sustain the access, interest, participation and performance of girls in these important subject areas. Implemented in 12 African countries, the programme uses gender responsive curricula, organises science camps, clubs and study tours for girls and offers awards to girls who achieve the highest scores in science, mathematics and technology subjects. The programme has been successful in stimulating girls' interest in SMT disciplines as well as building their confidence to succeed in these subject areas. Girls in FAWE schools have been shown to perform better in national exams, enhancing their chances of pursuing higher studies and a professional career.[285] Programmes such as these and UNESCO's Female Education in Mathematics and Sciences in Africa (FEMSA) project, which features motivational activities to stimulate girls' interest in SMT disciplines, teacher capacity building, gender appropriate materials, as well as SMT education clinics and science clubs for girls, are good examples of how schooling processes can be transformed to increase girls' participation in non-traditional areas of study.

For many girls, 10 years of education remains a pipe dream. Gender disparities increase significantly at higher levels of education, especially in sub-Saharan Africa and South Asia.[286] While in some countries, especially in Latin America and the Caribbean, girls are now doing so much better than boys at school that boys' under-achievement has become a concern. In sub-Saharan Africa and South Asia, gender disparities continue to increase at higher levels of education.[287] Encouraging girls to continue their schooling is vitally important, as this Indian programme acknowledges:

KICK-START FOR GIRLS' EDUCATION – PLAN INDIA

Plan India has been working with the non-governmental organisation Uttari Rajasthan Milk Union Limited Trust (URMUL) since 1998 to educate and empower adolescent girls and young women in Rajasthan, a particularly conservative part of India. Met with huge opposition at first, URMUL gradually persuaded reluctant parents to release their girls for a residential camp to kick-start their basic education. After a remarkable five months, the girls emerged having leaped several years in their primary education level, alongside a greater awareness of everyday rights, health and other social issues.

Goga is one such girl. She comes from a poor family. As a result of attending Balika Shivir – girls' education classes – she managed to finish primary school. There was no high school in her village so she took Class 10 with URMUL, the first girl in the village to get this far. Goga managed to bring about a complete change in her parents' attitudes towards education. Before her training, only one brother was going to school. Now all seven brothers and sisters go. Goga has become a role model in her community.

Since the camps started, almost 2,000 twelve to 20 year olds have benefited from a basic education, with half continuing to study in mainstream schools and some even continuing on to college. Many more became torchbearers for girls' rights in their local communities, teaching and mentoring other girls.

Inspired by the success of Balika Shivir, URMUL and Plan initiated Kishori Prerna Manch (KPM) in 2001. The KPM programme works at the village level to empower girls returning from the education camps through life-skills training and by encouraging them to support each other. The foundation stone of KPM is the establishment of a forum for girls in each village, where they are able to meet and discuss issues of concern. Today, 58 such village forums are in operation. Goga organises the forum in her village.

The forums are the bedrock for regular life-skills sessions which seek to raise girls' levels of understanding about governance, health, the importance of education, agriculture and – through all of these sessions – their rights. Meetings are also held between the girls and other community members to foster understanding of girls' concerns and co-operation in finding solutions. One practical result of the forums has been the launching of libraries for girls in each of the villages, which not only give the young women access to books but also a space of their own. With such strong community backing, the KPM programme has enabled girls to develop talents and supportive friendships they never thought possible. In media training sessions, girls have learned how to make radio programmes, write news stories and take photographs. They have also acquired more traditional skills such as sewing, which have provided them with income and a new-found respect in the community.

"A dream of becoming..."

What I would like to be when I grow up

These small testimonials were collected to provide a snapshot of views from around the globe regarding the kinds of futures girls dream for themselves.

"I want to become a policewoman because in [my town] Fatuk-Hun there is no police, therefore I have to study hard."
Sonia Alves, 12, Timor Leste

"Hello, I am Flor and I would like to become a cosmetician when I grow up, to have a hair-salon, to give hair cuts, to comb other people's hair... I am aware that to reach this goal I will have to study very hard and I trust God I will do it. I hope to reach this goal with the help of my parents, brothers and sister."
Flor, 13, El Salvador

"When I grow up I want to be an artist."
Heba, 15, Egypt

"When I grow up I would like to join the army (TPDF) Tanzania People Defence Force. I want to protect Tanzanians and also to help my friends, relatives and myself."
Mwamini, 11, Tanzania

"My name is Rosa Estefania. I am 10 years old. When I grow up I would like to be a doctor and cure sick people."
Rosa Estefania, 10, Ecuador

What I Want To Be When I Grow Up!

When I grow up I would like to be an interior decorator. I would like to be this because I like to help my mom decorate rooms in my house. I also like to pick out colors and different things that could go together in a room. I like to look through magazines and look at rooms and houses, doing things like this I enjoy. The best part about decorating a room is seeing the results. I helped my mom decorate my room and I like how it turned out. When I grow up I would really like to be an interior decorator.

Kaeia, 11, USA

Opening doors: further education

Secondary education opens the door to a whole range of opportunities for young women. One of those doors is going to university. Worldwide, university education is on the increase. Around 144 million students were enrolled in 2006 – 51 million more than in 1999. Many of these places were in the developing world – the number of university students rose from 47 million in 1999 to 85 million in 2006.[288] In that year as many young women were enrolled in tertiary education as young men, for the first time. But this masks big disparities – while in North America, Western, Central and Eastern Europe, the Caribbean and the Pacific more women are now enrolling in universities than men, in sub-Saharan Africa and South and West Asia, it's the other way round. In Afghanistan, the Central African Republic, Chad, Eritrea, the Gambia, Guinea and Niger, fewer than 30 women were enrolled for every 100 men.

In terms of subjects, there is still a major gender gap, with young women much more likely than young men to take degrees in education and health subjects, and young men in science and engineering.[289]

"I would like to be a detective when I grow up. It feels good to solve something and make people's day. Everyone on the job works as a team and are all friends. Detectives use technology every day. You need perseverance to be a detective. You need to be bright."

Sarah, 11, US

Going to university boosts lifetime earning opportunities. However, the increase in tertiary education coupled with the fact that millions are still not completing school, has led to widening gaps in the wages of those with a university education and those without, in countries such as India, Indonesia, the Philippines and Vietnam.[291]

CHALLENGING THE LAW IN CANADA
by Andrea Wobick

It has always been difficult for women to enter the professions, and not only in the developing world. For example, in 1970, only five per cent of lawyers in Canada were women. But by 2005, women accounted for one in three lawyers in the country – the majority of them women under 35.[292]

So what changed to allow this to happen? In the 1970s, Canadian law schools began offering courses on women and the law and feminist legal theory. In 1974, the National Association of Women and the Law was created.[293] In 1982, Canada's Charter of Rights and Freedoms was enacted, after which women engaged in litigation and lobbying efforts for legislative reform on issues of gender equality.[294] In the 1990s, several provincial law societies began to analyse barriers to women's full participation in the legal profession, and worked to create policies intended to break down those obstacles.[295] By 1990/91, women outnumbered men with respect to their enrolment in law school for the first time. By 2005, women accounted for 56 per cent of law school graduates.[296]

While the number of women practising law has increased dramatically since the 1970s, women remain under-represented in private practice and in leadership positions in legal entities such as law firms, educational institutions and government bodies across the country. Furthermore, women continue to leave the profession at higher rates than men.[297] The experience of the 'glass ceiling' for women in Canada, especially for minority women, ref ects the experiences of women in other wealthy countries such as the United Kingdom and the United States.[298]

There is no question that women have made significant gains with respect to their participation in legal education and the legal profession in Canada and other developed countries. However, there is still work to do to eliminate remaining barriers such as sexual harassment, gender stereotypes and the continued societal expectations that women are largely responsible for, such as child rearing and domestic duties. These issues must be addressed to ensure women's full participation in the field of law.

Andrea Wobick is a labour, employment and human rights lawyer who was called to the Bar of Ontario in 2005.

Percentage of women studying Science and Technology, 2004 [290]

Bangladesh	24
Cambodia	12
Islamic Republic of Iran	30
Japan	15
Lao People's Democratic Republic	21
Mongolia	51
Philippines	47
Republic of Korea	31
Vietnam	14

Building skills for life: what else do girls and young women need?

"The relation between education, skills development and the labour market is… complex, and it cannot be taken for granted that education in itself will result in better jobs."

International Labour Organisation, Global Employment Trends for Youth 2008[299]

Not only are there fewer girls than boys in school, but what they learn doesn't adequately prepare them to move into the workforce. Girls and young women need more than basic skills to participate in the global economy: they need business skills, life skills, technology-based education and other broad-based skills that are tied to real market opportunities.[300] Non-formal learning is critical, especially for girls and young women who are not in school and do not have the opportunity to gain basic educational training. There are millions of girls who are excluded from education, especially marginalised girls from rural and low-income areas, street girls, girls who are heading households and girls from ethnic minorities.[301] Non-formal training can develop the financial literacy and small business management skills which are especially important for these girls to become empowered as economic actors. Girls not only need small loans from micro-savings schemes to begin small businesses: they need life skills and financial literacy training that reflects the realities within the local and global economic marketplace.

The support and skills that young women need to participate fully in economic activity include:[302]

- Financial education – savings options and financial literacy;
- Safe spaces and social support from their community, family and peers;
- Vocational training;
- Training in business and livelihood skills;
- A mentor and/or role model.

Gainful employment in the 21st century requires young women entering the workforce to learn fast and be flexible, so that they are able to make their way into a world that can change overnight. For this, they need to possess relevant occupational skills and other important competencies such as: job search and readiness skills; the ability to establish viable self-employment ventures; the knowledge of how to retain their jobs in a rapidly changing economy; and how to make smart choices with an eye to a more prosperous future.[303]

CIRCLES OF SUPPORT FOR GIRLS

The Girls Circle is a structured support group for girls from 9 to 18 years. It is a gender-specific programme which aims to positively inf uence the social and emotional development of girls in the United States, Canada and a growing number of other countries around the world.

Girls Circles are two-hour sessions, held once or twice a week for 8 to 12 weeks, in schools, juvenile justice settings and communities. There are three interacting components – a six-step Basic Circle format, gender-relevant curricula, and the facilitator's methodology. In each

THE GIRLS CIRCLE ASSOCIATION

Taking part in the Girls Circle.

session, a group of girls of similar ages and development meet with a facilitator. The girls take turns talking and listening to one another respectfully about their concerns and interests. They then express themselves further through creative or focused activities such as role play, drama, poetry, dance and art. Gender-specific themes are introduced, such as being a girl, trust, friendship, body image, life planning, sexuality, drugs and alcohol, and decision-making.

A key component of a Girls Circle is a 'council' format, where one member of the group speaks at a time, with the expectation of attentive listening from other participants. This form of communication intends to increase empathy skills on the part of the listeners, as well as a mutual empathic understanding in the whole group. Girls Circles are based on the Relational-Cultural model of female psychology, which views a girl's healthy development as stemming from a core experience of positive and caring relationships with her family, peers, culture and community. When these connections are weakened, a girl's psychological and social well-being can suffer. Recent research across Girls Circle participants indicated a significant improvement for girls. Self-harming behaviour and alcohol use were reduced and girls became more attached to school and applied themselves more readily to tasks.

Source: Hossfeld, B (2006). Developing Friendships and Peer Relationships: Building Social Support with the Girls Circle Program. In C LeCroy, & J Mann, (Eds.), *Handbook of Prevention and Intervention Programs for Adolescent Girls*, Hoboken, NJ: Wiley & Sons. Retrieved from www.girlscircle.com/research.aspx

Financial education

"Loans are good as long as you are able to keep up with repayments, especially the interest. So you need to know how to invest it properly, how to make money."

Juanina, 15, and Filomena, 16, Timor Leste

Financial literacy is a basic life skill that everyone should have by the end of adolescence. It focuses on regular saving, wise spending, and thinking ahead in preparing for work, earning and managing money.[304] These skills provide a foundation for young people to make the transition from dependent to independent economic lives. Young women in particular need financial literacy to manage their own money and to successfully undertake their own small businesses.

FINANCIAL LITERACY, US-STYLE

"Financial literacy is one of the biggest issues facing American youth today, especially among multicultural girls," says Rhonda Mims, president of the ING Foundation. "Innovative programmes like [this] open up the world of investing, financially empowering young women who might not get exposure to investing basics at home or in school."

In March 2009, a new initiative was launched to teach girls from across the US the basics of long-term investing. In this private sector-NGO collaboration, global financial giant ING has paired up with Girls Inc, a US nonprofit organisation, to make money management real and meaningful for girls. Four teams of girls aged from 12 to 18 are pioneers in a year-long programme that will give them hands-on investing experience. Each team will be given $50,000 to invest, and will be allowed to keep their gains in the form of college scholarships.

To prepare them for the investment challenge, each team has received eight weekly financial literacy lessons designed to help them understand the basics of savings, investing and financial planning. Throughout the year, ING employees will assist the girls as teachers, mentors and role models. "Learning how to spend, save and grow your money effectively is a critical life skill," says Joyce M Roché, President and CEO of Girls Inc.

An important feature of the challenge is that each girl will be responsible for identifying, researching and presenting at least one investment idea to the team. While getting to grips with the fundamentals of investing, the programme will give them practical experience of doing research, critical thinking and oral argument – all valuable skills in the workplace. If successful, the $50,000 capital received by each team will be reinvested for other groups of girls to invest in 2010.[305]

According to Financial Education modules prepared by the Global Financial Education Program,[306] there are several key elements to financial education programmes for marginalised girls, which build their capabilities and assets in order to take advantage of opportunities in the world of work, and which reduce the risks:

Savings: Girls should be introduced to options and opportunities for saving money; for example, through informal savings clubs as well as more formal savings channels.

Earning money: Girls need to understand their options for earning money; the difference between wage and self-employment (and the advantages and pitfalls of both); how to match their personal qualities and skills to work options; understanding and overcoming gender stereotypes in the world of work. Crucially, girls also need to know what the risks are of certain types of employment.

Legal rights: Girls need to be aware of their legal rights in relation to work, earning money, owning and renting property and other assets, as well as their banking rights and their rights to organise and join a union. This applies not just in relation to financial education, but more generally.

For example, ongoing projects in the Kibera slum in Nairobi, Kenya, and in KwaZulu-Natal, South Africa, are designing and testing financial education curricula tailored to the specific settings and context of adolescents' lives. Adolescents in KwaZulu-Natal will learn how to create a budget, develop strategies to pay for their own and their siblings' school fees, access social benefits for which their families might qualify, deal with challenges such as the death of a parent or an unwanted pregnancy, and identify safe and appropriate income-generating opportunities.[307]

CAROLINA'S PUPPET SHOW

Carolina is 16 years old and lives in Bolivia with her mother and brother in a single room house that she describes as being "almost built". She spends her days working on the streets collecting plastic bottles and metal from the rubbish to sell for mere coins per kilo. Carolina and some of her friends share their experiences of life on the streets to pass the time while picking through rubbish. Carolina began compiling their stories into a collection of short plays.

She took part in Street Kids International's Street Business and Street Banking training in La Paz, where she learned personal and financial skills and how to create a basic business plan. The training is designed to meet the needs of disadvantaged youth with few safe and sustainable opportunities to generate income. The Street Banking Toolkit supports groups who are typically unable to access financial support elsewhere from savings and loans groups. Although the majority of microfinance initiatives worldwide target women, girls are typically excluded. For those girls who find themselves in abusive situations or who are forced to earn a living through unsafe activities, the chance to develop financial independence and to generate a safe and sustainable income can be truly life changing.

Carolina combined her new financial skills with her love of theatre to start her own business. She now uses the scraps of materials that she finds in the rubbish to make puppets and marionettes, which she sells on the streets while entertaining people by performing short plays. Recently, Carolina and her small theatre group were invited to perform in a local school – and were paid to do it.

Carolina's plan for her business is to approach schools in the city and sell them her Street Education Kit so that teachers can use the marionettes and short plays to teach other youth about the realities of street kids in Bolivia. Carolina explains: "I learned more than how to start a business, I learned to start a business that will survive, so I can survive, too. Now I can help my family and teach people about what life is really like for kids like me."[308]

Girl Guides around the world

An international survey conducted by the World Wide Association of Girl Guides and Girl Scouts for the 2009 'Because I am a Girl' report sought to analyse girls' spending habits in a globalised world. The survey was completed by 3,000 girl guides and girl scouts in over 18 countries, and the results have been analysed in light of girls' economic citizenship, girls as future consumers of global products and girls' spending power.

The girls were asked to think about themselves and other girls in their community while taking part. The survey reveals the ways that girls perceive money as an empowering tool and the importance it plays in their daily lives. The survey also shows that girls all over the globe understand that money is important, but that it is not the only route to happiness and a good life.

When asked how girls can get a well-paid job, the most common response was education, and in almost every country girls saw it as a stepping stone to a good job. Girls also recognised that they need to be hard-working. In only three countries did girls feel that they could get a job by relying on contacts. This indicates that girls understand their job prospects depend on their own hard work.

The girls were then asked what skills were needed to get a well-paid job. Internationally, the most common answers to this question were IT, languages and communication. Girls seem to be well aware of the skills needed in a competitive labour market. It is interesting to note the differences in the responses of English speaking and non-English speaking countries. Only one majority-English speaking country, Canada, itself a multi-lingual society, mentioned language skills as a necessary skill. Out of the non-English speaking respondents, half of the countries listed language skills as necessary for getting a well-paid job.

Does not having money stop people having a good life?

Does money make people's lives easier?

What can help girls get a well-paid job?

What skills are need for girls to get a well-paid job?

Spotlight countries

NEW ZEALAND Quick facts:[309]
Human Development Index (HDI)Rank: 20 (out of 179)
GDP per capita: $24,996
Population: 4.01 million
Urban population: 86.2%
Net secondary enrolment: 91%
Unemployment rate: 3.8%
Estimated earned income: female – $20,666; male – $29,479[310]

What skills are needed for girls to get a well-paid job?

TAIWAN Quick facts:
HDI Rank: n/a
GDP per capita[313]: $31,900
Population[314]: 23 million
Urban population[315]: 78%
Unemployment rate[316]: 4.1%

What skills are needed for girls to get a well-paid job?

CANADA Quick facts:[311]
HDI Rank: 3 (out of 179)
GDP per capita: $33,375
Population: 32.2 million
Urban population: 80.1%
Net secondary enrolment (1991): 89%
Unemployment rate: 6.8%
Estimated earned income: female – $25,448; male – $40,000[312]

What skills are needed for girls to get a well-paid job?

JAPAN Quick facts:[317]
HDI Rank: 8 (out of 179)
GDP per capita: $31, 267
Population: 127.9 million
Urban population: 65.8%
Net secondary enrolment: 100%
Unemployment rate: 4.1%
Estimated earned income: female – $17,802; male – $40,000[318]

What skills are needed for girls to get a well-paid job?

This feature has discussed the skills and knowledge needed for girls to get well-paid jobs in the future. Even though the girls in New Zealand, Canada, Japan and Taiwan are well resourced to find a good job, they still recognise the skills that all girls, even those less fortunate than them, will need to be competitive on the job market. Girls in both New Zealand and Canada noted that people skills can help them get a job. Growing up in a supportive environment can give girls the confidence and self-esteem they need to work and engage with other people. All the above countries mentioned the importance of education. Throughout this report the importance of education as the cornerstone of reducing poverty has been highlighted. Education benefits more than just a girl's job prospects but also affects many other aspects of her life, including her health and family. Canada and Japan noted the value of IT skills. As ICT is the fastest-growing industry worldwide, the girls' concerns reflect international reality. Girls in Taiwan and New Zealand listed hard work as an important skill. Clearly these girls can see that they have the power to change their own futures. They recognise the skills they need to empower themselves. But these skills are also the ones that are needed to empower girls less fortunate than them.

Social support and safe spaces[319]

Shared findings from organisations working with young people show that girls and young women benefit greatly from safe spaces where they can meet friends and cultivate social networks. In such protective community environments it is safe to share information and ask questions.[320] These spaces become especially important when girls hit puberty and come under societal pressures that restrict their mobility and add to their care work.

Social support networks in a formal school setting or in a non-formal situation can ease the shift from school to work, or in cases where girls find themselves isolated or unable to access decent employment opportunities. Safe spaces – or supportive sanctuaries – for vulnerable girls can counter some of the obstacles they face in entering or completing school. In particular, safe spaces have been shown to be effective in countering discriminatory teaching practices, sexual harassment by teachers or boy students, and feelings of low self-esteem that can prevent girls from participating fully in school and in their communities – all of which can impact negatively on the ability of girls to seek and gain productive employment. This is especially true in cases where girls must overcome barriers closely tied to tradition and are required to be unconventional to break out of poverty.[321] Safe spaces offer an environment where girls can meet frequently, interact with their peers, mentors and positive role models, strengthen their social networks and enjoy freedom of expression and movement.[322] This approach, already widely utilised in many countries, doubles as a forum in which life skills, vocational training, credit and savings and financial education can be provided.

Vocational training

Along with education, vocational training is one of the most important routes out of poverty. In rural areas in developing countries especially, the opportunities to build these skills are often quite limited, in particular for girls. Many of the opportunities for vocational training are aimed at skills which are traditionally seen as boys' – carpentry, mechanics, bricklaying and so on – while girls are taught sewing and hairdressing. And yet, now more than ever, young women need skills which are appropriate to the changing needs of the market in their particular country or region.

Some of these skills can be learned while still at school. Programmes in Argentina, Chile, Colombia and Peru have combined classroom instruction and on-the-job experience catering to local labour demand. This has been effective in improving the employment of young women. Vocational skills for disadvantaged 16 to 24 year olds have been provided in a variety of occupations, such as in public transport operation, office management, call centre operations, pre-school teaching, carpentry, plumbing and electrical maintenance.[323] These programmes contain specific measures to address potential gender constraints, including stipends for child care, counselling services and expanded traineeships for young women.

Others cater specifically for girls who are no longer in education: for example, the Girls in the Vanguard programme of the Salesian Society of Don Bosco. This combines technical and vocational training with personal development support and guidance to facilitate the job placement of girls and young women in Bolivia, Honduras, South Africa, Sri Lanka and Zambia. What sets this programme apart from others is its emphasis on employment preparation and job placement. Graduates of the programme participate in workshops on curriculum vitae (CV) development, as well as honing their job-searching skills and interview techniques. Relationships with local businesses are nurtured in order to create professional placements leading to employment, as well as links with national and local job banks and with institutions offering small business loans. The goal of this five-year matching grant funded by USAID was to train 1,000 girls for placement in private-sector jobs with advancement potential.

Some vocational training programmes focus in particular on marginalised girls who may have missed out on education. UNESCO's Scientific, Technical and Vocational Education for Out of School Girls project was launched in 2002. It aims to improve the access of marginalised girls to scientific, technical and vocational education (STVE) and to break the barriers for girls in secondary school by improving the quality and effectiveness of such training. It also aims to change teachers' stereotypical ways of thinking that may prevent girls from taking advantage of opportunities in science and technology, and to promote a positive image of women in scientific and technical careers. Finally, it tries to sensitise policy makers, parents, employers and the general public about the ways in which women's full participation in science and technology can make a positive difference for current and future generations.

In Indonesia, the initiative combined both formal and non-formal education in a short integrated training course to equip out-of-school girls, aged 15 to 20, with practical, work-oriented technology-based vocational skills. The course was made local so that young women could stay in their home communities. It also responded to changing employment patterns, moving away from the female-dominated manufacturing sector and towards small-scale entrepreneurship – the sector where new economic growth is expected. So, for example, agro-business training focused on seed production and growing of cucumbers, long beans, sweet corn, regular corn and processing of foods such as salted eggs, palm sugar drink, sweet potato chips and coconut juice. One of the vegetable-growing graduates has diversified into raising tomatoes and goats in preparation for the 'end-of-haj' festival season when the prices of both increase substantially. A food-processing graduate discovered that her salted eggs are the most popular in the community. She has now begun to label her eggs individually, but has found it difficult to process enough eggs for the market. Another graduate has increased the range of her products, and is also making and selling popular 'moon-cakes'.[324]

The curriculum emphasises entrepreneurial as well as technical and life-skills development, combined with competency-based activities through either on-the-job internships or production learning opportunities. A specific gender empowerment component enables participants to develop positive attitudes about themselves and how they can contribute to their community. While the combination of practical and life-skills development is geared to helping girls improve their economic position, the approach also elevates their status – creating a pathway to gain access to other fundamental rights.[325]

ABBIE TRAYLER-SMITH / PANOS PICTURES

Leyla and Maritta train to be mechanics.

THE ADOLESCENT GIRLS INITIATIVE AND ECONOMIC EMPOWERMENT IN LIBERIA

Fourteen years of civil war in Liberia left the country with a generation of young people who had very little education and few marketable skills. By the end of the conf ict, 60 per cent of girls and 40 per cent of boys had had no education at all.[326] Their disadvantage ref ects long-standing gender inequality in Liberian society. As in many other post-conf ict societies, schemes aimed at training youths were targeting boys and ex-combatants and neglected girls. In addition, the few skills-training programmes for adolescent girls, run largely by non-governmental organisations, prepared them for traditionally female jobs such as sewing and soap production, which were not needed in the job market. However, an initiative run by the Liberian government in partnership with the World Bank's Adolescent Girls Initiative, the Danish

government and the Nike Foundation is working to provide girls with the training and skills needed to find work successfully in a competitive burgeoning job market.

In Liberia, the programme is a collaboration between four sectors: national government, international institution, donor government and the private sector. It targets girls aged 15 to 24 in and around Monrovia. It will include job-skill training for wage employment – providing relevant training to girls and young women to enable them to obtain paid employment in, for example, telecommunications, administrative and secretarial services, equipment repair and contract management, and the hospitality industry. It will also cover entrepreneurship training with links to microfinance. A key element will be training in business development services, which typically include business planning, consultancy and advisory services, marketing assistance, technology development and transfer, and links to finance and financial services. It will also include capacity building for the Liberian government ministry. The programme will use market surveys to match the skills training with market needs. For instance, the mechanisms put in place to promote linkages to the demand side of the labour market include a private sector advisory council to advise training providers on which employees will be needed in the labour market in the short-term. The institutions offering training for wage employment will be hired under performance-based contracts: providers that are more successful in placing their graduates in jobs will be given performance bonuses and will have their contract renewed and expanded.

"Girls are key for the economic future of our country," said Liberia's President Ellen Johnson Sirleaf. *"We are proud of being the first country to adopt the Adolescent Girls Initiative, and we want others to join us in expanding this effort to improve the economic future of girls and young women around the world."*[327]

Getting into business

"Because I am a girl, every man in the corporate world puts a glass ceiling over my head. But because I am a girl, I have the power to shatter it."

Priya, 15, Canada

The world is changing so fast that it is not always possible to identify specific vocational opportunities, develop training programmes, and train girls and young women for them before they disappear. To this end, it is important to also think about some generic knowledge and skills that help girls assess options and know how to approach new opportunities.

Business training programmes need to ensure that girls receive skills training that is specifically tied to real market opportunities. A good business training programme will not train girls how to run a specific business: rather, it will focus on identifying market opportunities, assessing the competition, and developing a business plan. Too often, non-formal programmes train a host of young people with the same skills without an assessment of local market opportunities.[328] Sometimes, this means that the market becomes saturated with a particular product or service, rendering young women's new skills useless. Or, non-formal programmes remain embedded within gender stereotypes, and only train girls and young women as hair-stylists or dressmakers.

THE POPULATION COUNCIL'S HEALTH AND LIVELIHOODS DEVELOPMENT FOR ADOLESCENT GIRLS IN BANGLADESH

Through its livelihood development work with adolescent girls, the Population Council has found that it can help young women to overcome or at least mitigate the negative impact of many of the disadvantages that hinder their participation in the productive economy and their ability to accumulate wealth. It offered holistic health and livelihood development programmes to young women in 90 villages in Bangladesh. Peer groups of around 30 girls met for an hour once a week for life-skills lessons. Some also received livelihoods training and a few of these were given credit to support their income-generating projects. All of them were encouraged to save a small amount of money each week.

After two years, there were a number of significant results:

- Positive outcomes such as delayed marriage and staying on at school, particularly among younger, more educated girls from the poorest district;
- Greater knowledge of sexually transmitted diseases;
- Somewhat greater knowledge of contraceptive methods;
- Increased sense of well-being;
- Increased pay for work among all members.

The Centre for Mass Education in Science (CMES) seeks to engage girls in decent work in the new economy in Bangladesh. Specifically designed to address gender discrimination, its Adolescent Girls Programme (AGP) offers an integrated skills training curriculum that is taught via classroom instruction and placements. CMES undertakes market surveys on an ongoing basis in order to ensure that its skills development programme is aligned with local demand for products and services. Training in new technology areas such as bio-fertiliser, vermi-compost production, solar electrification and computer use are offered alongside more conventional occupations, such as carpentry and poultry farming. In response to low social aspirations regarding the employment of girls, the centre has started a micro-credit lending scheme to further promote new livelihood activities for adolescent girls. In doing so the AGP is responding to the needs of adolescent girls in Bangladesh for decent self-employment opportunities.

Girl school graduates also need support. The joint Technoserve-Project Boabab Young Women in Enterprise (YWE) programme in Kenya[329] is helping young graduates to become small business holders. This initiative has helped girls to develop business know-how and skills in local markets where the demand for their academic qualifications is limited. By connecting girls from disadvantaged areas with local business leaders they receive invaluable insight on how to identify a viable business idea, how to develop business plans and how to run a successful business. Girls are organised in enterprise clubs, with the best business ideas rewarded with prizes or cash awards.[330]

ANITA THE BEEKEEPER[331]

Anita is a young woman from a village called Bochaha in the Muzaffarpur district of Bihar, India. She had succeeded in getting her parents to allow her to go to school and earned money by teaching other children what she knew. But she wanted to continue her education. She came up with an idea as sweet as honey.

One day, Anita followed a line of men who were attending a government course to learn how to look after bees. Anita was the only girl, but still she attended the class. In three days, Anita learned what she needed to know to begin beekeeping. With the money she had saved from teaching, she bought two queen bees and two boxes for making beehives. Anita was ready for business. Her bees were going to help her go to college.

Anita sent her honey by truck to be sold in the market. She did very well, so well that she bought herself a bicycle and rode an hour every day to college. Before her classes in the morning and after her classes ended in the afternoon, Anita looked after her bees. "Beekeeping is the best job," Anita says, "because it let me stay in school."

Then one day, Anita's parents tried to talk to her about getting married. Anita was 17 years old and she did not want to get married: she wanted to stay in school

Anita

GIRL STARS: GOING TO SCHOOL & UNICEF

and continue making honey. So, to let her parents know just how she felt, she went on a hunger strike. Anita's parents could not bear to see her so sad and Anita won! She made her parents promise not to talk of marriage until she was 23 years old and had graduated.

As time has passed, Anita's boxes of bees have grown from 2 to 100 boxes. Now, Anita's father has seen the profits her business makes and he has joined her small company. People in the village also agree that Anita was right and they quietly help Anita when they can because now they know that girls are capable of achieving anything – if they go to school.

The importance of mentoring

"There is nothing as good as advice. You could be having a problem and you don't know who should help you; but when you get someone to discuss it with you, you feel good."

Young woman in Kenya

"Nobody in my family supports my studies. My family talks of marriage but I feel really bad about that."

Munni, India

Those working with girls and young women increasingly recognise the importance not only of safe spaces but of an adult mentor who can support the young women through their training programme. These programmes can be found in many different countries.

Beginning in 1998, the Population Council collaborated with K-Rep Development Agency (KDA) – the oldest and largest microfinance institution in Kenya – to implement the Tap and Reposition Youth project (TRY). In the pilot phase, the project model adapted KDA's adult group based savings and lending model. Girls met weekly and contributed savings to a group account that eventually constituted collateral for micro-loans. Although girls at first participated actively and loan repayment rates were high, after a time some left the project and repayment rates began to drop. Recognising the precariousness of these girls' lives – unstable living conditions, thin social networks, substantial levels of coerced and transactional sex in an area of high HIV prevalence –TRY's collaborators expanded the social support by adding adult mentors. Mentors provided counselling, organised events, seminars and day trips, and provided referrals as needed. The girls responded enthusiastically to this new resource. As one girl commented: "This programme is very good, even more than the loan."

Prior experience suggests some adolescents can learn more effectively through close contact with same-age peers. This appears to be particularly true when success entails challenging traditional structures and adopting innovative behaviour to break out of poverty.[332]

SisterMentors

SisterMentors in the US is a project promoting education among young women of colour. Statistics show that children of colour are dropping out of school at a rate of 30 to 60 per cent, depending on the geographic area. Studies have focused primarily on African Americans and Latinas with little or no studies of Asians or Americans. A study by the American Association of University Women – AAUW – Educational Foundation showed dropout rates of 30 per cent among Latinas in middle and high schools.

Because girls of colour are dropping out of school at an early age, SisterMentors is committed to mentoring them in middle and high schools in Washington DC. Its mentoring includes girls of different races, ethnicities and backgrounds: Latina, African American, Asian American, Native American and girls of colour who are immigrants. Their goal is to successfully encourage them to stay in school, excel academically and go on to college. They do this by linking girls to educated women of colour as mentors and helping to develop:

- Self-esteem
- High academic achievement
- Critical thinking skills
- Strong communication skills
- Creative expression
- Compassion
- Conflict resolution
- Being well-informed about people of different races/ethnicities
- Community involvement
- Aspirations for college, graduate, and professional school.

Zoe Wohiren, who is in 10th grade, says: *"I see SisterMentors as a group that inf uences young minority girls to reach the highest level of education. I have made SisterMentors a permanent part of my life, taking what I learn in our Saturday mentoring sessions and applying it to my everyday life. SisterMentors broadens my knowledge of where I can further my studies after high school, especially through the college visits, where we hear about the admissions process and what is expected of us. SisterMentors is truly making an impact on who I am and who I will be."*[333]

THE CAMPAIGN FOR FEMALE EDUCATION (CAMFED)

Fiona Muchembere smiles as she watches her daughters, knowing that they will have a very different childhood from her own. Looking back over her time growing up in rural Zimbabwe, the 29 year-old recalls her journey from debilitating poverty to successful lawyer. Fiona was the eldest of six siblings. Her father worked as a general labourer in town. Though life was never easy, it took a harsh downturn when he was made redundant. "After that I really struggled for my education. I had to sell vegetables to provide towards my school fees. My sister and I used to start work at 4am and I would do my homework at night by the light of a paraffin lamp."

Fiona's mother travelled miles every day to purchase dry fish and sell it at the local market to keep her at school. "And when I secured a place to continue my secondary education, my grandmother gave me her own blanket and scraped all her savings for my bus fare. At the beginning of each school term, my parents sold their cattle one by one to raise the funds needed to keep me in school."

The hard work paid off; Fiona's results were the highest in the entire province. But Fiona's immediate worry was "What next?" Many young women in her position were ending up as 'housegirls' or disappearing into the streets. Others succumbed to the pressure of early marriage, no longer wanting to be a financial burden in their family households.

CAMFED INTERNATIONAL / MARK READ

Fiona, at work as a qualified lawyer.

It was at this watershed moment in 1998 that Fiona's path crossed with Camfed's, an organisation that had supported many hundreds of girls like Fiona. Together, they founded Cama – the Camfed Association, an alumnae network for young women graduates. It would come to provide vital peer support and open up new pathways to enable graduates to make the critical transition from school to economic opportunity and independence.

One such pathway is the Seed Money Scheme, a microfinance initiative that enables girls to set up viable small enterprises to meet the need for local goods and services through initial grants, followed by further loans for expansion if they qualify – a solution devised and managed by the young women themselves that provides the vital stepping stone from school to a secure livelihood.

With Camfed's support, Fiona herself went on to study law. Ten years on, as a qualified lawyer, she is working with Camfed to support the development of Cama as a vehicle to facilitate young women's leadership.

The Cama network is now the backbone through which Camfed is bringing about systemic change. Its programmes are driven by the experience and leadership of young women who have struggled against the odds to get an education. They understand the particular vulnerabilities of girls, and the protection and support they need to succeed in school and beyond. Today, Cama is a pan-African organisation with a membership of over 10,000 young women, who themselves are now multiplying the number of girls in school. In 2007 alone they supported over 47,000 children through their own philanthropy. In Fiona's words: "We want these young women to think of tomorrow and not just focus on the 'now'. Cama is a stepping stone for girls to realise their potential that continues to be driven by new and ambitious young members. We build on the dreams and the fiery zeal of these girls, which has helped them to hold their own against the odds, and change those odds for the next generation."

MARK READ

Girls learn to be tailors in Sierra Leone.

All over the world, getting girls safely through childhood and adolescence with the right skills and assets is a challenge for them and everyone around them. In poorer countries in particular it is all too easy to succumb to the pressures of poverty and to traditional ideas of what girls are good for and good at.

Household tensions peak as girls reach adolescence. Their desire for greater independence collides head-on with parental beliefs about girls' responsibilities and their anxiety to protect them. It is at this moment in their lives that girls and their families are poised to make decisions which are literally life changing.

A high-quality and uninterrupted education is vital, but it is not the only asset a girl needs for economic advancement. Girls need to build economic and social life skills to support their progress into the world of work. Financial and business skills are essential, as is the support of family, friends, community and mentors that can help turn girls' economic dreams into the reality of decent paid work. The policy-building blocks that are needed to help build these dreams for girls can be found in Chapter 6.

Information technology for girls

"ICTs are a powerful tool that women could use for mobilisation, information exchange and empowerment."

Beijing Declaration, 1995

The arrival of the information age has resulted in far-reaching changes in social, political and economic life. Potentially it offers girls and young women new pathways to economic empowerment. In our survey, girl guides identified ICT skills as among the most important skills to master in order to get a job. As the fastest-growing industry in the world, Information and Communication Technologies present more employment opportunities than other shrinking sectors or those that have been hard hit by the economic crisis. Some find work in the Information and Communications Technologies (ICT) industry directly in the service industries – such as call centres – that it spawns, or in ICT-based entrepreneurship, such as mobile phone and telephone booths. Others may benefit from increased access to information and social networks.

What are ICTs?

Information and communication technology (ICT) generally relates to those technologies that are used for accessing, gathering, manipulating and presenting or communicating information. The technologies could include hardware – such as computers and other devices. Or it can include software applications and connectivity – access to the internet, for example, local networking infrastructure or videoconferencing. Most significant is the increasing convergence of computer-based, multimedia and communications technologies and the rapid rate of change that characterises both the technologies and their use.[334]

On the mobile in Mali.

LEONARD FAUSTLE

MARTIN DIXON / DIXON DEUX YEUX

Girls at a computer class in Senegal.

Communication technologies have spread across the globe through the increased availability of the internet or web, as well as mobile phone infrastructure. Indeed, in 2007 almost 50 per cent of people in the world had access to mobile phones.[335] As we showed in Chapter 1, the world is currently experiencing a 'youth bulge' and in the next decade, a billion young people will reach adulthood. For young people, ICTs play an important part of this transition to adulthood, as well as their future employment prospects. Research on adolescent social networks suggests that Socially Interactive Technologies (SITs), such as instant messaging and text messaging, are allowing people across the globe to maintain social contact outside of their day-to-day face-to-face conversations.[336] For girls, whose mobility begins to be restricted with the onset of puberty, SITs offer a particularly useful way of maintaining their friendships and networks outside the home.

GIRLS IN SOUTH AFRICA USE MOBILE SOCIAL NETWORKS

In South Africa only 1 in 400 people have access to high speed internet, as opposed to 1 in 4 in Europe. However, South Africa has over 60 million mobile phone subscribers and the demand for cheap mobile phones is quickly outgrowing supply. In this new reality mobile phone-based networks such as MXit are quickly becoming the social networking programme of choice for girls.

A recent study by Dr Tanja Bosch-Ogada, a researcher based in the University of Cape Town, found that girls talk on mobile phones more than boys and that girls use mobile phones to maintain a kind of "intimacy in their social relations". Dr Bosch-Ogada found that girls used their mobile phones for social networking, peer support, and support with their relationship with their parents.

Adapted from: 'How Girls Use Mobile Social Networks – and Implications for M-Engagement', Mobileactive.org

According to the UN "ICT provides a main tool to reduce discrimination and to empower women for all types of activities, since information and capacity to communicate and to enrol in decision-making processes are the basic pillars of empowerment."[337] But for young women and girls, ICT proliferation per se is no guarantee of inclusion. Inclusion in the information society requires early investments in girls' capabilities so they can access and use new ICTs.[338] Training and computer literacy enable young women not only to use ICTs, but find employment within this rapidly growing sector. In addition to lack of training there is gender-based discrimination that prevent girls and young women from using and benefiting from ICTs. In particular, the burden of care in the household and lower incomes leave women with less time and disposable income to access information technologies outside their houses.[339]

Evidence shows that gender gaps become progressively larger with the growing sophistication of ICT – even in industrialised countries.[340] For instance, in Australia, there were 355,600 ICT professionals in 2004. Figures from the Australian Bureau of Statistics reveal that women comprised only 20 per cent of ICT employees and only 25 per cent of ICT university students.[341] It is quite likely that in the rapidly changing technology scenario, girls will lag behind in access to the opportunities presented by the internet, and there is a danger that easier access to 'traditional' technology will lead to girls' exclusion from newer, more empowering technology. Also, as the International Task Force on Women and ICTs notes, there is concern "that women's limited access to ICTs and their lower level of technological literacy globally will continue to compound the chronic shortage of skilled scientists, engineers and mathematicians needed to solve the century-old challenges that have yet to be significantly erased".

Information technologies have the potential to open up new learning opportunities that cut across existing physical and cultural boundaries, offering innovative possibilities in ongoing education and in peer to peer learning.[342] As a result, ICTs are uniquely placed to overcome traditional barriers to education. But in order to be able to access these opportunities, girls and young women not only need to be educated, they also need to be computer literate and have access to technology – something which is not always easy in countries where even the electricity supply is limited.

W.TEC

The Women's Technology Empowerment Centre (W.TEC) in Nigeria runs a week-long W.TEC Girls Technology Camp, which introduces teenage girls from economically disadvantaged backgrounds to ICT. Through classes, presentations, excursions and leadership workshops, they learn about computers, technology careers, and the relevance of ICT to learning and work. Networking for Success teaches young women to use social media – blogs, wikis, podcasts, and social networking sites – and other ICT effectively, to raise awareness of problems that women face and mobilise communities to action.

W.TEC's approach comprises training, research, mentoring, career counselling and work placement. Women acquire knowledge that can be used for social and economic empowerment through training. This is complemented by activities that increase women's confidence using technology. W.TEC offers a female-friendly learning environment: 80 per cent of the facilitators are women. Research provides data that will form a framework for developing effective programmes.

W.TEC has found that practicality and partnership are key to success. Programmes emphasise the practical, to ensure that what girls learn can be easily applied and fit into their lives. Post-training facilities for girls ensure that girls are able to practise their new skills. Maintaining a network of past and current participants provides ongoing support to alumni and encouragement to new participants. W.TEC has also found that partnering with local organisations with similar missions and complementary areas of competencies has increased the impact of its work.

International Calling

"Hi, my name is Susan Sanders, and I'm from Chicago," said 22 year-old C R Suman, who is in fact a native of Bangalore working for an American telecommunications company. In case her callers ask personal questions, Ms Suman has conjured up a fictional American life, with parents Bob and Ann, brother Mark and a made-up business degree from the University of Illinois. "We watch a lot of 'Friends' and 'Ally McBeal' to learn the right phrases," Ms Suman said. "When people talk about their Bimmer, you have to know they mean a BMW."[343]

For many young women living in developing countries, ICT expansion has led to new job opportunities – particularly in call centres. While working in the ICT sector is often considered to be more socially acceptable and of a higher status than the alternatives, these new jobs have different consequences for men and women. With the ICT industry reflecting the unequal distribution of women in the workforce[344], it is of little surprise that women predominate

only at the lower skilled end of the industry – finding it both harder to access the technical education that would propel them into more highly skilled and better paid jobs, and to overcome being pigeonholed for certain jobs because of their 'soft skills'.[345] It is worrying that, in countries offering few paid work alternatives to call centres, a generation of young women risk being de-skilled by repetitive and boring work.[346]

Data from 2003 highlights the levels of inequality in ICT workforce:[347]

- If the current number of women computer programmers in Western Europe were to double to 94,000, women would still constitute only seven per cent of the total workforce;
- No European Union member state has more than a third women researchers in engineering and technology, while the average is 10 per cent;
- In the US, women make up:
  9 per cent of mid- to upper-level IT engineers
  28.5 per cent of computer programmers
  26.9 per cent of systems analysts
  85 per cent of data entry workers;
- In Asia, women constitute 20 per cent of programmers, mostly in lower-skilled, low-value-added positions. They make up the majority of workers in data processing, especially outsourced work.

Even when young women do get into high-skill jobs in the ICT sector, they have shorter careers than men.[335]

ICT – an opportunity for change

Despite the challenges, employment in the IT sector will no doubt remain a good option for many young women, with IT-related industries the fastest growing and most flexible in the world. Already ICTs are opening up exciting new career prospects for young women, both as employees and as entrepreneurs. Young people from all over the globe have been at the forefront of start-up companies utilising technologies such as the mobile phone and the internet.[349] Young women have the opportunity to take part in this growing field if they had the right investments at an early age. In Asia, women head 35 per cent of small and medium enterprises. Access to ICTs may allow these women to find new markets and enhance existing enterprises.[350] This is doubly true for girls growing up to become the next generation of entrepreneurs right now.

One of the methods of promoting young women's livelihoods through e-commerce – buying and selling goods and services on the internet – is being pioneered in South Asia. SEWA, a women's trade union in West India, is offering women working in the informal sector e-commerce opportunities which directly link buyers to sellers and eliminate the intermediary. This means women can sell their products directly and therefore increase their profit margins.[351]

Another example of a successful ICT-enabling business in India is that of women milk collectors in Rajasthan. The use of a smart card has enabled these women to record the quality, fat content and sales of milk to distributors, and it also serves as a bankbook, allowing them to make decisions on spending and increasing their profits (primarily by eliminating the intermediaries).[352]

Telecentres: a new opportunity for young women

The operation of telecentres as business enterprises has been a much-touted ICT strategy across the developing world, especially to enable rural connectivity and ICT access. Already in India and Malaysia the proportion of women working in call centres is high – from 40 to 70 per cent.[353] However, establishing accessible technology is not straightforward. In Africa, for instance, connectivity is still a huge challenge and as a result opportunities for ICT-based innovation and entrepreneurship are not as developed as in other regions.[354] Experience from India also indicates that poor, rural young women are able to run profitable IT enterprises only if they are backed by the state or local non-governmental organisations which can ensure their access to specialised locally based skill training.[355]

Innovative efforts to promote girls' leadership through telecentre management are having an impact – especially in situations where telecentres play a central role in the life of the local community. For example, the Mahiti Manthana project in southern India attempts to create a new information culture in the community where poor Dalit

SVEN TORFINN / PANOS PICTURES

A young Kenyan woman at work at an international call centre.

women's collectives run telecentres.[356] They employ girls from the community who become a critical link between the village and public institutions. The girls also create and maintain information databases at the telecentre about the village, which is used for local planning.

There are, however, concerns that the ways in which ICT access is currently being developed and rolled out, often through the private sector, have impeded ICT access for the socially marginalised, including girls and women. Similar concerns over capacity abound in developed countries as well. Recent research into male-dominated industries, including ICTs, from the Equal Opportunities Commission in the UK noted that "women as a group within the UK still lag behind men in terms of their skills and qualifications. Despite this, there is no explicit strategy to address these identified skill needs of women."[357] The European Commission's department for Employment, Social Affairs and Equal Opportunities recently highlighted a groundbreaking training course that was created in the UK and is currently being rolled out in other EU countries. The JIVE Development Partnership is made up of regional 'Desegregation Hubs' to open up career paths for women in male domains of the labour market, including the IT industry. It does this through a number of training courses, which give "encouragement to women and girls who are working and/or training in male-dominated sectors". This includes mentoring girls at schools and providing professional and personal support during the early stages of training and career development.[358]

Tackling the structural barriers to ICT access for girls and women requires a large-scale 'access for all' approach. A sea-change in vision and policy is needed to consider not just the right content and software, but also the most appropriate communication methods to benefit girls' participation in creating, utilising and sharing knowledge.

COMMUNITY TECHNOLOGY & LEARNING CENTRES

In China each year, millions of people migrate from rural areas to urban centres in search of work. Finding work and trying to fit into new and unfamiliar

surroundings pose big challenges for these migrant workers – many of whom are young women.

To assist these migrant workers, Plan China, in co-operation with Microsoft, has established Community Technology & Learning Centres (CTLCs) in Xi'an and Nanjing – two cities with large migrant populations. The Centres provide computer-related training and support to help migrant workers assimilate. While still in their early stages, the Centres have already produced many success stories, including that of 24 year-old Guizhen Xu.

Abandoned by her parents as a child, Xu was from an early age eager to learn and was fortunate in being able to combine school with assisting her adopted father on his farm. But his premature death in 2003 put paid to Xu's hopes of furthering her education beyond high school. Needing to earn money, Xu moved to Nanjing and came across the CTLC, where she was able to complete various computer-related training courses. Through the CTLC, Xu successfully applied for financial aid to continue her studies, and in 2008 was accepted at a local university where she is studying administration management.

During the two years it has been operating, the Nanjing CTLC alone has directly benefited more than 2,000 migrant workers like Xu – the majority of whom are women.

"I have learned to use the internet at school. I have used it to work on collaborative projects with other learners where we used the internet to work on our projects like the one about women in traditional marriages from different cultures in Africa."

Sophia, 18, Uganda*

"Girls are really good at cell phones, like I know a lot of guys, who can't do [it]. I mean, they have cell phones; [...] they know how to call people, and that's about it."

Girl, 13, Canada**

"In sixth grade, I think girls are a lot better at technology than boys, because the boys just want the gory stuff – most of the boys do that – they'd rather be outside playing sports or attacking people with fake swords."

Girl, 13, Canada**

* Isaacs, Shafika, (2001) 'It's Hot for Girls: ICTs as an instrument in advancing girls' and women's capabilities in school education in Africa', UNDAW [accessed: 29 June 2009]: www.un.org/womenwatch/daw/egm/ict2002/reports/Paper%20by%20Isaaks2.PDF

** CHI (2006),'"Girls Don't Waste Time": Pre-Adolescent Attitudes toward ICT', Canada [accessed: 29 June 2009]: [Internet] http://userpages.umbc.edu/~lutters/pubs/2006_CHI_LBR_Hou,Kaur,Komlodi,Lutters,Boot,Morrell,Cotten,Ozok,Tufekci.pdf

Roma girls in Europe

"Because Roma women are made for giving birth." [359]

The experiences of Roma girls demonstrate clearly that prejudice and discrimination against girls and young women, as well as inequality and lack of opportunity, are prevalent in many different countries and survive in the face of legislation and prosperity, and across different cultures.

Roma, with a population of more than 10 million[360] people dispersed across the continent, is Europe's largest minority and its most vulnerable.[361] Roma have no historical homeland and their roots are widely debated. Roma constitute an extremely diverse minority, with multiple subgroups based on linguistic, historical and occupational distinctions.[362] What they have in common, wherever they are in Europe, is low socio-economic status and high social exclusion.

Prejudice and discrimination against all Roma is widespread but cultural attitudes mean girls lose out the most. Because they are girls they are valued less by their own communities, and because they are Roma they are shunned by the wider society in which they live. The same pressures to leave school, marry early, and confine themselves to the domestic sphere; the same lack of female teachers, or other professionals as role models, as are found in the poorest nations, apply to Roma girls in Europe.

"My dad thinks only he [her brother] should go to school and I shouldn't. Since I have no mum, there's no one to clean the house and to wash the clothing, and Dad thinks that I shouldn't go to school."

Girl, Serbia

The Roma population in Europe is disproportionately young, due both to a relatively high birth rate and a short life expectancy. Population statistics are unreliable but it is estimated that across 7 countries 46 per cent are children.[363]

Roma children in Central and Eastern Europe may attend separate schools or be segregated when attending mainstream schools. Others are placed in special schools for children with mental disabilities, but not for genuine health reasons, or are abandoned in medical institutions immediately after they are born. As an increasingly large percentage of the school-age population in many countries which makes up Europe's future labour force, a failure to address inequalities in education now is likely to have long-term implications, not only for Roma but for Europe as a whole.[364]

Reliable information on the current situation as it affects girls is hard to find. Guidance for countries with Roma in the form of '10 Goals for Improving Access to Education for Roma' does not include explicit reference to girls.

The information that is available, however, reveals just how disadvantaged Roma girls are:

- In Serbia, research by the Belgrade Roma Children's Centre shows that about 20 per cent of the local Roma women have never attended school, while 28 per cent had started but not finished primary school. The drop-out rate of Roma girls is currently estimated at 14 per cent.[365]
- In the Slovak Republic, only 9 per cent of Roma girls compared with 54 per cent of Slovak girls attend secondary school.[366]
- In Romania, 39 per cent of Roma girls aged over 10 are without any education, compared with 6 per cent of the Romanian population, and only 1 Roma girl attends university for every 60 Romanians.
- In Kosovo, only 56 per cent of young Roma women aged 15 to 24 are literate (as opposed to 98 per cent for the rest of the population), and 69 per cent of Roma women aged 25 to 34 are literate (as opposed to 98 per cent for the rest of the population). In addition, only 25 per cent of Roma children attend secondary education and only 1.4 per cent finish college.[367]
- In Macedonia the Roma girls' enrolment rate for primary education is 71 per cent,

JULIE DENESHA / PANOS PICTURES

A young Roma girl in the one-room home she shares with her parents and four siblings.

while for the rest of the population it is 98 per cent.[368]

- In the Czech Republic only 4 out of every 10 Roma women obtained some vocational skills, compared to 6 out of every 10 men.

The Decade of Roma Inclusion 2005-2015

While legal protection against discrimination in education exists in the form of UN conventions and recommendations[369], it has been recognised that further action is required. There are now 12 countries signed up to the Decade of Roma Inclusion 2005-2015. It was launched in February 2005 as "an international effort to combat discrimination and ensure that Roma have equal access to education, housing, employment and health care" and its aims include 'gender mainstreaming'. The initiative is supported by the Open Society Institute, the World Bank, the European Commission, the Council of Europe, the Council of Europe Development Bank and the United Nations Development Programme. Each country involved has developed a national Decade Action Plan that specifies its goals in the priority areas. (But only as late as May 2009 were proposals put forward to ensure consistent measurement of the impact of measures taken.[370])

The initiative makes education for Roma a high priority. A Roma Education Fund (REF) was established in 2005 "to expand educational opportunities for Roma communities in Central and Southeastern Europe. The goal of the REF is to contribute to closing the gap in educational outcomes between Roma and non-Roma, through policies and programmes including desegregation of educational systems." The 'Equal Access to Quality Education for Roma' monitoring report series focuses on the effects of domestic policies on the Roma education.[371]

"One of my friends had this experience that she had her child at pre-school and she was the only Roma girl there. She was told that other kids and their parents mind having a Roma girl at their pre-school and that it would be better if she stops attending."

Girl from the Slovak Republic

"A fourth-grade Roma pupil in Nikši also reported feeling seriously offended by a teacher who told him and his two other Roma classmates: "You, Gypsy, and you, Gypsy, and you, Gypsy girl, come to an additional class this Saturday at 5pm."

Girl from Montenegro

"An 11 year-old girl told me that she does not go to school because she has to work scavenging through the garbage."

Girl from Albania[372]

This lack of education also means that Roma women's employment opportunities are extremely limited:

- As many as 44 per cent of working-age Roma women can be considered functionally illiterate. Another 44 per cent have only some basic literacy and numeracy skills. Only 12 per cent can be considered as functionally literate, that is, able to answer most of the relatively simple questions that require primary school-level knowledge.[373]
- A recent study carried out by Open Society Institute found that 54 per cent of Roma women in Romania worked informally in jobs that provided no benefits or formal work agreements.[374]
- The low employment rate among Roma is largely the result of low labour force participation by Roma women. It is half that of Czech women overall: 31 against 62 per cent[375]

Roma gender differences in education

Source: UNDP, 2006

Youth labour force participation rates, by sex, 1995 and 2005

Czech Republic	Unemployment rate		Labour force participation rate		Employment/ Population ration	
	Roma	Non-Roma	Roma	Non-Roma	Roma	Non-Roma
Women (aged 24+)	14	6.8	30.5	61.5	26	57
Young Women (aged 15-24)	24.7	10.7	42.4	31.9	31.9	28.5

Source: Roma Labour Force Survey 2008 and Eurostat

ANA BLEAHU

A little girl from a Roma camp in Italy.

Child marriage

All over the world child marriage and early pregnancy stop girls going to school. They lose their right to education, their chances of decent work for good money, and the increased status that these benefits would bring.

The health and happiness costs to girls who are married off at an early age can be incalculable.

In Caras Severin County, Romania, MS, a 10 year-old Roma girl, was sold by her parents to the parents of DM, a 17 year-old youth. At the age of 12, MS gave birth by caesarean section to a child, but was told by doctors not to have any more children. At this point, the parents of DM attempted to reclaim the dowry from the parents of MS, citing default of contract.[376]

ESMA'S STORY

Esma, from Macedonia, is 14 years old. She is prepared to be sold to the parents of Redxep. Redxep is 18 years old and this is his second marriage. Esma's bride-price is 1,000 euros ($1,400). Esma is illiterate, having left school when she was only nine. Until now, she has been living with her parents and nine brothers and sisters. Her family is very poor, and decided she should be married for the money it would bring them. Even though child marriage is forbidden in Macedonia, it is estimated that thousands of Roma children are married every year. The tradition continues and is rarely tackled because child marriages within the Roma community are not considered official.[377]

JENNY MATTHEWS

Working life

4

"Life in the village was fun. My friends were there and we all played together, went to school. Here I have to work. But at least we don't have to starve or worry about money or suffer hearing the little ones crying because they are hungry. I have friends here too. We work together."

Gangamma, 15, construction site worker in Bangalore, India

Introduction

Chapter 3 examined the ways in which girls need to be prepared to be economic citizens and how these preparations are influenced, and limited, by parental and social expectations of what their roles should be.

The luckiest of these girls, who by now are young women, will emerge from full-time education and training endowed with the skills, capabilities and knowledge they need to successfully enter the world of work and begin an economically independent life. For others, particularly those whose schooling has been curtailed or never even began, the future is less certain. But even for these less fortunate young women, economic opportunities exist in larger measure than ever before.

In this chapter we look at the opportunities that both the formal sector and the informal economy hold for young women – and the structural and personal obstacles they can face. We examine the risks and benefits attached to formal and informal sector employment, and look at how such risks can be reduced and the benefits maximised.

Young women's earnings are instrumental in raising their families out of poverty. It is commonly the case that unmarried girls contribute most if not all of their earnings to their parents' households, helping to pay for basic expenditure such as food and housing, as well as longer-term investments in health and education. In Bangladesh, 77 per cent of garment workers aged 10 to 14 contribute all their income to their household, compared with 48 per cent of those aged 15 to 19. The scope for young women to have some control over income appears to rise with their age and income. However, most, whether they live at home or elsewhere, state that their incomes are an integral part of the larger household budget.[378] Other data from Bangladesh suggests that female workers employed in the export-oriented garment industry contribute 46 per cent of their family income; that 23 per cent of the unmarried garment workers are the main earners of their family; and that without female workers' earnings, 80 per cent of their families would slide below the poverty line.[379]

In many parts of the world young women dominate the informal economy,[380] making a precarious living in agriculture, domestic service and numerous other kinds of work that go largely unrecognised and unprotected by labour laws and social safety nets. In the traditionally male preserve of the better-protected formal sector, young women are also participating in ever-greater numbers – especially in export-oriented industries such as garments, textiles and electronics. At the same time, wherever

they are employed, household chores and the responsibilities of raising a family remain squarely on women's shoulders. This can create an exhausting double burden which impacts on their ability to seek and retain paid employment.

Not all paid work is decent work, nor is it empowering for young women. While earning an income, many young women work unacceptably long hours under informal, overly flexible and insecure work arrangements. In these environments they are also discouraged from organising collectively to secure their rights.[381] Such poor quality employment can harm young women's health, self-esteem and their future employment prospects, and can ultimately have a negative impact on economies and societies as well.[382]

Even the better regulated and protected formal sector is not risk free. The gender discrimination which is ubiquitous across the world of work, and the vulnerabilities this creates, generates risks for young women. In situations where the prospects for finding paid work are low for all young people, young women are generally the first to give up – falling prey to explicit or unspoken pressure to revert to traditional unpaid, family-based work.

Self-employment, both formal and informal, is another channel for young women. With the right inputs – training, access to credit and property rights – it has become one of the fastest growing sectors and engines of job creation. In many parts of the world, where employment options are limited and limiting, women have led this growth.

DECENT WORK FOR ALL

Launched in 1999, the International Labour Organisation's decent work agenda is to date its most comprehensive approach towards protecting workers' rights and improving their social conditions – whether they are in the formal sector or working in the informal economy. Defined as "work taking place under conditions of freedom, equity, security and dignity", the decent work agenda has been widely embraced by governments, trade unions and non-governmental organisations (NGOs) alike.*

PLAN

Nineteen year-old Hong selling snacks to pay for her education.

The International Labour Organisation (ILO) also defines what constitutes un-decent work, namely "vulnerable employment". This term refers to 'own-account' workers and contributing family workers, who have no formal work arrangements and therefore are more exposed to economic risk. The organisation estimates that in 2009 the number of women in vulnerable employment will rise from 628 million in 2007, to 671 million in 2009.[383]

As part of its agenda the ILO has launched a global campaign aimed at achieving gender equality at work through awareness building, advocacy and ratification and application of relevant labour standards.**

The campaign is built around 12 'decent work' themes. They include: maternity, paternity and work; child labour; workplace family policies; gender stereotyping; migration; occupational health and safety issues; and issues related to older workers. These themes are examined through a gendered lens in the overall context of the ILO's four key tenets: namely the need for access to rights, employment, social protection, and social dialogue.

The campaign is organising gender equality-related events that actively reach out to ILO constituents and the general public throughout 2009.

While in general terms the decent work agenda has put workers' rights squarely on the international agenda, the vagueness of its provisions are a cause for concern for some who wonder whether it will have any real impact on workers' daily lives – particularly those working beyond the formal sector.** So far, the decent work agenda has made little obvious difference to the working conditions of the army of young women working in the informal economy, whose choices are still limited by their double burden of paid work and household commitments, and whose economic rights remain largely unrecognised.***

* www.ilo.org/decentwork

** Gender Equality at the Heart of Decent Work, ILO: www.ilo.org/wcmsp5/groups/public/---dgreports/---gender/documents/publication/wcms_093653.pdf

*** Franck, A K, *Key Feminist Concerns Regarding Core Labor Standards, Decent Work and Corporate Social Responsibility*, WIDE, 2008.

Opportunities for young women

According to the latest global statistics, 1.2 billion women are currently employed around the world. This represents just over 40 per cent of all paid workers. However, fewer than a fifth are employed in the manufacturing industry, compared to more than a quarter of men. The large majority of women work in agriculture and increasingly in tourism and other service sectors.[384]

The past 30 years have seen women entering the workforce in ever-greater numbers. At the same time, the market liberalisation policies adopted by many countries have meant that certain forms of informal and non-standard employment have also been increasing.[385]

The extent to which these two phenomena are connected is a matter for debate. However, a consequence of these trends is that the once rigid divisions between formal and informal employment are now less clear cut and as globalisation has intensified, the chances of getting a formal sector job have decreased. Companies have increasingly shifted their production to less regulated environments, and taken on workers under more informal employment terms in order to maintain an elastic and low-cost workforce.[386]

As a result, while wages and social protections tend to be lower, the flexible nature of many jobs in the informal economy – such as part-time or casual work arrangements – may allow more young women to take on paid work. However, the balance between the benefits and costs of such jobs to young women depends on the kind of work and their circumstances.[387]

Working in the formal sector

Female participation is on the increase in the formal labour sector, which includes manufacturing, services, tourism, health care and the public sector. All over the world the public sector remains one of the main employers of young women. For instance, in the UK 65 per cent of public sector workers are women, compared with 41 per cent of private sector workers.[388] In countries receiving development assistance from richer governments, public sector employment plays a leading role in tackling gender discrimination.[389] In such cases money is often allocated specifically to target discriminatory work practices, such as unequal pay. In many countries the public sector has led the way in non-discriminatory employment practices and wage equity with the private sector then following the standards set.

GENDER EQUALITY IN PUBLIC SECTOR EMPLOYMENT

Australia has recently implemented Equity and Diversity Plans across government which require that objectives be set for women in employment. In Western Australia, the development and implementation of a gender equality strategy was originally provided for under Section 31 of the Western Australian Equal Opportunity Act 1984, as measures intended to achieve equality across Australian society.

The Western Australian Authority has been aware for some time that its senior management is predominantly male and that women are under-represented in management structures compared to their representation in the organisation as a whole. The lack of women in management has limited the Authority's diversity in planning, policy development and the design of services provided to the West Australian community. The Western Australian government's Equity and Diversity Plan includes a strategy

to increase the proportion of women in senior management positions, based on evidence that greater diversity will ultimately lead to more relevant and appropriate services. Recruitment guidelines include recommendations on how to communicate employment opportunities specifically to women; how to get a gender balance in applicants; and how to assess women's suitability for posts. They also recommend a specific recruitment policy framework for recruiting women into senior management positions.[390]

Another major employer of young women is the export-oriented industry sector which produces garments, textiles and electronics – and where low labour costs are a crucial part of international competitiveness.[391]

The free trade economic model adopted by many countries in the 1980s focuses on achieving economic growth and development through market liberalisation, deregulation and privatisation.[392] Under this model demand for women workers is high. Employers perceive young women as more productive in the types of jobs available in the export sector because of their supposed 'nimble fingers', their obedience and because they are less prone to worker unrest; the perception that they are better suited to tedious work; and their reliability and easiness to train relative to men.[393] Young women are also perceived to be cheaper than men to employ because it is assumed they are less skilled, and not the primary earners in their households.[394]

Despite such downward pressures on wages, average earnings for women as well as men are still higher in the formal sector than in informal employment, and the risk of poverty is lower than for informal workers.[395]

BREAKING GENDER BARRIERS

Like many children in Latin America, Paula Correa did not have an easy childhood. Her father – an alcoholic – left the family when she was seven and never came back. A few years later she lost her grandfather, her family's main financial supporter.

"My mother had a full-time job selling shoes, so I was left home in charge of taking care of my brother and responsible for the household chores," says Paula. "From time to time, I also did small jobs to earn extra money."

The years went by and Paula saw her chances of acquiring a formal education wither away. Her brother at first attended school but later dropped out and got two jobs to contribute to the family's income.

Paula dreamed of helping her mother and brother, but she simply did not know how. One day, at the age of 15, she was walking down the streets of her native Belo Horizonte, in southeastern Brazil, when she happened to see a poster offering free training courses on automotive mechanics. She never imagined that seeing this poster would change her life. The poster belonged to the National Service for Industrial Learning (SENAI), Latin America's biggest vocational training centre and a member of the International Labour Organisation's Inter-American Centre for Knowledge Development in Vocational Training (ILO/CINTERFOR).

But Paula quickly discovered that finding a course she enjoyed was only the beginning of an uphill struggle. She had to sign up without telling her mother, who wanted her to remain at home, and had to walk three kilometres every day to go to classes, a trek she made many times on an empty stomach. "It was a lot of hard work. I took five courses during a period of five months and was finally chosen to become a trainee. It was only then that I realised it was all worthwhile," she says.

Finding a job as an automotive mechanic – an industry dominated by men – was not simple either. "I was discriminated against for being a woman. I even lost a boyfriend because of my profession," Paula recalls, highlighting the difficulties of gender stereotyping – one of the many problems faced by working women.

After working as a mechanic for different companies, she returned to the SENAI as a full-time instructor. She is now married and has a one-year-old baby. "The only thing missing," she says, "is my own house." But she now has the skills to pursue that dream.

Adapted from: www.ilo.org/decentwork 'Breaking gender barriers: A young woman's quest in a male-dominated profession', ILO Online, 11 August 2008.

Accessing opportunity

As we saw in Chapter 2, deeply entrenched beliefs in many societies hold that a woman's reproductive role supersedes the pursuit of paid work. This can result in many young women too quickly giving up finding paid work, or being discouraged from even looking, because of their domestic roles and the pressure to marry young.[396]

The relentless gender stereotyping of girls and young women creates significant obstacles, limiting economic options. In school and in the world of work, girls and young women are pushed towards relatively poorly paid and low skilled 'women's jobs', such as in catering and garment manufacturing, or into better paid but equally typecast 'caring' professions such as teaching and nursing.[397]

There are many reasons why girls find it hard to compete for work:

- Early childbearing and other care responsibilities make the demands of a full-time or professional job hard to maintain.
- Social restrictions placed on girls make participation in the labour market difficult. Families may not be supportive or may fear for girls' safety at work and when travelling.[398]
- In some countries young women's employment is seen as a threat to culturally accepted gender roles.

For millions of adolescents, combining school with paid work is seen as a way of improving their options while helping to keep their families from destitution. This can be a crippling double burden for some, but for others can be a way out of poverty and a chance to learn skills while still going to school. However, girls who successfully combine school with paid work are still at a disadvantage. As boys get older they are increasingly able to concentrate their out-of-school time in economically productive activities, while girls find their time split between paid work and their duties at home. This means that among girls and boys working and going to school, girls invariably have less time than their brothers to engage in paid work.[399]

Even in regions where young women pursue higher education in large numbers, such as in Western Europe, the results do not always lead to better work opportunities. This may be because young women may have more limited access to information and job search mechanisms than young men, but is also often the result of discriminatory attitudes held by employers.[400]

Data from the ILO's School-to-Work Surveys (STWS) provides an insight into the different reasons why young women are not in the labour force. In China, for example, half of all female youth surveyed cited

Youth labour force participation rates, by sex, 1995 and 2005

	Total		Males		Females	
	1995	2005	1995	2005	1995	2005
World	58.9	54.7	67.2	63.0	50.1	45.9
Developed Economies and European Union	53.6	51.8	56.9	54.0	50.1	49.6
Central and Eastern Europe (non-EU) and CIS	47.2	41.8	52.8	48.4	41.5	35.0
East Asia	75.2	67.3	74.6	66.3	75.7	68.4
South East Asia and the Pacific	56.1	56.5	64.5	64.2	51.6	48.5
South Asia	50.6	47.2	68.0	64.2	31.7	29.1
Latin America and the Caribbean	56.4	54.2	70.4	63.8	42.3	44.5
Middle East and North Africa	40.0	40.0	56.2	54.3	23.2	25.1
Sub-Saharan Africa	68.2	65.5	76.1	73.7	60.2	57.3

Source: ILO (2006)[403]

housework and/or childcare responsibilities as the primary reason that they were not working for pay. In Kosovo, almost a third of young women were out of the labour force due to ill health or disability. Meanwhile, in Syria, a third were denied permission to work by their families.[401]

In spite of advances in reducing the gap between the numbers of girls and boys in education, and the increase in young women in paid employment, there are still many more men in the labour force than women.[402] The numbers of young women joining the labour force is lower everywhere than the rate of young men. The only exception is in East Asia, where there are more than 68 per cent of young women in the labour force, compared to just over 66 per cent of young men.

Evidence shows that in places where labour force participation rates are high and young women have joined the labour force in greater numbers, they experience significantly higher rates of unemployment than young men. In Latin America and the Caribbean, almost 22 per cent of young women are unemployed, compared to 14 per cent of young men and in the Middle East and North Africa, close to a third of women aged between 15 and 24 are unemployed, compared to less than a quarter of young men.[404]

In some regions the differences become even more stark when the 'home status rate' – those young people who are neither in the labour force nor in school – is added to the unemployment statistics. Across all regions, young women are far less likely than young men to be in paid employment. In South Asia, for example, over half of young women are 'jobless', compared to 18 per cent of young men.

The informal economy

"I have been here as a waitress for three months and before that I worked in a bakery for a month. I had worked there in my vacations as well. I left school after the first year of high school because my siblings were in college and the family could not afford for everyone to go to school. I enjoyed school but wanted to help my family. I earn 1,200 pesos ($30) a month and get free board and lodging. I send half my money home one month and the other month I send it to my sister to help her with her college. I do not manage to save anything, but when my sister finishes college and gets a job she will pay for me to go back to school. I like working – the hard work only really starts at 4pm and I have learned a lot. In my spare time I watch TV and text my friends. I don't want to get married until I have finished college."

Irene, 17, Philippines

Example of cause-effect relationship (problem tree) of high numbers of young women in the informal economy

Source: ILO, 2008, Guide for the Preparation of Natural Action Plans on Youth Employment, YEP (Geneva).

For the majority of poor people around the world, working in the informal economy is the only way of earning a living – be it on farms, in construction, on the streets or in the home. Even though work in the informal sector is the backbone of many developing economies, it continues to go unrecognised and remains unaccounted for in official statistics. The resulting lack of employment protection makes for a tenuous existence.

However, in spite of often relatively low pay, insecurity and danger, women's paid, and unpaid, work continues to help keep millions of families out of poverty.[405] In addition, working in the informal economy provides many young women with a degree of economic independence and flexibility.

GIRLS IN CONSTRUCTION

The construction workers' labour camp, on the outskirts of Bangalore, stands in stark contrast to the glitzy chrome and glass high-rise buildings that serve the IT needs of many Indian and international companies. By any standards, conditions are basic, but the workers aren't complaining. They are thankful for the work, having enough food to eat and the certainty of a weekly pay cheque. For young women workers the camp also offers a life free of the uncertainties and restrictions of the village – freedom from the strict social norms, from caste barriers and from their lowly status in the family hierarchy. Despite the exhausting work, there is a real sense of pride among young women that they are economically independent, and can help support their families.

"Here we work seven days a week very hard. We leave by 9am and return at 6.30pm. I carry heavy head loads of sand, cement, gravel or debris. It's non-stop work. We are exhausted at the end of the day but we come home with good money. We are independent and no one hassles us or quarrels or tells us what to do," says 17 year-old Shanamma, who is working with her older sister on one of the construction sites.[406]

The trend towards the informalisation of labour is growing. Statistics from a number of developing countries show that at least half of all non-agricultural employment is informal, and it can sometimes be as high as 80 per cent.[407]

Evidence shows that in developing countries over 60 per cent of women workers are in informal employment outside of agriculture, and the rate is far higher when the numbers of women working in agriculture are included.[408] The majority of informal workers are young women who are in the least visible and most precarious jobs, such as domestic work and piece-rate homework.

While informal economy workers share many characteristics, their employment terms – and therefore their experience of work – can be very different. Around two-thirds of informal workers in developing countries are self-employed. This includes employers in informal enterprises, own-account workers and unpaid relatives working in family businesses. The remaining third are informal wage workers, including employees in informal enterprises, casual workers, domestic workers and homeworkers – also known as 'industrial outworkers'.[409] An earnings hierarchy exists among these groups, with informal enterprise employers earning the most and homeworkers earning the least.[410] While young women can be found throughout the informal sector, they are most prevalent at the lower-wage end – particularly in domestic service and homeworking.

Girls and young women working in the informal economy are:

- **In less secure jobs, are generally paid less and are financially more vulnerable to the effects of national, local and family economic and social crises.** The result is a 'hand to mouth' existence which makes girls and young women more vulnerable.
- **Likely to have fewer employment rights and benefits than formal sector workers.** As informal sector workers in 'invisible' parts of the economy, young women and girls have far fewer opportunities to organise and act collectively for improved pay and conditions.
- **Less likely to be able to access basic infrastructure and social services** such as

health care and educational opportunities. There are fewer training opportunities and career prospects. It is more difficult to access capital and formal financial services and so they are more reliant on loan sharks and moneylenders.

- **Unable to exert influence over state, market and political institutions that determine the 'rules of the game'.**

Together these costs take an enormous toll on the financial, physical and psychological well-being of many informal workers and their families.[411]

GIRLS IN MINING

Mining is a form of work that is dangerous to children in every way. According to the International Labour Organisation (ILO) about a million children work in small-scale mines and the number is increasing.*

Until recently, it was assumed that child labour in mining was principally the domain of boys. This is not the case. ILO-IPEC has found the involvement of girls in mining to be much more frequent and far-reaching than was initially thought.**

According to the ILO, while girls are increasingly involved in hazardous occupations deeper into the interiors of mines, they are also required to uphold their traditional female responsibilities in the home. This means that girls are not only performing the same dangerous mining tasks as boys, but they are working longer hours, have a greater workload and as a result have less time for schooling.**

Evidence also shows that sexual harassment, abuse and commercial sexual exploitation of girls is commonplace in male-dominated mining environments. Out of 130 girls interviewed in the Mireani mining zone of Tanzania, 85 revealed that they were engaged in commercial sex work. Transactional sex is also widespread in mining zones, where girls exchange sexual favours for food and clothes.**

Rangamma's story: stone quarrying in India

Rangamma, 12, trudges through the stark white stone quarry in her bright orange traditional skirt and shiny pink blouse. At the quarry, she begins pounding rocks into little pieces with all her might. The work is hard and unrelenting. Stone chips fly. The air is full of dust.

STAN THEKAEKARA

Rangamma at work.

"My parents came here to Bangalore after working for two years close to our native place," says Rangamma. *"I couldn't go to school as my mother had to work and I had to look after the kids. Now Mother is home I am working with appa (Father). We wake up at 6am and I wash the dishes. Appa leaves for work at 6am and I take his lunch when I join him at 9am. I help appa by breaking stones, filling them in the baskets and loading them into the trucks. We get 600 rupees for one lorry tipper. But we pay for the explosives used to blast the rocks. So appa makes 1,000 to 1,200 rupees (about $20) a week."*

Estimates as to the numbers of girls and boys working in India's mines and stone quarries vary widely, and there is no specific data on girls. However, it is likely that hundreds of thousands of girls are involved across India – some in bondage, many of them Dalits – previously known as 'untouchables') and almost all of them from impoverished migrant families who have travelled from other parts of India seeking paid work of any kind.***

Girls such as Rangamma regularly work up to 14 hours a day engaged in back-breaking work – digging, breaking and loading stones. They also help to process the ore in toxic and hazardous environments, without safety equipment.

"When we start we have a lot of blisters. Gradually they go away and the skin on your palms becomes harder," Rangamma confides. *"The dust gets into your eyes and they become infected. We put in some medicine. It goes away."*

Over time, the heavy work and the environment in which girls such as Rangamma labour, can be devastating. On average, this kind of mining work takes 10 years off a worker's life – an early death commonly brought about by silicosis or lung disease.

Rangamma is not, officially, a working child. Officially, she does not exist. The contract is with her father. Such arrangements allow the contractors to say they do not employ children. It's not their problem if entire families work together to supplement the family income. And yet the whole family must work to earn enough to survive. And there is no shortage of work, with high demand for minerals and stones for use in India's construction industry and for export to Western countries and to China, Japan and Korea.

* www.ilo.org/ipec/areas/Miningandquarrying/lang--en/index.htm

** ILO-IPEC, Girls in Mining: Research findings from Ghana, Niger, Peru and United Republic of Tanzania, 2007 (www.ilo.org/ipecinfo/product/viewProduct.do?productId=5304)

*** For current statistics see, for example, www.ilo.org/childlabour and www.globalmarch.org. Reports on specific locations contain local estimates, such as www.indianet.nl/ourminingchildren.pdf

At work, at home

Nowhere are the risks to young women of working in the informal economy more apparent than in the area of domestic service. Over 100 million people – predominantly young women and girls – are estimated to be working in this least regulated and protected of sectors.[412] Indeed, the ILO estimates that there are more girls aged under 16 in domestic service than in any other type of work.[413]

Here is the story of Fatima, a 13 year-old domestic worker in Dhaka, Bangladesh:

"I am the oldest in a family of six children. My father was afflicted by various diseases. He soon became disabled and could not support us. It was impossible for my mother to manage the family on her own. When I was 10 years old, my mother sent me to Dhaka with a woman. This woman's business was to take women and children from the village and place them in people's homes in Dhaka as domestic help.

My family did not want me to work in a garment factory. They had heard many stories regarding factory jobs. I had no education, no skills. Consequently, my job options were limited. Moreover, my parents were convinced that domestic work was safer and more appropriate because I am a girl.

I was placed with a family in Rampura. There are five members in that family. I work from 6 in the morning until 11 at night. Sometimes I stay awake until midnight. My main chores include cooking, washing clothes and cleaning the house. The mistress of the house often helps me in the kitchen. I am allowed to watch TV in my leisure time. I am reprimanded for my mistakes but I have never been beaten. Sometimes I am scolded for no reason; nonetheless, I remain silent. I am afraid to protest.

I sleep on the floor in my mistress's room. I have no problem with that; rather I am happy as I am able to sleep under an electric fan. I wear clothes that are handed down to me by the daughter of the house who is only a few years older than me. Since we are of similar build, there is no shortage of clothing. I also receive new clothes during Eid. I am given sufficient food. I earn Taka 600 per month. I send the money to my mother through the woman who brought me here. My mistress takes care of me when I am ill.

The family I work for is generally kind to me. Nonetheless, I miss home and I am lonely. I feel I have no one to turn to, no one to share my feelings with. I feel particularly

depressed on days when the whole family is out working or visiting. I have no idea how long I will be able to contain myself in this mechanical environment. I realise that my family's survival depends on my ability to continue with my job." [414]

While significant numbers of boys and some men are in domestic service in some countries, overall, around 90 per cent of domestic workers are female.[415] Though numerous, girls and young women working as domestics remain invisible and marginalised both economically and socially because of the myths surrounding their employment. Conventionally, domestic work is regarded as a 'safe' form of employment, but in reality it conceals a wide range of abuses – including physical, psychological and sexual violence.

Adolescent domestic workers are particularly hard to reach and difficult to protect, not only because they work in their employers' homes, but also because society sees the practice as normal and – in relation to girls – important training for their later life as wives and mothers.

Girls are routinely pressed into domestic service from a young age – often well before puberty. Plan's study of trafficking in Togo found that it was often a family member who persuaded children to leave home, on the promise of a bike or a radio.[416] Their isolation from their own families and from opportunities to make friends creates a dependency on their employers. Despite some girls entering domestic labour in the hope of continuing their schooling, most are deprived of this opportunity and are working in conditions that are among the worst of any labour situations.[417]

"The lady once said to me that I could not be in the living room when they had visitors, that I was not part of the family. I started crying alone. It was her daughter's birthday. The lady only looked at me, nothing else."

Mirabel, 12, Peru[418]

A girl in domestic service is as likely to be working for a relative as for a stranger – blurring the lines as regards her relationship with the employing family. In these situations she works, but is not considered a worker. She lives as part of the family, but is not treated like a family member. This ambiguity, combined with her isolation in the household and her complete dependency on the employing family for her daily needs, makes her particularly vulnerable to exploitation and abuse.[419]

The majority of adolescent girls in domestic service come from poor families and are sent to work to supplement their family's income or simply to lessen the financial strain at home. It remains a popular coping strategy for poor families because the job requires no education or training and is considered useful preparation for a girl's later life.

"I came with my mum. She left me at my aunt's house. She told me I was going to stay there because it was better for me, because at home we didn't have so many things."

Anna, Peru[420]

While poverty may propel a girl into domestic service, there are other 'push' factors which determine the decision. She may suffer discrimination on grounds of her sex or her ethnic background; she may lack education or be part of a migratory flow from countryside to city. Or she might be escaping domestic violence or have been displaced by conflict. Or she could have lost family members to violence or disease.

At the same time, girls are pulled into domestic service by employers who want cheap and flexible labour. Ironically those employers might be women in paid jobs who hire girls to manage the household tasks that they are no longer able to undertake themselves.

"I did household chores very early from 4am. After the chores, I baked and sold cake all day in the market. I came back home at around 9pm each night. With another girl we used to make 20,000 CEFA (approximately $36) each day for our employer. The employer promised to give us money to start our own business, but we were never paid."

Patience, 12, Benin[421]

Poverty among populations displaced by conflict and natural disasters, devastated by AIDS, or suffering the backlash of economic globalisation, is forcing more girls and young women into domestic work far from their own homes. In many societies, uneven patterns of economic development are creating more demand for young domestic workers, which at the same time is creating more supply. Economic expansion in urban centres has meant increased employment in these areas, and a corresponding decrease in the local workforce available for domestic labour. This gap is often filled by younger women and girls from families marginalised and impoverished by the same economic growth process.[422]

Across the world, domestic work is an important source of employment. In Asia, for example, it has been estimated that employment in households accounts approximately for a third of female employment.[423] Yet, despite the importance of domestic work to the functioning of economies and society, it remains invisible and uncounted.[424]

While international legal standards draw attention to child domestic labour, specific local regulation and enforcement remains almost non-existent. As a sector, domestic work is rarely covered by, or is indeed specifically excluded from, national labour legislation. As a result domestic workers are often without rights and without protection.

A 2003 ILO study of national laws in 65 countries revealed that only 19 have enacted specific laws or regulations dealing with domestic work, and these laws often afford lower protection to domestic workers than to other categories of workers.[425]

The study also found that there continue to be few convictions of abusive employers or of intermediaries involved in the trafficking of domestic workers.[426] In Peru, for example, a Domestic Workers Law was passed in 2003 which goes some way to protecting adult and adolescent domestic workers, in conjunction with existing legislation to protect children. However, it specifically precludes domestic workers from the same rights as other workers. Under this law, it is not mandatory to pay domestic workers the legal minimum wage, and yet, paradoxically, they can only access the social security system if they are paid the minimum wage.[427]

"I have suffered a lot with this work. I can't let my kids take the same path. In Tanzania primary education is now free, so I will send them to school and I will cultivate and use what I earn to educate my kids."

Elisia, Tanzania[428]

The ILO is currently looking at domestic work at a global level with a view to developing new standards. The aim is to present a first draft of a new convention to its annual conference in June 2010. The final text will be debated the following year, which is likely to result in the adoption of a new ILO convention which will be open for states to ratify and implement in their countries.

GIACOMO PIROZZI / PANOS PICTURES

A young girl in domestic service in Guinea Bissau.

Girls, young women and migration

"I was so excited about going abroad and earning money and helping my family."
Noraida, from the Philippines who, at the age of 13, left to work in the Arabian Gulf

Girls and young women are 'on the move' for all sorts of reasons. Some are trafficked or are displaced by conflict or natural disasters. Some accompany their families, or move by themselves – seeking education and employment opportunities, escaping poverty or fleeing from abuse. Many girls and young women cross borders into neighbouring countries or further afield, but, more usually, migrate within countries – becoming part of the growing exodus from the countryside to urban areas.

The extent and diversity of the movement of girls and young women in particular defies simple solutions. They are pushed and pulled into migrating not only because of the situations around them, but also as a result of their personal characteristics, including their age, ethnicity, motivations, aspirations and other factors that affect their vulnerability and resilience.[429] While some are victims of extreme exploitation – such as those trafficked into sexual servitude – many others have migrated of their own volition. This means that deciding if, when and how to intervene to help girls on the move is not straightforward.

In 2005, there were an estimated 191 million international migrants worldwide – comprising three per cent of the global population. Every year an average of 2.5 million people become new international migrants. It is not known what proportion of these are girls. What we do know is:

- The increase in migration from the countryside means more people will be living in cities – from 3.3 billion in 2009 to an estimated 5 billion by 2030. This rise in urbanisation is expected to take place mainly in Africa and Asia.
- In 2006, over 18 million children were estimated to be living with the effects of displacement, including 5.8 million as refugees and 8.8 million as internally displaced. According to the International Labour Organisation, an estimated 1.2 million children are trafficked.
- In India, roughly 20 million people migrate seasonally each year. It has been estimated that in Bihar and Uttar Pradesh around three per cent of children under 15 – around 1 million children – have migrated without their mothers. For 17 and 18 year olds, the proportion rises to 25 per cent.
- An estimated 50 to 80 per cent of rural households in sub-Saharan Africa have at least one migrant member. In Tanzania, 17 per cent of households had female children who had migrated.[430]

BECAUSE WE ARE GIRLS REAL CHOICES, REAL LIVES: AWAY FROM HOME

Several of the families taking part in the 'Real Choices, Real Lives' study reported that parents and siblings have migrated, either to a larger town or city, or to another country. Researchers are only now beginning to understand the impact of migration on girls and young women – both for those who migrate and those who are left behind. For some, it can provide them with a window to another world, another life, and the chance to go to school, as the family income may improve. For others, the fact that their mothers no longer live with them can be a source of added vulnerability in itself.

For some of the families in the Dominican Republic taking part in the study, the migration of an older sibling to a nearby city can be a life source for the family, often used to pay for the added cost of sending a girl to school. However, in times of economic hardship, these extra funds are used for the family's basic survival. Rudilania's mother explains: "At the moment making a living is difficult. I go very early to the hill to tend the land and monitor what I have planted. You need money to go to the market. To get money you need to sell your produce. I have very little to sell: some pumpkins that I have planted and some leftover corn. We nearly always eat pumpkins because this is what we have. I have a son that lives in the capital and he sends me about RD$2,000 per month ($57 approximately). We can survive on this."

For Yasmine's family in Togo, the situation is similar. "The family makes its living by selling salt. The older children, Fataou and Moustapha, help out on the family farm outside of school hours. Yasmine's mother is lucky to have a brother who lives in the capital of Togo, Lome, who sometimes sends the family small amounts of money to supplement their meagre income." Blandine's mother took the only chance she had to feed her family. The family lives on agriculture, but the harvest was poor this year due to heavy rainfall. Therefore, Blandine's mother travelled to another part of Togo to look for work in order to support her family.

TIM DIRVEN / PANOS PICTURES

Girls in China on the move from their village to the big city.

Migration is often seasonal, but for some families a more permanent separation will have major implications for family members who remain behind. Tatiana is two and a half years old. Tatiana lived with her mother, Nataly, although her father, Vicente, has lived in the United States for most of her young life. When researchers visited the family in February 2009, they realised that life has changed drastically for Tatiana, as her mother, Nataly, had also moved to the United States. Tatiana is now looked after by her grandparents.

Three year-old Ashlin also lives with her grandparents. Her mother lives in Italy and her father lives in the United States. The challenges of international migration are obvious for this young family – her mother is currently without work in Italy and is unable to send money back home for Ashlin's maintenance. Ashlin's father is able to provide enough money for her grandparents to buy milk for Ashlin. In El Salvador, this is a weekly expense of around $30 but his support ensures that Ashlin continues to be well fed.

As the world becomes increasingly connected, this kind of movement is expected to increase. In fact, researchers have reported a feminisation of international migration. As this report illustrates, where legal protection is lacking for migrant workers, particularly girls and young women migrating for employment as domestic workers, additional legislative protection is needed to improve their working conditions.

Although the migration of children and young people is not new, it constitutes a relatively new area in academic and policy debates. At the global level, the debate on international migration has been dominated by two main policy issues over the past few years. First the management of migration with a focus on the movement of people – rather than on protection and rights issues – and second the relationship between

migration and development. The situation of children has been largely absent from both debates, and as a result children are largely absent from global migration understanding, policy and practice.[431]

Girls and young women are affected by migration in two major ways: firstly, as migrants themselves; and secondly, as those 'left behind' by migrating mothers and fathers. As migrants, they may accompany their parents or other family members, or they may migrate 'independently'. Many girls and young women crossing national boundaries do so illegally, exposing themselves to greater levels of insecurity and vulnerability than legal migrants.

Increasingly, mothers are migrating in search of work, leaving the oldest daughter in charge of household responsibilities and the caring for siblings and the elderly.[432] In some cases, this means daughters are withdrawn from full-time education in order to run the household. Young wives are also among those left behind in countries where migration is dominated by men. On the one hand, these women may benefit from higher levels of independence and decision-making power, together with more disposable income. However, the strain of an increased workload and responsibilities has, in some cases, had negative implications. Young women report feeling lonely and isolated – especially in societies where restrictions are placed on women's movement outside of the home.[433]

Across the world, many millions of poor households have come to rely on the income sent home by female relatives who are working in cities or abroad. Indeed, many countries, such as the Philippines, are also reliant on the considerable sums injected into their economies by women's remittances. Materially speaking, evidence suggests that 'left behind' children of migrants do better than other children. However, despite migrant mothers spending their remittances on their children's education and health care, their children have been found not to do as well in school and are more likely to say that they are lonely than other children.[434]

THE IMPACT OF PARENTAL MIGRATION ON GIRLS

by Nikki van der Gaag

Increasing numbers of studies show that the children of migrant mothers feel abandoned; that older girls find themselves in a caring role that affects their performance at school; and that children of migrant parents are more vulnerable to abuse.

While international migrants do return from time to time, often children do not see their parents for many years at a stretch. While mobile phones have enabled children to keep in touch, this is no substitute for a living person, as this letter, written by Sarah, aged 16, shows: ***"But mom, all I need is you because I miss you so much. I miss my mom who kisses me at night before I sleep. I can't express my feelings to you when you are calling me through a cell phone. I can't show you how I miss you and how I love you… I hope that someday we will be a happy family and I want to hug and kiss you that time. I miss you mom and I love you. I always pray to God that our family will be happy someday. I miss you and I love you."***

The town of Mabini has 5,000 Overseas Filipino Workers (OFWs) among its population of 41,000. Most are working in Rome, Italy. Local non-governmental organisation Atikha works with all children in the community around the issue of migration. Atikha runs Migration Reality Seminars (sometimes known as 'Scrubbing Toilets is never Fun') for the children so that they understand just how hard their parents' lives are abroad and perhaps think twice about doing the same thing themselves.

Nine year-old Christel imagines her dad at sea.

Atikha found that few OFWs had managed to accumulate savings and that many were caught in a debt trap. It was the children themselves – aged from 7 to 21 – who conceptualised the idea of a children's savers club as a means of helping their parents. Parents and guardians gave their approval and today the money has been transferred to a local bank where the children hold 200 accounts worth more than 500,000 pesos ($10,500). The savings clubs are run in partnership with local schools. Lesley says she wanted "to save for the future of the family". She sometimes uses her savings for school supplies and educational trips but otherwise saves for the future.

Christel, aged nine, is a champion saver who has accumulated almost 4,000 pesos ($83). She says: "I wanted to join the savers' club so that when I grow up and my father cannot work anymore I can look after him." Her father is one of the Philippines' 227,000 seamen and she draws a picture of him alone on a big ship on the sea. She says: "I want to study hard so that I can show that girls are equal to boys – I am second in my class and my older brother is only in the top 12!"

Anna, aged 17, whose mother paid for her education and also gave financial help to the rest of the family, says she had mixed feelings when her mum had to come back because she had overstayed her visa. On the one hand, she missed her mother and "the care a mother would give; my relatives look after me well but because they also have children I am the second priority." On the other hand, her mother's return meant she had to drop out of college because there were no longer the funds for her to attend. "It was my childhood dream to be a doctor," she says. "But because I had to drop out this is a problem. It costs a lot of money to do medicine. I will probably try to do a Hotel and Restaurant Management course instead, and save money to train as a doctor later."

Aileen, who works for Atikha in Mabini and whose own mother was a migrant, is interested in researching second- and third-generation migrants. She wants to find out why this generation is still dreaming of working abroad in spite of the social cost that they themselves experienced going away with their parents. It is an irony missed by many that the mothers who become domestic workers abroad in order to fund their children's education may end up with highly educated daughters who simply follow in their footsteps as overseas domestic workers.

Existing statistics make no distinction between children migrating with families and children migrating independently; nor do the statistics separate girls from boys. But the World Bank estimates that between 19 and 50 per cent of international migrants are aged between 12 and 24 years old.[435] The International Labour Organisation (ILO) indicates that 60 per cent of children working in the informal sector in Ugandan cities were migrants.[436] A third of the migrants leaving Laos for Thailand are said to be children, though Thai immigration police in border provinces say the figure is closer to half.[437] A study in South Africa reports that "there are sufficiently large numbers of children crossing borders unaccompanied to warrant major concern".[438]

In a study of young – mainly female – domestic workers in Manila, almost a third report that they had migrated in order to continue their education.[439] Among 10 to 18 year-old independent migrants from rural Mali the motives are social and cultural, as well as economic. Migration is considered a rite of passage.[440] Many girls cite positive experiences of migration: being well treated by their employers; meeting their migratory objectives; improving their linguistic abilities; and an opportunity to experience different worlds.[441]

Overall, the consequences of migration for children in general, and girls in particular, deserve a higher profile in policy discussions. There needs to be more attention paid

to assessing the situation of children who migrate, and in responding to their needs and vulnerabilities. Law, policy and practice to adequately protect children who migrate is still sorely lacking. At the same time, care must be taken to ensure that efforts to control child migration do not place children who want to migrate at greater risk by pushing them into the arms of traffickers or limiting their right to move freely.

YOUNG MIGRANT WOMEN'S ENTREPRENEURSHIP PROGRAMME IN CHINA

Plan China has been working to help migrant women start up businesses in Chengdu City, the capital of Sichuan Province. While government initiatives to support entrepreneurship already exist, none specifically targeted the droves of young migrant women arriving in Chengdu in search of work. Indeed, it was discovered that government assistance programmes required applicants to be in possession of a Chengdu household register book – effectively excluding migrant workers from any chance of government support.

A study into women's entrepreneurship in Chengdu was carried out, which found several barriers for women wishing to start up businesses. The women interviewed, mainly small shop owners, identified the lack of family support; paucity of market information; limitations in their knowledge and skills; and an inability to access capital loans as issues affecting female entrepreneurship. They also highlighted the need for official recognition by the authorities.

In response, Plan China is starting new schemes to remove these obstacles and assist young migrant women workers who are otherwise left out of the system. These include training courses and workshops to provide women with the advice and support they need, as well as seed funding for those who want to start businesses. Although in its infancy, there is optimism that the scheme will empower young migrant women in Chengdu to start their own businesses and take charge of their own futures.

Acknowledging risk

"I hate it here. Even if I am sick I have to go to work. Can't stay at home for a day even. The work here is very hard. I carry head loads, sand, cement, debris. And carry water for the curing process. Have to go on pouring water to cure the bricks and cement. We go on and on and on all day. From 9am to about 6 or 6.30."

Sivamagiamma, 14, construction site worker, India

"Where women often work in low-status, precarious jobs, doing work that is de-valued or working for less money than men, it seems unlikely that they will experience this work as empowering."

BRIDGE, 2007

As we have seen, work is a mixed blessing. It can bring independence and greater opportunity but it is often unsafe, poorly paid and physically and emotionally draining. Whether in factories, fields or at home, young women often find themselves outside the protection of labour legislation and social security provisions which would otherwise offer them a safety net. Even in the formal sector, they are concentrated in the least protected parts of the economy, such as in deregulated export-processing zones and crowded factories. With the 'liberalisation' of the labour market, young women find themselves earning less than a minimum wage as homeworkers, while ostensibly working for companies that are stalwarts of the formal sector. As domestic workers, girls and young women are particularly vulnerable to the whims of their employers, but beyond the reach of labour inspectors and labour laws which explicitly exclude them from coverage.

Girls, whatever the sector they work in, must understand and weigh the benefits against the risks. These often include long working hours in unsafe environments; poor pay in relation to men; and social stigma that may be associated with waged work.

In the Bangladeshi garment industry, a big employer of young women, work days are 10 to 12 hours long, factory buildings are often overcrowded, congested and poorly ventilated; and garment workers

are regularly exposed to toxic dyes, fibre particles, and dust.[442] In Madagascar, export processing zone (EPZ) firms make their employees work substantially longer hours than other workers. Women work an average 209 hours a month compared with 168 hours in non-EPZ private firms and 147 hours in the public sector.[443] These long work hours make it difficult for female employees to balance home and work responsibilities, as well as being potentially detrimental to their health.

Insecure labour markets mean that jobs are less protected and even in the formal sector increasing informality in work arrangements gives young women little say in their working conditions. They are among the first to be fired and often work without contracts. Because of the insecure nature of their work, young women have little bargaining power and cannot negotiate for better working conditions, pay or shorter hours.[444]

KENYA: SEX FOR JOBS IN EXPORT PROCESSING ZONES

At the gates of one of Kenya's export processing zones (EPZs) men and women push and shove each other, trying to get their national identity cards taken by the guards.

Having one's card taken increases the chances of being employed that day as a casual labourer at one of the factories set up to boost the country's export capacity. Men often bribe guards and managers to get jobs, but sex is the preferred inducement for women.

"Let me be honest with you, for us women, and especially young ones like us, it is difficult to get a job here without having sex with the bosses," said Rosaline, who has worked as a seamstress in an EPZ for the past three years.

Jacqueline, another casual labourer at the EPZ, says her manager is also her boyfriend.

"The person who is recruiting you is not the same person who will be supervising you or renewing your contract," she said. "You have to please all these people and they just want to sleep with you."

According to a 2007 Kenya human rights and business country risk assessment, more than 90 per cent of female EPZ workers have experienced or observed sexual abuse at their workplace. More than 40,000 people are employed in over 40 EPZs, which produce around 10 per cent of the nation's exports.

Concerns about possible HIV infection are less important than the desperate need for money to feed families. "The power to use a condom or not lies with the man," said Doris, 23, who has worked at an EPZ company for two years. "You ask a man to use a condom and he tells you that you are too young to infect him."

According to Collins Ajuoga, a human resources manager working in the EPZ, most companies are aware of the rampant sexual harassment but are powerless to intervene unless the victims complain, which rarely happens.

"We have a very clear policy on sexual harassment, but nobody is willing to come forward," he said. "They feel they will be victimised when that is really not the case; we even have a suggestion box where people can report such cases [anonymously], but it has not been successful."

Elsa, a single mother of two, does not believe Ajuoga's claim that there would be no repercussions for workers. "Fine, so somebody comes and tells you that

you should report sexual harassment; you weigh [the choice] between reporting and giving in [to sex] to get a job," she says. "Most of us will go for the sex option."

According to officials at the Central Organisation of Trade Unions (COTU), the EPZ workers are in a poor position to raise issues such as sexual harassment and better working conditions because they are not unionised.

EPZ employees say they work in harsh conditions, and are often subjected to physical and verbal abuse from managers. The 2007 assessment found that women in the EPZs often lost jobs for falling pregnant.

Source: IRIN (PlusNews), Nairobi, 24 November 2008 (www.irinnews.org)

The pay gap

"Despite advances in women's and girls' educational attainments, a gender gap in earnings persists across almost all employment categories, including informal wage employment…"[445] states the International Labour Organisation (ILO). It adds that inequalities in pay are one of the "most resilient features of labour markets across the world".[446] Indeed, evidence from the UK shows that women working full time earn 17 per cent less an hour than men working full time – a figure equivalent to men getting paid all year round while women work for free for two months of the year.[447] In 2009 the Equality and Human Rights Commission found that the pay gap between the sexes in the financial services sector is more than double that in the economy as a whole. Women earned 55 per cent a year less than men; for senior executives it was 45 per cent. Overall, in the UK women earn £369,000 ($600,000) less than men during their careers.[448] Employers are responsible for this but cultural and social pressures on girls and women themselves and a lack of confidence in negotiating – however educated and independent they are – may also play their part.[449]

Gender pay gaps can be caused by the assumption that men are the primary breadwinners, that young women's work is given less recognition or value, and that young women are less skilled and have lower education. They are also the consequence of changing trends in the global economy, and the increasing numbers of young women working in export-led industries which are consistently marked by cheap labour. However, the fact that gender gaps in education have been significantly decreased in most countries suggests that the continuing pay gap is the result of discrimination, not differences in education or skills training.[450]

The world over, young women are more likely than young men to encounter a thick 'glass ceiling'. This is a term which describes the informal barriers that women, including and especially young women, face in moving up and reaching positions of leadership or management. Even in export industries, young women are generally not given the same opportunities as young men in terms of training and skills acquisition. This is because training in new technologies is considered a long-term investment and companies perceive young women as 'high risk' as they might leave to raise children.

Money of your own

"I work as a cook and waitress from 8.30am to 7.30pm. The busiest time is after four. We have a break only when there are no customers. I get free board and lodging with the restaurant owner and earn 1,500 pesos ($30) a month. I put half my money in the bank and keep a little for myself and send the rest to my mother. I am saving so that I can go back to college and study hotel and restaurant management. Eventually I would like to work abroad, but it depends on my situation and that of my family. I want to be able to help my family."

Avelina, 17, Philippines

For many women increased access to paid work has meant a real rise in status and access to opportunity. It has:

- altered perceptions – the increased respect given to women by others within the household or community results in a greater sense of self-worth and self-respect;
- increased the resources – such as income – at women's disposal, and given them a greater say in household decision-making;
- allowed women to make important and strategic life choices, such as postponing the age of marriage and investing in their children's health and education;
- enabled women to leave abusive husbands or renegotiate marriage terms;
- provided young women with the ability to consider their own destinies rather than have their futures decided by dominant family members.[451]

NIKKI VAN DER GAAG

Avelina at work.

A common finding of studies of export-oriented industries in developing countries is that wages are significantly higher than in the informal sector, particularly for young women with low levels of education. In Madagascar, for example, where about two-thirds of EPZ employees are young women with less than eight years of education, earnings in the 'Zone Franche' are 77 per cent higher than informal wage work for women who have also completed primary school.[452]

Earning more money allows young women the possibility of accumulating savings and assets. Young female factory workers in Indonesia reported setting aside 25 to 40 per cent of their wages in rotating savings associations.[453] Studies in both Bangladesh and Egypt suggest that at least part of the motivation for daughters to join the labour force is to save money for dowries and marriage expenses. This savings impact is important for several reasons: it provides young working women with experience in personal financial management; generates funds which can be used for insurance or investment purposes; and – perhaps most significantly – creates the potential for these girls to enter marriage with some independently controlled assets. A large body of research supports the notion that the resources that women contribute to marital unions increases their bargaining power within the household, with implications for reproductive decisions, as well as expenditures on children's health and education.[454]

Evidence from Bangladesh also suggests that a considerably higher proportion of garment workers remained single compared with non-working peers of the same age.[455] In the 15-19 age group, 74 per cent of the workers surveyed were single, compared with 64 per cent in their villages of origin, and only 29 per cent in places that did not have girls working in factories. This is important insofar as early marriage is associated with a greater risk of reproductive morbidity and mortality, disruption of girls' education, and higher levels of violence in marriage, unwanted pregnancy, and sexually transmitted disease.[456]

BEING A WOMAN IS AN ADVANTAGE – YUDELKA'S JOB IN THE TOURISM INDUSTRY

by Plan Dominican Republic

A native of El Seibo, a poor province in the Dominican Republic, Yudelka, 26, moved to Higuey to study accountancy, accompanied by her husband and 18 month-old daughter.

An opportunity arose for Yudelka to work for a development and construction company in neighbouring Bavaro, the centre of the Dominican Republic's tourism industry. The job is well paid, fulfilling, and has allowed Yudelka and her family to live more comfortably than she considers would ever have been possible if she had stayed in her native province.

"Being a woman is an advantage in getting a job here," she says. "There are many opportunities to take leadership in many areas. But sometimes you realise that when applying for a job, your looks and appearance are more important than your training or experience." This is the downside of a job in the tourist industry, where young women are seen as sexually

available. "It's a corrupted world down there. Besides, you can't do anything but work, and I wanted to study. That's why I prefer to travel every day from Higuey."

Albania, 21, agrees. She has worked for the last six months as a cashier in a complex of Golf Courts in Bavaro, supplementing her income by working in the complex's bar and restaurant. Albania has a two year-old boy who lives with his father back in her hometown. She visits her son and family regularly every two weeks.

Aside from her economic independence Albania believes she has benefited from her decision to work in Bavaro. "I've learned many things, especially about myself," she says. But it is not always easy. "Women usually earn less money than men, sometimes you have to pay with sex to get a job, and many women agree to do that."

For Yudelka, having goals in life and strong family values have been key to maintaining her dignity and integrity in the face of repeated propositioning by clients and colleagues. For now, her focus is on finishing her studies and bringing up her daughter, and on paying the monthly mortgage on her new house. Albania plans to work for another six months and then return home – where she would like to study and start her own business.

Like their counterparts in the formal sector, the single biggest benefit of paid work for young women in the informal economy is the income it generates. While average incomes in the informal economy are significantly lower than in the formal sector, paid work can still mean the difference between economic survival and destitution for young women and their families.

GEETA'S CAFÉ
by Alf Berg

"It was hard. It was very hard."

Geeta Choudhary describes her seven year-long employment with a local teacher in her south Nepalese village. The dire economic situation of Geeta's family led to her being forced into a 'kamalari' contract. The kamalari system is an old, southwestern Nepalese tradition which forces young girls from the Tharu tribe to work in households away from their family. The 'contracts' are usually oral, and based on mutual trust between family and master. Hard labour, abuse and general rights violations are common.

In Geeta's case, her father made a deal with a local teacher when she was 12 years old, and so began her employment. Geeta worked from sunrise until late in the evening, and had an annual income of 700 Nepali rupees (about $10).

"It was a situation that was impossible to escape from. Even with all the verbal abuse and all the threats, there was nothing I could do. My master was well connected, he knew everyone. He was highly regarded in his community. I was afraid of the consequences for my family if I left."

"What could I do?" adds her father, Ganga Ram. "We went hungry at the time of making the contract. Owning land means everything in this area. There are no other options for making a living. At the time it happened, I did manual labour in surrounding villages. But people know you are from the Tharu tribe; they will pay you an absolute minimum – just enough to feed yourself at night when work is finished. I have also worked for contractors who don't follow up on their word. This is common around here. I would work for a while, and then after finishing I would receive no pay. They knew I was Tharu, they knew no one would react."

At age 21, Geeta is not only free from the contract: she has started her own business, and employs her entire family. When business is good, several of her friends also help out. Through Plan's kamalari abolition programme, Geeta has been able to rent a roadside café. Plan has invested in very simple chairs, benches and tables, and has taken care of the first three months of rent, after which Geeta's family business will be self-sustaining. And so far, Geeta has made 32,000 rupees – roughly 46 times her annual wage when she worked as a kamalari.

Geeta says: ***"Things are changing. Things are getting better. Just this last year, three other people have signed similar contracts with Plan and are running their own businesses. Girls are returning home. The atmosphere is different, people feel safer, they are not abused."***

– And your family?

"It is very different. It is like we are a family now."

– And how does it feel to be the family boss?

"Good. It feels good."

For many young women like Geeta, the informal economy offers flexible working hours alongside the convenience of working from home or close by. It is a realistic option as it can more easily be combined with childcare and other domestic responsibilities. The 'cash-in-hand' nature of informal working allows young women entrepreneurs to seize income-generating opportunities quickly, and to keep more of the money they earn than tax-paying formal enterprises. For the many young women who are prevented from getting a formal job by their circumstances or the dictates of their families and communities, informal working may be their only prospect of earning an independent income.[457]

ALF BERG

Life getting better for Geeta.

Girls, agriculture and globalisation[458]

Opinion piece by Dr Vandana Shiva

Most girls are future farmers

Agriculture is the most important source of livelihood for the majority of the world's people, especially women. Farming is also related to the most fundamental of human rights – the right to food and nutrition.

Most farmers of the world are women – and most girls are future farmers. What is grown on farms determines whose livelihoods are secured, what is eaten, how much is eaten, and by whom. As a result, women make the most significant contribution to food security. Women provide more than 80 per cent of the food needs of food-insecure households and regions. Food security is therefore directly linked to women's food producing capacity. This means that if there are constraints on women's capacity to farm this leads to the erosion of food security, especially for poor households in poor regions.

Agricultural systems shaped by women have a number of key features. Farming is done on a small scale. Natural resources – soil, water and biodiversity – are conserved and renewed. There is little or no dependence on fossil fuels and chemicals. Inputs needed for production, such as fertilisers, are produced on the farm from compost, green manures or nitrogen fixing crops. Diversity – producing a variety of food, not just one crop – and integration are key features.

Women-centred agriculture is the basis of food security for rural communities. When the household and community is food secure, girls are food secure. When the household and community is food insecure, it is the girl child who pays the highest price because of gender discrimination. When access to food goes down, the girl child's share is last and least.

However, economics has rendered women's work as food providers invisible, since their production tends not to be recorded by economists as 'work'.

Counting Women's Labour

Estimates of the proportion of women who are 'economically active' increase dramatically when gardening, animal care and fuelwood collection are recognised as productive work.

Source: IAASTD, 'Agriculture and Development: a Summary of the International Assessment on Agriculture, Science and Technology for Development', 2008: www.greenfacts.org/en/agriculture-iaastd/[459]

ROGER ALLEN / DAILY MIRROR

Sanila sowing the seeds for next year's harvest.

This is in large part because women perform multiple tasks involving diverse skills – creating difficulties in categorising their contribution. Recognition of what is and is not labour is exacerbated both by the great volume of work that women do and the fact that they do many chores at the same time. Another dimension is the gender-discriminating assumption that women help their husbands in the farming and therefore their contribution is considered less than that of their husbands.

Globalisation and the industrialisation of agriculture

Science and technology are rendering women's knowledge and productivity invisible by ignoring diversity in agricultural production. While women manage and produce diverse forms of food, the current prevailing wisdom promotes monoculture – the growing of a single crop over a wide area – on the false assumption that monocultures produce more.

Productivity in traditional farming practices has always been high when it is considered how few external inputs are required. While monoculture has been projected as increasing productivity in the absolute sense, when the utilisation of resources is taken into account, it has been found to be counter-productive and resource inefficient. Also rarely considered is the potentially destructive effect of monoculture on soil quality and the consequent negative effects on future yields.

Feeding the world requires producing more food with fewer resources. In this, women are experts and their expertise needs to filter out into institutions of agricultural research and development. However, instead of building on women's expertise in feeding the world through diversity, industrial systems are destroying diversity and women's food-producing capacities. Industrial agriculture is using the patents system to pirate the results of centuries of innovation and breeding by traditional women farmers.

Lack of property rights for women is a major constraint on their capacity to feed the world. These property rights include rights to land and to common resources like water and biodiversity. Women have been the custodians of biodiversity.

Agriculture without women farmers

What are weeds for the agribusiness corporations are food, fodder and medicine for women in developing countries.

The prevailing view is that economic globalisation will modernise societies and improve women's status. However, the opposite is happening. The world is producing enough food for all, but billions are being denied their right to food. Globalisation is leading to the growing industrialisation of agriculture, which in many cases results in women being displaced from productive work on the land. Malnutrition and hunger is also growing because farmers are being pushed into growing cash crops for exports.

The capital-intensive nature of industrialised agriculture is also a cause for concern. Based on costly inputs such as genetically modified seeds and synthetic fertilisers, many farmers are falling into debt and risk losing their land if they fail to keep up with their repayments.

Monocultures are destroying biodiversity, our health, and the quality and diversity of food. Bringing back biodiversity to our farms goes hand in hand with championing small farmers. We sideline women's knowledge and productivity in growing food at our peril.

BURKINA FASO – THOUSAND YOUNG GIRLS PROJECT

The Milles Jeunes Filles (MJF) or Thousand Young Girls Project was initiated in Burkina Faso in 1994 by the country's president as part of a wider national scheme to promote agriculture. Since its inception, 2,000 young women have graduated from the programme.

The nub of the scheme is the teaching of modern agricultural methods to adolescent girls living in rural areas – a previously neglected group of farmers. However, what began ostensibly as skills training has become a tool for girls' empowerment. The two-year programme gives girls knowledge and skills in a range of practical subjects, from raising livestock to literacy, reproductive health to money management and environmental studies. In addition to instruction in both French and local languages, girls are encouraged to participate in a variety of sports and cultural activities, including music and theatre.

Living and studying together helps the girls in other ways. Away from their home communities they are able to discuss relationships openly, consider their rights and question harmful local practices such as female genital mutilation.

Local mentors continue to support girls after the end of the project when girls are given start-up funds to purchase supplies and land for planting.

Interviewed at the end of the latest course, girls talked of being empowered to make their own decisions, with some even feeling bold enough to choose their own husbands. Using their new skills, graduates of the scheme have gone back to their communities to share what they had learned with other young women. The evident knowledge and enthusiasm of each new crop of graduates is enough to convince eager parents to enrol their daughters in the next course.

I can make money: microfinance

"I produce vegetables. I produce very little. I want to grow more lettuce, more tomatoes. Through [microfinance] loans, I can improve my knowledge of the craft and invest the money in more seeds. It buys time, time that I can use for preparing the soil or fetching water for the herbs and vegetables. You know – this work is ideal. I can make money, and look after Fadila at the same time. When I run my own business, I can prioritise my time. Growing vegetables is flexible; it gives me time to take care of my baby."

Safidja Soumana, 19, mother of six month-old Fadila, Tilla Kaina Mebery, Niger

Microfinance is now over two decades old and still a growing field, covering a range of different products and institutions. In this context microfinance consists of small-scale savings and loans schemes provided to individuals who cannot access finance through conventional sources for self-employment projects. Women are the majority of microfinance clients. Latest figures show that women represent 85 per cent of the poorest 93 million clients of microfinance institutions.[460]

Microfinance for young women is usually delivered through livelihood programmes, as part of a package of measures designed to provide the skills and support young women need to successfully generate and sustain their own income. Lessons learned from the Population Council's livelihoods initiatives have shown that successful programmes include the following features:

- Participants are organised into small groups that meet frequently;
- Peer educators provide skills training and group leadership;
- Groups contain a strong social support/mentoring component;
- Programmes offer a phased approach, beginning with providing a safe and supportive space for young women to gather, opportunities for individual voluntary savings, training in life skills and financial literacy. Later phases include more challenging options such as goal-oriented savings, vocational and business skills training and micro-credit.[461]

These features acknowledge the fact that programmes aimed at generating income are unlikely to be effective if they do not also improve young women's competencies and employability. Indeed, ensuring young women's access to micro-credit alone is unlikely to build assets and household income unless appropriate training is provided to address functional illiteracy, and until better infrastructure and social services are developed, and assistance is provided to ease their care burdens.

One of the most positive contributions of microfinance to women's livelihoods is the creation of support groups and networks. Savings groups, an integral part of many microfinance services, can have a significant impact on young women. Informal groups of young women, functioning according to their own agreed rules, may offer grace and flexibility to one another if a repayment cannot be made on time. Such groups can deliver start-up capital, help with household expenditure and provide social support.

Research also suggests that access to microfinance has strengthened women's bargaining power within the household, improved their self-worth and may lead to a decline in domestic violence.[462] In a recent study of group-based credit programmes it was found that borrowing by young women increases annual household expenditure and reduces fertility rates. The study showed that the fertility rates of young women who borrowed the equivalent of $154 fell by 31 per cent and their household expenditure increased by 17 per cent.[463]

ALF BERG

Safidja and 6 month-old Fadila.

Whether young women want to engage in waged employment or build their own enterprise, access to finance is vital in order to build a sustainable livelihood. But due to lending requirements, young people are often unable to secure loans. Only about 10 per cent of loans provided by microfinance institutions are lent to young women and men, as they are considered high risk in terms of loan repayments.[464] Moreover, funds are rarely lent for the purpose of starting a business. This affects young women as they are most in need of start-up capital. Additionally, microfinance institutions rarely lend to anyone under the age of 18 for legal reasons. In Asia, married women are considered less of a risk, leaving out many younger, unmarried women who may be in even greater need.[465] The result is that many young people, especially girls, are effectively barred from obtaining the funds which could see them out of poverty and on the road to economic independence.

WOMEN ARE GREAT – MICROFINANCE IN THIES, SENEGAL
by Nikki van der Gaag

A group of 40 young women sit in the shade of a big tree. Many are dressed in their best and brightest clothes as it is a Friday afternoon and they have been to the mosque with their families. It is a hot day, though the rainy season approaches and some of the girls have umbrellas just in case.

The young women are arranged in concentric circles around a central group of 12, who are clustered close together on three wooden benches. At their feet sits a grey metal box with a large padlock.

This main group are reciting the rules that they have set in their previous meetings – this is the seventh time they have met for their weekly discussion. After the eighth meeting they will start to lend money. They chant in unison; it sounds like a prayer:

"We will each give 100 francs (around $1.50) a week to the joint fund.

If someone does not attend, they will be fined 100 francs.

If they give a reason, 50 francs.

If you are late, you pay a fine of 50 francs.

Madiguene and the women's microfinance group in Senegal.

NIKKI VAN DER GAAG

If you leave the group before the end of the year, you lose all your money."

The rules, set by the young women themselves, seem harsh. Other groups have been even harsher, imposing fines of up to 250 francs if someone's mobile phone rings during the meeting. But in practice, perhaps, it will be a bit more lenient. This group is made up of 16 young women: four are absent, but only one will pay a fine because she has not told her 'assistant' that she will not be there. They play a game to check that everyone knows their 'assistant'; a support person who they are supposed to tell if they can't attend.

Then Combaiye, the president of the group, says that it is time to count the money, and the treasurer, Bintu, solemnly picks up the box, unlocks it, takes out the inside drawer, and counts the money. There are 6,100 francs. Combaiye calls out the names as one by one the girls come forward and put in their 100 francs. Those who have not attended have sent money with their assistants, so now there are 7,600 francs in the cash box, which are duly counted. The box is locked and put back on the ground.

Now the real business of the meeting begins. A young man from a local organisation, the ACA (Association Conseil pour l'Action) is there to help with the discussion. Today they must decide what interest should be paid and what will happen if someone borrows the money and does not pay it back.

The facilitator says that other groups have chosen to set the interest at between 5 and 20 per cent. An animated discussion follows. Combaiye says that she thinks 20 per cent is too much: "If you have to give 20 per cent it is as though you are working for the fund rather than for yourself." Maryetou, in red satin and wearing a headscarf, says that 5 is too little though, because the savings will not grow. Eventually all agree on 10 per cent.

They then go on to discuss the fines. The facilitator gives a ball park figure of between 400 and 1,000 francs, and by the same process, with everyone being given a chance to speak, they agree on 150.

Through this process, they say, they will learn how to save, obtain credit, and make decisions about how they want the system to work. Combaiye says that this way they will be able to save: "It is easier than trying to save by yourself because there is a collective responsibility." They all have concrete ideas for small businesses that they would like to set up: one wants to sell perfume, another to buy a fridge and sell ice-cream and cold drinks, another to buy a sewing machine and start a fashion business. "Girls' fashions change here every three to four months and older women don't know how to keep up, but I do."

These young women in Thies are part of a larger project to bring microfinance to young people, not just to start their own businesses but also to learn how the process works. Funded by Plan International and Oxfam America, the project is run in Senegal by ACA. It started in 2008, and there are already 54 groups in Senegal alone, with over 1,089 young people.

They all believe that it is just as important for a young woman to have some kind of economic activity as for a young man. Seinabou explains that it is particularly important for girls who have been abandoned by their families or who have had to leave school early: "They have no one who can help them so an economic activity is really important for them." But they all agree with Combaiye when she says: "Today, everyone has to pull their weight – even as a single young woman, if you bring something home your family respects you more"; and with Madiguene, who says: "Because of inflation, men can no longer earn enough for the whole family; women also have to contribute, to pay half of the household expenses." There is much clapping and cheering when she adds: "Women are great!"

The discussion then ends, the box is put away, and the young women go home. When they come back next week, they will decide who will be the first to receive a loan.

**Village savings and loan schemes such as this one are targeted at the poorest and require little investment to set up. Barclays, in partnership with CARE and Plan, is scaling up Village Savings and Loans methodology in 10 countries across Africa, Asia and South America to enable over 500,000 clients, of which over 75 per cent will be women, get access to financial services.*

A safety net: social protection

As the 'Because I am a Girl' reports have shown[466], young women are vulnerable to structural inequalities which put them more at risk than any other group, not only in times of crisis but throughout their lives. A crucial element in enabling young women to build their resilience and access market opportunities is 'social protection'. This refers to the range of interventions taken by public, private and voluntary organisations and informal networks to support individuals, households and communities in their efforts to maintain a reasonable and predictable standard of living, particularly in times of crisis.[467] They include a range of measures that help girls and young women to overcome structural inequalities.

1. Measures that target children either directly or indirectly

Child Allowance: This is a straightforward state-led programme which provides a child's primary care giver, usually the mother, with additional household income. A recent evaluation of the Child Support Grant in South Africa found that the majority of mothers who received the grant used it to feed their children.[468] This additional income can also provide young women with an opportunity to learn to manage cash and a family budget.

School Feeding: The creation of midday meal schemes in India raised enrolment rates for girls by 10.4 per cent and attendance rates by 15 per cent.[469] The scheme also had a positive impact on retention rates between Grades 1 and 5 which were higher for girls than for boys.[470] Higher school retention rates could greatly reduce or even eliminate forms of child labour such as rag selling, fuel collection, sex work and begging.

Conditional Cash Transfers:[471] These social protection programmes were first pioneered in South America and are intended to provide short-term assistance for poor households and, through their conditionality, long-term human capital investments. A recent study from Brazil[472] found that the cash transfers had improved women's access to credit by 65 per cent and their access to women-specific health services by 40 per cent. This resulted in a 46 per cent reduction in maternal mortality rates and a 17 per cent decline in pregnancy. A similar programme in Bolivia had an even more dramatic impact on girls – it increased their secondary school enrolment, reduced their domestic burdens and cut girl child labour by up to 25 per cent.

2. Measures aimed at young women working in both the formal and informal sectors

Childcare support for working women: The provision of childcare support makes it easier for young women to join the labour force and can also reduce the amount of domestic labour that falls to girls. Childcare provision can also allow young women who are forced into informal home-based and piece-work employment due to childcare responsibilities, to enter the formal labour sector or pursue entrepreneurship. A study of public childcare provision in Brazil noted that: "Public financing of childcare

services could offer both immediate payoffs in terms of increasing employment and earning opportunities… as well as long-term returns."[473] In India, mobile crèches were found not only to free up young women's time but also provided employment and basic education in childcaring methods

Financial services for young women in the informal economy: A newer form of microfinance service, called micro-insurance, can help young women deal with risk and become entrepreneurs. Traditional microfinance institutions are well placed to offer young women small-scale, community-based insurance policies that offer to stabilise their income and protect what assets they have. This is especially crucial in regards to health. Studies across different regions show that ill-health is one of the major reasons microfinance clients default on their loans.[474] Meanwhile, studies from across Asia show that access to micro-insurance increases a household's ability to build up assets which can be drawn on in times of crisis. It also enables people to diversify their livelihoods.

3. Other social protection measures

There are a number of other social protection measures that can improve young women's resilience in the face of an economic downturn or an ongoing lack of decent work opportunities. Policy measures that define work broadly enough to include forms of childcare could provide poor young women with higher income levels via public funding. For instance, in South Korea after-school teaching – often by mothers and older sisters – of children from low-income households is considered 'work' and qualifies for government support.

In Thailand the term 'work' has been extended to include 'child development' and community welfare activities, again traditionally female responsibilities.

In India, creative forms of advertising have been employed to address young women's lack of mobility and knowledge of workplace opportunities and to encourage them to apply for jobs. The state-funded Employment Guarantee Scheme sent drummers out to different villages to announce the opening of new work sites.

The measures outlined above all assume that there is adequate service provision in place for all other household needs. However, when this is not the case, as studies from South Africa show, women may spend the child support grant meant for school uniforms and books, on transport, water, electricity and health care.[475] Government money is then used for essential services and often paid back directly to the government. This is a crucial point that must be addressed by governments and policymakers. Unless basic needs are met, additional government money is not going to be used to keep girls well-fed and in school, but will be swallowed up in the daily struggle for survival.

Minding the shop in Indonesia.

JIM HOLMES

Getting organised

"When individual women from among the poorest, least educated and most disenfranchised members of society come together, they experience dramatic changes in … the balance of power, in their living conditions, in relationships within the household and the community. Perhaps the most important effect of empowerment is that the woman says: 'Now I do not feel afraid.'"

Woman organiser in India

Organising is a crucial and empowering strategy for young women. Despite the constraints of time and the physical and cultural barriers to coming together, many young women workers have shown that it is possible to organise and be heard, and to bring about improvements in their situation as a result.[476]

YOUNG WOMEN AND ICTS IN THE PHILIPPINES
by Nikki van der Gaag

Many of the world's major companies use Filipino call centres, where local staff are cheap, polite and speak good English. Call centres here employ more than 200,000 people, with estimates that up to 500,000 may be needed by 2010. As turnover is high – around 19 per cent – up to 10,000 new call centre 'agents' are needed every month.

Call centre work is popular among young people. First, it pays a lot better than most other work, with a starting salary of around 13,000 – 16,000 Filipino pesos ($270-340) a month before tax. (A newly qualified teacher earns around 8,000 pesos a month.) Second, you do not need to be a college graduate. You do need good English – though coaching in the required American or British accent is sometimes given. You must be prepared to work long and unsocial hours, but there is also an easy camaraderie among call centre workers.

"I have been working in call centres for three years," says 22 year-old Jen (not her real name) as she sits in a café in the University of the Philippines in Quezon City. She adjusts her black and white spotted scarf which she ties at the back so that it looks like a short fashionable jacket. "I have worked for a number of American and British companies and am currently working for a UK mobile phone company via a subcontract with an Indian company.

"Yesterday I took 100 calls in one shift," she says, adding that she did not have time to sip water or go to the bathroom. A survey by the National Council for Filipina Women found that occupational hazards such as sleep deprivation, urinary tract infections and caffeine dependence are common and can also put a strain on family relationships.

"That is why I got together with some friends and we decided that we needed to found a union," says Jen. "We set up E-Lites in 2007. It stands for Employees' League in Information and Communications Technology-enabled Services. Our main objectives are around holistic development of employees' skills, promoting occupational safety and health, corporate social responsibility and supporting the industry so that it can offer strong and stable jobs."

"But we needed to go carefully because ICT companies do not like unions," she adds, noting that her boyfriend would prefer her not to join, but that she was an activist at university and needs some cause in her life other than work and family.

For young women, particularly those on low incomes, organising can help to increase their economic power by pooling their resources. This may be through savings and loans schemes and other microfinance initiatives. But collective land ownership and

farming co-operatives can also give them economic clout. In the absence of state social protection, organising has helped young women workers to assist each other with childcare and health matters. Young women's groups can also provide safety net support for members during times of crisis.[477]

For example, adolescent domestic workers in many countries are forming local groups to protect their interests. For individuals isolated by their work, membership of a group brings emotional support and advice, the opportunity to share problems and have fun. By acting in unison many have negotiated better working conditions for themselves and for others – and are in a better position to protect themselves.[478]

The benefits of organising have more than just a local impact. With a collective voice, young women can influence law, policy and practice at national and international levels. Indeed, a strong and representative voice is essential if young working women's issues and concerns are to be heard and taken into account in policy and legislative development.

Organising is empowering for young women, socially as well as economically. Through their active participation in organisations, young working women gain knowledge, skills and self-confidence. Through their collective engagement young women are able to reduce the risks and vulnerabilities associated with their work, and enhance the benefits they gain by earning an independent income. Young working women have much to gain by organising, and the growth of representative organisations, and young women to lead them, should be supported and encouraged.

ORGANISING IN THE US

"Despite the critical role that domestic workers play in the current global political economy, in the United States they have remained excluded from most basic labour protections and live and work essentially at the whim of their employer... The vast majority of domestic workers struggle to defend their most basic human rights," say Andrea Cristina Mercado and Ai-jen Poo, authors of 'Domestic Workers Organizing in the United States', published by Mujeres Unidas y Activas (MUA) and Domestic Workers United (DWU).

Domestic workers in the US have joined together in various ways to resist oppression and exploitation, the authors explain. Since the 1980s, immigrant community organisations, independent workers' organisations, or 'workers' centres' have emerged. Organising tactics have included direct action campaigns, legislative initiatives, lawsuits, and other creative tactics to mobilise and win justice for their members.

Amongst other things, MUA draws on the strengths of Latina immigrant women as peer mentors, group facilitators, community educators, and organisers. Women approaching MUA for support are encouraged to become members and attend weekly group meetings. After three to six months, members have the opportunity to take part in MUA's Meeting Facilitator and Peer Counselling training. The Caring Hands Workers' Association offers members job skills training in the childcare and home health care sectors, combined with workers' rights courses that prepare Latina immigrants to defend their rights and obtain greater economic independence and security.

DWU's organising model focuses on contacting domestic workers through outreach work in parks, churches and on the street, by word of mouth, and through programmes that bring workers into the organisation, such as computer and language classes. DWU runs an annual Leadership Training Programme for domestic workers, alongside grassroots campaigns to improve the living and working conditions of domestic workers. It also builds alliances that strengthen the movement of domestic workers.

In June 2007, more than 50 domestic workers working in US cities met as part of the United States Social Forum (USSF) for a National Domestic Worker Gathering. On the final day of the gathering these household workers decided to form a National Domestic Worker Alliance. Its goals are to: bring public attention to the plight of domestic/household workers; bring respect and recognition to the workforce; improve workplace conditions; and consolidate the voice and power of domestic workers as a workforce.

Source: www.comminit.com/en/node/284096

Learning on the computer.

JOSE LUIS PELAEZ, INC / GETTY IMAGES

Women and girls of all ages dominate the informal economy – growing food, cleaning floors, and selling produce, among other things. Young women are also increasingly prevalent in formal sector jobs in sweatshops, on production lines, in tourist hot-spots and call centres. While labour laws, social safety nets and the presence of trade unions generally make the formal sector a safer and better-paid option, the security of formal sector employment is eroding fast as employers demand greater workforce flexibility in the cut-throat world of globalised trade.

Despite being paid less than men, and generally working longer hours in harsher conditions, young women are working in ever greater numbers both at home and abroad. Why? Because in spite of the many and varied risks, paid work offers young women an opportunity to earn money which not only keeps their families afloat, but also allows them a degree of precious economic independence. However, not all paid work is decent or empowering for young women. They fight daily discrimination and struggle to maintain their paid jobs alongside a disproportionate share of exhausting household chores and care responsibilities. This situation presents a number of challenges, not least: how can the risks of paid work be reduced and the benefits maximised for young women? Organising is a key strategy to advance their interests and ensure their protection. This and other policy recommendations regarding young women and the world of work are in Chapter 6.

The African Movement of Working Children and Youth

by Nikki van der Gaag

Senegal, on the West Coast of Africa, has a desert in the north and a tropical south. To the north lies Mauritania, to the south Guinea-Bissau and Guinea, and to the east, Mali. Northern Senegal is separated from its southern Casamance province by the Gambia.

While Senegal has a rich and varied history, it is perhaps best known for its association with slavery. Under French colonial control for more than 200 years, Senegal became the departure point for slaves transported to the New World. Senegal became independent in 1960 and has been held up as one of Africa's model democracies.

But it remains a poor country, with a GNI per capita of $820 in 2007, according to the World Bank. While poverty has declined from 68 per cent in 1994 to 51 per cent in 2005, it is still high, particularly in rural areas. Senegal's 12.4 million people depend largely on agriculture, although tourism and earnings sent by Senegalese abroad are also an important source of revenue.

Women still earn only 54 per cent of male income, according to the UN, although an estimated 69 per cent of women now work. Out of 157 countries on the Gender Development Index, Senegal ranks 135.

One salary is not enough

"It is no longer the fashion for women to stay at home. Everyone has to do their share [of earning a living for the family]."

Gnagna, 17, Senegal

"Everything is so expensive today because of inflation; one salary is not enough, so women and men both have to work."

Fatou, Senegal

Inflation in Senegal rose from two per cent in 2007 to 5.8 per cent in 2008. But the cost of living is not the only reason these young Senegalese women give for wanting to work. Another young woman, aged 25, who was taking part in a new microfinance initiative aimed especially at young people, said: "It is important for a woman to be financially independent of her husband. Young people too need to have financial independence – if you contribute to the household you have more respect and consideration from your parents. And you can help the community too." The young women believe that earning a living will make for more equality in the family – as Gnagna says: "If you don't earn money, your husband won't respect you."

For millions of children and young people throughout Africa, work is not a choice but a necessity. There are almost 50 million working children in sub-Saharan Africa, according to the latest estimates – around one in four of the region's children (ILO, 2006). Some have part-time employment before or after school, or work during the holidays. Others work full-time to support their families. In Senegal, over half of the population lives on less than two dollars a day.

But many working young people, both boys and girls, have gained new confidence and support by becoming part of the Mouvement Africains des Enfants et Jeunes Travailleurs (African Movement of Working Children and Youth). The Movement was started in 1994 by a group of girls who were domestic workers in Dakar. It has grown rapidly since that time. Today, it has 191,433 members and 'sympathisers' in 147 towns and villages in 21 African countries. It operates through local groups and has a system of democratic elections to a central council. It also sends representatives to the United Nations in New York (see Awa's story, page 134).

The Movement emphasises 12 rights drawn up by the young people themselves that apply to working children:

1. The right to training to learn a trade.
2. The right to stay in your home village (rather than being forced to leave your family and work in a town).
3. The right to carry out our activities in safety.
4. The right to work which is limited in hours and not too heavy.
5. The right to rest when sick.
6. The right to respect.
7. The right to be heard.
8. The right to health care.
9. The right to learn to read and write.
10. The right to have time for play and leisure.
11. The right to express ourselves and to organise.
12. The right to have recourse to justice that is fair and unbiased if we have problems.

The young people from the Movement in Senegal say they are aware that some people believe children should not have to work at all, but say that the reality for millions of children is that they have no option, and that is why they emphasise their right to an education and the 12 rights. Binta, 17, is the Movement's Senegalese delegate. She is also a domestic worker in Thies, Senegal's second city. Binta says she believes that children who do not go to school should be allowed to work, as long as they study at the same time and the work is not too arduous.

Fabrizio Terenzio, the co-ordinator of ENDA, an international NGO with headquarters in Senegal that supports the Movement, says: "The most important thing that the Movement has done is to create hope for the millions of children who have had little hope, because their life is a hard one in which they have only one trump card: the force of their own will." He also points out that education is one of the key achievements of the Movement. In a 2008 survey of members from all over Africa, all of whom are under eighteen, 83.7 per cent said that the Movement had helped them to read and write. "Because I attended courses on learning to read and write, I have relearned everything that I forgot at school," says one 14 year-old domestic worker from Niger.

The working children whose schooling has been minimal or interrupted know from experience that not being able to read, write and do maths has real disadvantages in today's world, even for those in the lowliest positions. One girl, a domestic servant, had a very practical reason for wanting to attend literacy classes. She was often left alone in the house and didn't dare answer the phone, because although she knew her numbers, she did not know how to write them down and so couldn't take messages.

The Movement also helps young people who are having difficulties with their bosses. Binta tells how she was badly treated by her employer: "For the first three months I felt like a slave – I was not given any wages, despite having been promised them, and the work was hard. Luckily, I was already a member of the Movement, and so I went to talk to them about it. I explained the problem at one of the Movement's regular meetings, and about five people agreed to come with me and talk to my boss."

"When we arrived, she saw me first and grabbed me by the ear. But then she saw the others. We all explained to her that we are not slaves, but working children. At first she did not want to listen, but then we told her that we knew we had rights as children. She did not know this. After some discussion, she agreed to pay me what she owed me."

The Movement has become a force for change in many girls' lives. Ndeyethiono Diouf, a former child worker now in her twenties, says that the children can successfully put collective pressure on their employers because: "People care what

Members of the African Movement of Working Children and Youth.

NIKKI VAN DER GAAG

others think – if a group of children and some adults turn up on your doorstep you have to listen or people will begin to talk and to say that you are a bad employer."

Because attitudinal change is key to improving not only the situation of working children, but the way society views girls and young women, this strategy has huge potential. Young women are clear that working and being part of the Movement brings them respect from their families and their communities. It has also given them the confidence to speak out, and a different view of the relationship between men and women. The girls believe in equality, as one young woman notes: "Equality means that women have the same rights as men; that we are not judged by our sex but by our abilities."

But they also recognise that even though both girls and boys, women and men, work, girls' lives are still more restricted than those of their brothers. "The main difference is that boys have more freedom than girls," says one young woman, while another adds: "My brother can come and go whenever he wants; I can't. My parents won't let me."

It is in the household and family, between husbands and wives, that attitudes still seem most rigid. While many men accept that their wives go out to work, they still want them to perform all the household chores as well. Absa, aged 17, says: "Here, women have to do everything – they often lose their jobs because of the demands made at home – a husband can say: 'Get me water, wash me, feed me', and a woman has to obey even if she is sleeping." This attitude is also enforced by women themselves, even young women. Amy Dione, aged 18, says: "Women have to work but they also have to do certain tasks in the home – cooking, washing etc and they must find time in the day to do this."

But not all young women agree. One girl points out that: "In the army, men do their own cooking and washing – they could also do this in the home." Mame Cheikh Diouf, a lively 18 year-old with a wicked grin, says with feeling and to much applause: "I am for a permanent assistant for every woman – men must help too! It makes for a better atmosphere in the home," and Mami Diane says: "I live with my father and he helps me with everything – all men should follow his example."

None of these young women are afraid to speak out. The Movement has given them the confidence to know what they want in life and the skills and ability to seek it. "The three most important things to teach girls are the right to learn to read and write, the right to a profession and the right to have confidence in themselves," says Ndeyethiono. Dibou, a domestic worker in Dakar, says: "We want to be the same as all the citizens of this country: listened to by society, by the authorities, by our families and by each other."

Awa's story

It is hard to believe that Awa was once a ragged little girl collecting shells from the beach for a few pence a day which she sold to builders for cement. Today, as she speaks in fluent French, she is a confident and self-assured 21 year-old with her own fashion business, who has travelled the world and spoken at the United Nations in New York. She explains what brought about the transformation, beginning with her life as a shell-picker.

"We had to plunge into the waves and scrabble for the shells in the sand. We had to work long hours and it was dangerous work – sometimes children were washed under the current and drowned, others were injured.

I had gone to school, but dropped out because I had to earn some money for my family. Sometimes I could also take the empty cement bags and sell those on for a little money. But it was difficult to make a living.

One day, someone from ENDA saw us in the sea and came to talk to us about our work and what we would like to do with our lives. Most of the girls wanted to learn a trade, to earn enough to make a decent living. Together with the African Movement of Working Children and Youth, ENDA started a centre in the area where we could learn to read and write and also be trained for a trade.

I am still in touch with that group. Some have their own small businesses; all have managed to make some kind of a living. Both my older and younger sisters are also part of the Movement. One now sells jewellery in a shop. I became an apprentice dressmaker.

Then I was elected by my peers to represent the group, and then to represent the whole Movement. I was sent to French classes at the Alliance Française; I learned about children's rights, about human rights. I went to regional meetings, then international ones. I gained a lot of experience in public speaking about children's rights.

I was the only child to speak in New York at a United Nations conference on the Millennium Development Goals. I only had two minutes, but managed to put my points across and it was well received. I spoke of poverty, education, health and rights. I really enjoyed it – I was not afraid because I knew what I wanted to say and that it was important for them to hear it. I know from experience that it is important to listen to what children say – even very small children – because only they know the reality of their own lives.

Over the past few years, we have managed to improve the situation of many working children, boys and girls. Domestic workers in particular, who are almost always girls, are often exploited. We talk to parents and employers about the rights of children and many come to understand that they should treat their children, their employees, with more respect. Of course, there are still some bosses who are not good, who make the girls put in hours that are too long and do work that is too heavy for their age – but we keep trying.

At age 18, my time as the representative of the Movement ended – this is a children's movement and so at 18 we hand on the baton to a younger person. But I am still involved, supporting those who come after me. I am now part of a new project, which follows on from the work the Movement is doing, to bring microfinance to young people. In fact, I was one of the people that proposed it. We noticed that there were many such projects for women, and said: 'Why can't you do this with young people as well?' The project, funded by Plan and Oxfam America, started in 2008 and there are already 54 groups in Senegal.

Most of the young people involved in the microfinance group are girls, who are keen to start their own businesses. It is easier to work with girls than boys; they are more motivated and hard-working and don't want to sit at home doing nothing. Plus, I think they have more courage than boys: they are not afraid to speak out! In the past, there was a belief that men should lead and women only follow behind. But that is changing. I believe that anything a boy can do, a girl can do too; sometimes even better."

Awa herself has clearly shown just what it is possible for a young woman to achieve, however poor her background.

Awa as she is today.

NIKKI VAN DER GAAG

NICK RAY

Girls mean business

5

"When I grow up I want to be a famous businesswoman so I can change my country."

Heba, 18, Egypt

At the recent 2009 World Economic Forum meeting in Davos, girls were on the agenda for the first time. Corporate CEOs and world leaders flocked to The Girl Effect on Development session, making it amongst the most popular at the Forum. The session's message was loud and clear: targeting girls gets to the heart of development issues and finding solutions to the constraints placed on girls has positive consequences for wider society. This chapter takes up that call by examining the role that business can play in making a positive difference to girls' lives – with a view to stimulating new thinking, action and partnership.

Introduction

So, why should the private sector invest in girls? Because the interests of business and the society in which it operates are indivisible. A quarter of the population of the developing world are girls and young women aged 10 to 24.[479] As a major untapped resource, they have enormous potential to make lasting contributions to the world around them. Today's girls are tomorrow's top managers, consumers and shareholders. Investing in girls not only brings high individual returns but provides an unparalleled opportunity to reduce poverty, stimulate economic growth and ultimately transform our world for the better.[480] It can also be good for the company 'bottom line', since many experts believe that socially responsible enterprises are better equipped to weather economic crises than businesses which have not embraced the corporate social responsibility (CSR) agenda.[481]

Moreover, as the 2004 Catalyst study of 353 Fortune 500 companies found: "Companies with the highest representation of women on their top management teams experienced better financial performance than companies with the lowest women's representation." The study found that Return on Equity (ROE), was 35 per cent higher, and Total Return to Shareholders (TRS) was 34 per cent higher for companies with greater gender equity.[482]

CSR is much more than a cost, a moral obligation, a PR exercise or a charitable deed: it is a potential source of "opportunity, innovation and competitive advantage".[483] Smart investments in social goals can make a long-term contribution to strengthening competitiveness and make meaningful social impact. Investing in girls is at that intersect: good for society and good for business.

BUILDING OPPORTUNITIES FOR ADOLESCENT GIRLS

Opinion piece by Maria Eitel, President of the Nike Foundation

When the Nike Foundation first began exploring the idea of adolescent girls as a direction, two powerful, yet contradictory, facts struck us.

First, a wealth of research and case studies shows that investing in girls

INGRID HESLING

A market opportunity in Ghana.

and women had the highest return on investment of any development strategy. Second, despite this evidence, fewer than two cents of every development dollar are directed to girls.

How a girl passes through adolescence determines the futures of everyone around her, shaping the health, education and wealth of each generation. Yet, the world doesn't invest in her – something economists have called "an irrational gap".

For a girl in rural Ethiopia or the slums of Dhaka, this gap translates into a tragic loss of opportunity. Programmes that might help her avoid the trapdoors of early marriage, school drop-out, teen pregnancy and sexual exploitation receive little attention and even less funding.

From an intellectual standpoint, I wanted to understand and unravel the larger "why?" behind the inequality – and add Nike's voice to those who have worked hard to change the game for girls for so many years. Emotionally, I was struck by the injustice of so much human potential untapped and overlooked; so many dreams not just deferred, but utterly defeated. As a woman and a mother, I couldn't help but consider the accident of geography and imagine my life (and my daughter's) if I had grown up in Addis instead of Seattle.

When a girl gets a chance to grow into a woman and become an educated mother, an economic actor, an ambitious entrepreneur, or a prepared employee, she breaks the cycle of generational poverty and she and everyone around her benefits. That's 'the girl effect' – the powerful social and economic change brought about when girls have the opportunity to participate.

The Nike Foundation started investing exclusively in girls in 2004. Since that time, we've worked to unleash the girl effect by helping to get girls on to the global agenda and driving resources towards them. We support individual girls by investing in bold, creative programmes that are specifically designed to meet their needs. We also work with incredible partners like the NoVo Foundation and the UN Foundation to influence the prioritisation of girls at the global level.

For all of us at the Nike Foundation, the best part of our jobs is the opportunity to meet girls around the world who are truly transforming their families and communities. We recently learned about a 20 year-old from Muchatha, Kenya, named Joyce. She grew up in desperate poverty and didn't anticipate a brighter future until she came into contact with TechnoServe, an organisation the Nike Foundation supports, when she was 18 years old.

TechnoServe helped Joyce find a safe space and financial literacy training, giving her the capacity, networks and credibility to unlock her entrepreneurial potential. Using the skills she gained, she entered – and won – a business plan competition. Joyce opened a bakery in her village with her prize money and now employs two other young women in her business, including an orphan, because, as she says: "If they make money and learn a trade they won't participate in behaviours that endanger themselves."

Joyce's success underscores the lesson that economic options are of paramount importance. Families in poverty must make desperate choices for economic survival. A daughter is often believed to have no potential to contribute to family finances. Taking her out of school to save on fees and help with household chores seems like a rational choice. Arranging her marriage to secure a dowry feels like a necessity.

When girls have opportunities like Joyce did, families and communities quickly see the value of investing in her education and protecting her from the trapdoors that stall her progress. And it doesn't just benefit her, it benefits everyone.

Consider the impact in just one country, Kenya, where some of our partners analysed the cost of ignoring girls versus the upside of investing in them.

If girls are ignored and neglected, the cost to the Kenyan economy due to adolescent girl pregnancy alone is $500 million a year. But if we can keep girls in school, avoid early marriage and pregnancy, keep them healthy and connect them to decent jobs, their additional earnings will add $3.2 billion annually to the Kenyan economy.

That's a big downside versus a huge upside. And the rewards only get more significant over time, as girls invest back into their families and communities and, as women, have more resources to feed, educate and care for their children.

I worry that the progress made in recent years to get girls on the global agenda could evaporate if policymakers regard investing in girls as a luxury they can't afford. Here's what policymakers need to understand: girls are not the latest marginalised group to be pitied and aided with charity. They are the best and shortest route to breaking the cycle of poverty.

For more information about the Nike Foundation see: www.nikefoundation.org

What's good for girls is good for business

"We need business to give practical meaning and reach to the values and principles that connect cultures and people everywhere."

Ban Ki-moon, Secretary-General of the United Nations

The central role played by women in local and national economies is no longer in dispute, and a wide body of evidence now strongly links the economic empowerment of women in developing countries with the development outcomes in those countries. Research by World Bank economists David Dollar and Robert Gatti found that "economies that have a preference for not investing in girls pay a price for it in terms of slower growth and reduced income".[484] We know that the return on investment in girls' education is much greater than the same investment is for boys.[485] There are also demonstrable improvements to the lives of families and communities in countries that invest in girls and women. One reason for this is that while men reinvest some 30 to 40 per cent of their income in the family, women reinvest 90 per cent of their income into the household.[486]

The importance of women in a country's development is increasingly appreciated but less attention has been given to the issues facing girls and the economic empowerment of younger females. Often, girls are routinely excluded from programming that is targeted towards women, because of their age; and from programming that is targeted for adolescents and youth, because of their sex. All of this contributes to the entrenched invisibility of girls.[487] Despite mounting evidence which shows a direct causal link between the economic development of girls and economic growth, there is still too little attention being paid to the root causes of girls' poverty.

In today's challenging but still promising emerging markets, businesses ignore girls and young women at their peril. With higher levels of education, enhanced participation in society and markets, both as workers and consumers, and increased income, young women are emerging not simply as beneficiaries of social and economic change,

but as key agents of that change.[488] Indeed, girls are the trendsetters in terms of social change across the world.

"Female entrepreneurship is an increasingly salient part of the economic make-up of many countries and is a key contributor to economic growth in low- and middle-income countries."

Global Entrepreneurship Monitor, 2007

MARKET FORCES

It is estimated that in the coming decade, if economic growth in emerging markets pushes beyond the level of $5,000 annual household income, businesses will have a billion new customers in need of their products and services.[489]

Rising disposable incomes in middle-income countries are generating a demand for goods and services, a demand with a higher long-term growth potential than in industrialised countries. It has been estimated that consumer spending power in emerging economies could increase from $4 trillion to more than $9 trillion – nearly the current spending power of Western Europe.[490] For some companies, a commitment to the development agenda and to the issues facing developing countries will create significant opportunities to drive business value and growth.[491] For others, difficult social conditions in emerging markets will increase their costs and risks, and will heighten the need to strengthen their social legitimacy alongside their legal right to operate.

In their combined role as workers and mothers they have the most impact on their societies. Even small but targeted applications of resources catalyse change and therefore investing in girls can yield big results.

"I will educate all my children. I don't want them to struggle like me. Don't want them to be like me."

Laxmi, a 17 year-old construction worker in Bangalore, India

Companies of all sizes need girls and young women in their labour force, both to increase their own efficiency and to increase the profitability of the markets in which they operate. To be effective, investment in girls and young women needs to be reflected in their basic employment practices and working conditions. As Chapter 4 has demonstrated, these do not always empower female employees. Even small local businesses need to be aware of the particular needs of the young women they employ: flexible working hours, help with childcare, targeted training opportunities, zero tolerance of harassment in the workplace and equal pay, all need to be in place if we are not to lose the considerable potential that girls and young women have to leverage business and economic growth. Many business leaders already know that what is good for girls is good for business. But while individual corporate projects can provide inspiration for good practice, it is embedding the basic principles of equality of opportunity into the way companies recruit and treat their staff that really counts.

Most girls and young women will find their entry point into the economy through small, informal, locally owned 'micro-businesses',[492] often at the end of a supply chain that starts with a much larger international company. It makes economic sense for medium, large and multinational enterprises to work with these local companies – a point made by the International Finance Co-operation in a recent report: "Buying from local small and micro-enterprises can help companies reduce costs, increase flexibility… build strong and diversified local economies, fortifying companies' social licence to operate and enhancing their long-term growth prospects."[493] Partnership opportunities are beneficial to both sides: Unilever Limited in India realised that in order to sustain their advantage in the consumer goods sector, they needed to penetrate rural India, where three-quarters of the population lives. Using local self-help groups and non-governmental organisations, Unilever began Project Shakti, which recruited and trained women entrepreneurs to sell sachet-size products door-to-door in their villages.[494]

Working with local businesses is smart economics and an important avenue for directly empowering young women. However, the responsibility for decent working conditions and wages must remain the responsibility of all parts of the supply chain.

STANDARD CHARTERED BANK AND GOAL

"Our mother says, 'I could never study, I never got the opportunity; but I don't want that to happen with you, I want you to go on in life and make it big."

Goal is a Standard Chartered Bank community investment initiative which uses netball and education to empower young urban girls in India for personal and economic development, providing knowledge and offering a safe place to play.

Standard Chartered Bank recognises the business case for supporting women, who are key drivers of economic development in its markets – the ambition is to become a leader in gender diversity, supporting women in the workplace, women as customers and women in the community.

Goal was launched in India as a pilot in 2006 as part of the Bank's Group Sustainability strategy: enhancing business performance now and for the long term, as well as boosting the social, environmental and economic development of the countries where it operates. Employee engagement is an important part of the Goal programme. Bank employees use their skills to engage in various ways with the programme and its participants. This includes helping to develop and deliver modules, mentoring participants, and volunteering at community events.

Goal is offered twice weekly across two cities in India; each session includes a mix of netball and education modules that cover topics including financial literacy, communication skills, and health and hygiene. Participants are young women from urban communities between the ages of 14 and 19, who are either in or out of school and subsisting on a family income of less than $2 per day.

After 10 months, girls 'graduate' from Goal and those who are interested are invited to become Goal Champions. They are trained to deliver the programme themselves, allowing the Goal model to be replicated. This year, Standard Chartered is developing additional economic opportunities for Goal Champions, including vocational skills training.

"[Before Goal, my family] said clean, cook, and that's your life. And there was this line that was drawn that we could never cross. But now the line is going backwards. And we are just, you know, coming out, we have crossed it. And now we have realised that our life

SIMON HAMILTON / THREE HANDS

Taking part in the Goal programme.

is not just limited to washing clothes, washing utensils, or cooking. And now we think that when we do everything we have done, this is the time we have for ourselves, and we don't want to compromise on that."

Goal is a partnership that involves both international and grassroots organisations – each of which utilises its core skills to undertake aspects of the programme. Naz Foundation India Trust, the Bank's partner in India, co-ordinates and delivers the programme. Naz works on the ground with local NGOs already working in the community to identify girls for the programme and to complement – not replace – their existing services. Local partners are not necessarily focused on girls' empowerment or sport, but have access to large numbers of vulnerable youth (particularly girls) as well as existing trust from the community. By affiliating with these partners, parents trust us to deliver programmes to their girls and allow them to participate. The Bank also partners with the International Federation of Netball Associations, which provides support and guidance with the netball-related aspects of the programme.

Goal has worked with nearly 500 young women directly since its inception, with plans to expand globally to an additional three countries by 2012. Indirectly, the Goal programme is estimated to have reached more than 25,000 people in local families and communities, mainly through public exhibitions.

At the heart of Goal is the desire to change girls' opinions of themselves and their role in the world. By increasing girls' self-confidence and self-esteem and by improving their basic knowledge, Goal is making the world of difference to the lives of girls.

"Before I was a part of this, I always used to be very shy, even talking to the people with whom I live every day, like my father, my mother, my brother. I was so uncomfortable even talking to them, I used to shy away. But now it's not like that. I am like a confident girl… Now when we meet, we get to speak."

ALISHA FERNANDEZ MIRANDA / STANDARD CHARTERED BANK

Girls learning life skills through sport.

Strategy and society

"The role of business in society is a legitimate aspect of business leadership. It is not in conflict with growth or profitability, but an integral part of successful management practice and sustainable business building."

Niall FitzGerald, former Chairman and CEO of Unilever and Chairman of Reuters

Now more than ever, business operates in a global environment – where global issues, global problems and global constituencies heighten both business risks and opportunities. The social context in which businesses operate is complex, challenging and ever-changing. Business leaders today are expected to be informed and opinionated on the social context in which they work. Poverty, of the deep-rooted, structural kind that is found in many developing countries, fuels civil conflict, wars over resources, humanitarian crises and the failure of government and social institutions.[495] Business has a vested interest in addressing poverty. Even the largest companies that spend significant amounts on security and community investment are not immune from the social and political destabilisation that is inevitable in such circumstances. Research shows that economic growth can be facilitated by the strengthening of civil and political rights for women.[496] Indeed, a strong and equitable society is universally acknowledged as 'good for businesses'.

A recent international poll by Gallup (Voice of the People) based on 50,000 interviews across 68 countries, indicated that people identify global poverty as the key problem facing the world.[497] In addition, global public opinion consistently highlights, "high expectations of companies to contribute to poverty alleviation and to help meet the needs of host communities in developing countries".[498] Businesses cannot afford to risk their reputations or to isolate themselves from the environment in which they are operating. Furthermore, company employees, customers, suppliers and the wider community recognise the growing influence they can have on corporate behaviour through global communications, networks and both collective and personal actions, and are increasingly adept at galvanizing social movements around their heightened, and changing, expectations.[499]

For consumers, the social and environmental impact of corporate behaviour, illustrated by the growth in cause-related spending, is increasingly important.[500] It has been estimated that cause-related marketing skyrocketed from $125 million in 1990 to $1.08 billion in 2005,[501] – a figure which continues to climb with the success of such notable endeavours as the Product(Red) campaign, in support of the Global Fund to Fight AIDS, TB and Malaria.

"The world in which our business operates is changing rapidly. We live in a world of finite resources faced with global challenges… as a business we recognise that we must ensure that our impact on the world around us is positive."

Standard Chartered Bank, Building a Sustainable Business, 2008

This concept of sustainable business, combined with a need to recover public trust, has been inspiring companies to invest in CSR efforts. Even before the current economic crisis, corporations remained deeply distrusted by the public. Edelman's annual 'Trust Barometer' indicates that fewer than one in three individuals trust corporations. Similarly, GlobeScan – which undertakes research into global public opinion – consistently reports low levels of public trust in corporations – much lower than for NGOs or the United Nations.[502] Moreover, not only has trust in the private corporation eroded, but the gap between social expectations of business and social assessments of corporate performance has widened. Surveys conducted across 23 countries during the summer of 2008 revealed that, for the first time, a majority hold the view that globalisation "concentrates wealth rather than providing opportunities for all".[503] The business community is acutely conscious of this situation. A recent International Business Leaders Forum report notes: "To the extent that this lack of public confidence in global and national institutions leads to greater protectionism and tighter restrictions on the mobility of capital and labour, the international business community will be the first to feel its effects."

Typically, advocates for CSR use the arguments of sustainability, enhanced reputation and moral obligation.[504] However, business can also reinforce its strategic objectives through social progress on the major cross-cutting issues of the day. Girls and their potential to advance the current state of their countries' economies is the major cross-cutting issue of our time and the single most powerful social issue affecting the competitive context for business.

As the engagement of businesses in emerging markets and developing countries continues to grow, investing in girls and young women through core business practices will be increasingly important. Successful businesses need healthy societies to support them, and making social impact part of your business strategy makes sense. Leaders from all sectors will be expected to work together on responses to global poverty wherever it is found.[505] It will not be enough to comply with minimum employer standards; they will be expected to take policy positions, support social change and be the leaders in workforce practice.

"Company leaders are not only leaders of business but leaders within society. We are a part of society not apart from it."

Niall FitzGerald, former Chairman and CEO of Unilever and Chairman of Reuters

PLAN

Teenage girls at a girls' club in rural India.

ONE OF MY FONDEST MEMORIES…

Opinion piece by Indra K Nooyi, PepsiCo Chair and CEO

One of my fondest girlhood memories growing up in India was sitting at our family table as my mother challenged my sister and me to debate what we would do if we were Prime Minister. My mother would grant her 'vote' based on the calibre of our replies. Each night, my sister and I competed intensely for her support.

Though my mother's education had ended after high school, she wanted great things for her daughters. She inspired us to believe in ourselves the way she believed in us. She was our toughest taskmaster and proudest cheerleader as we progressed through college and careers.

As the leader of a large multinational company, I still cherish the lessons learned at my mother's table. I am deeply grateful for what she taught us about the power of ambition, dedication and imagination. But perhaps the greatest lesson of all was what she taught us about the difference one person can make in the life of another.

It was that lesson that inspired me to lead the great company for which I work, PepsiCo, under the banner of 'Performance with Purpose'. It's our way of acknowledging that what's good for business can and should be good for the world.

It's an approach that touches every aspect of what we do – from the products we offer, to our environmental stewardship, to the way we nurture our employees and support our communities. And it's what led PepsiCo to become an active supporter of Plan. Last year, our company sponsored 140 girls. And this year our senior executives around the world will personally assume responsibility for each of those sponsorships.

While this might seem unusual for a 'big company', supporting girls is one of the smartest investments we can make.

In too many places, girls are denied the rights to reach their true potential – the chance to go to school, the choice of when to marry, the knowledge to protect their health, the status to speak up for themselves.

When girls lose out, their deprivation weakens society as a whole. But the converse is also true: when girls are empowered, all of society benefits. Educated girls are better equipped to win jobs and earn more for themselves and their families, better able to shield themselves against disease, more likely to delay marriage, and, if they do become mothers, more likely to send their children to school.

And for PepsiCo, educated, healthy, confident girls mean a more promising business environment – with broader talent pools from which to draw our employees, a wider range of potential customers, suppliers and investors, and greater well-being, prosperity, and stability in the communities we're privileged to serve.

When it comes to promoting girls' empowerment, we focus on the areas we know best. For example, in many developing countries, the time-consuming duty of fetching water falls disproportionately on girls and women. By devoting more than $16 million to help bring rainwater harvesting methods, tanks, and wells to villages in parts of Africa, India and China, PepsiCo has not only improved health and sanitation for tens of thousands of people, but alleviated girls' burden of water-collecting so they can attend school instead.

But we know education is not enough. Girls need opportunity too: opportunity to earn the income and dignity a decent job provides – and to fulfil their hopes and dreams.

PepsiCo has long been committed to providing those opportunities – in part by very actively promoting diversity and inclusion in our workforce. We make it a priority in our hiring and training everywhere we operate. In our Middle East/Africa region, for example, we've more than tripled the representation of women in our management ranks since 2004. Globally, nearly a quarter of our executives are women. Our targets are higher still.

While we are encouraged by our progress, we know we have a lot more work to do. Ensuring that girls the world over have access to the opportunities that will allow them to live their lives happy, healthy and fulfilled remains a vast challenge for all of us.

I, for one, pledge to keep working toward a world in which girls – no matter where they are from – can look to the future with the same sense of possibility my mother instilled in me.

10,000 WOMEN

Opinion piece by Dina Habib Powell, a Managing Director and Global Head of Corporate Engagement, Goldman Sachs

Goldman Sachs' 10,000 Women project is a five-year initiative to provide 10,000 under-served women in countries around the globe with a business and entrepreneurial education. Research leading up to the launch had shown that the connection between investing in women and girls and economic growth is not just a good cause, it is also smart economics. Goldman Sachs chairman and CEO, Lloyd Blankfein, said: "Investing in education for women may have the highest social return of any investment, when one considers the range of income and health outcomes for such women and their families."

10,000 Women is co-ordinated on the ground by our partner business schools and non-governmental organisations (NGOs). These partners establish or expand – and then deliver – short term certificate programmes that include such courses as marketing, accounting, market research, and business plan development.

The initiative is now active in 16 countries around the world, including Afghanistan, Rwanda, Egypt, and the United States. Interest in the programme has been remarkable. Globally, acceptance rates are more competitive than they are at leading US and UK business schools. In Egypt, we had 250 applicants for 35 positions. In Rwanda, there were 600 applicants for 60 positions.

While our research suggested that we would see a dramatic return on investment over time, we have already seen results in very real, human terms.

Sunitha Nair, the owner of Flowers 2.0 in Hyderabad, India, went into business as a florist in 2007. She recently enrolled in the 10,000 Women programme at the Indian School of Business to learn how to upscale her business and address her biggest challenges, such as people management and competition. Quickly applying that knowledge to her operations, Sunitha has utilised retail and web marketing to diversify her business and now employs a staff of four. She told us: "Since I started this enterprise a year ago, I have been trying to do everything myself. I need a focus and this programme gave that in ample measure."

10,000 Women is only one year old. Time will be the true measure of success. In the coming year we will be introducing a measurement programme that enables us to track the progress of women's businesses.

Based on the outpouring of interest and support from students, partners, and our own people, we feel we have tapped into an important unmet need. Our hope is that we have found a means to opportunity and empowerment not just for individual entrepreneurs, but for their families, their communities, and their nations.

Be a part of it

Our analysis identified three key areas where business is already making a difference for girls and young women. These are the major intersection points where a social and business value exchange can occur.

1. Life skills. Some initiatives targeting girls in developing countries aim to augment life skills[506] training, by focusing on financial literacy, decision-making, and coping skills.[507] This sort of education, which is typically left off traditional curricula, is a crucial step towards empowering women. One of the most notable initiatives in this regard is a partnership between the Nike Foundation and Save the Children to create rural learning centres as a "safe haven for girls to socialise and obtain access to information on personal finance, careers, and reproductive health".[508] The World Bank's Adolescent Girls Initiative aims to improve not just the amount of microfinance available to girls, but also their ability to access it and to find safe and reliable employment.[509] A number of corporations sponsor ongoing programmes to provide skills training, particularly in the IT sector. IBM sponsors camps in a number of developing countries aimed at encouraging the involvement of women and girls in the IT sector.[510] Cisco, in partnership with UN agencies and NGOs, strives to include at least 30 per cent female enrolment in its 200 or so IT training centres in the developing world.[511]

CISCO NETWORKING ACADEMY PROGRAM

Through its Networking Academy Program, the telecommunications giant Cisco is helping young women in emerging markets to develop their technology skills.

The Cisco Networking Academy Program has, for more than 10 years, been helping to bridge the ICT skills gap around the world. Since its inception, Cisco's Networking Academy has spread to more than 165 countries and over 2 million students have graduated from more than 10,000 academies located in high schools, technical schools, colleges, universities, and community-based organisations.

"Improving technical skills, especially among women, is key as the network has become the fabric that helps people to communicate, collaborate and conduct business," comments Sue Bostrom, Cisco's chief marketing officer and senior vice-president of global policy and government affairs. "Our work with women through Cisco's Networking Academy Program illustrates how important Cisco believes diversity and the role of women in technology is, both within Cisco and outside."

The 'F email' project is one such Cisco initiative that has been created in Hungary, Serbia and Turkey. The aim is to help women who are currently excluded from skilled jobs in the technology industry to improve their ICT skills and therefore their chances of better work. A curriculum has been created that includes soft skills, such as job seeking and communication, and basic computer and IT networking skills. Cisco's Networking Academy Program has been instrumental in developing this curriculum and in co-ordinating the project.

In 2009, the Dubai Women's College and Linksys (a division of Cisco) will begin a new Digital Home and Small Business project. The goal is to increase awareness of technology and encourage entrepreneurship amongst the student community. The partnership includes a full product demonstration suite at the college with training for students who run it, as well as the opportunity for students to set up small businesses to sell the digital home network products demonstrated there. The scheme will also make part-time jobs available in Dubai retail stores to gain experience and associated qualifications.

For more information see: www.cisco.com/web/about/ac49/ac55/inclusion/womens_talent.html

MARTIN DIXON / DIXON DEUX YEUX

Improving their technical skills.

2. Targeting infrastructure. While infrastructure projects are important, physical infrastructure only begins to address the specific issues girls face in accessing public services. It is one thing to build a new school, it is quite another to address the obstacles which prevent girls from attending. The UN Foundation has highlighted, for example, that girls spend up to "15 hours a day fetching water and firewood and doing household chores instead of learning to read and write".[512]

So, corporate infrastructure spending should be allocated in ways that support a broader development agenda. A community freshwater source, such as a well, frees girls of the daily task of gathering water, while school feeding programmes can eliminate the need for girls to beg or work in order to provide sufficient income to their household. Corporate infrastructure spending, if planned in concert with other organisations and public sector partners, would result in more rounded and effective solutions aligned to the deeper needs of the communities in which they work.

3. Nurturing economic opportunities and local supply chains.[513] In Africa alone over 120 million girls live on less than $1 per day.[514] This huge group, and their peers on other continents, need sustainable opportunities to take control of their own economic development. In partnership with the Nike Foundation, BRAC in Bangladesh has reached over 43,000 girls with a comprehensive package of life skills, microfinance, access to safe spaces and livelihood training. These girls were 40 per cent more likely than non-participants to save money and take a loan to support their small businesses. Women's World Banking aims to deliver microfinance instruments specifically for girls and young women between the ages of 7 and 24, and to place "resources directly into the hands of young women in the developing world – who hold enormous, untapped potential for changing the social and economic future of their families and communities".[515]

What next?

"Investing in girls," it was noted in Davos, "provides the best overall outcome – both for girls as well as the economies of communities and nations."[516] Making the 'girls agenda' a real priority for all of the private sector is the next big challenge. Indeed, the current economic crisis may yet yield opportunities for engaging business simply because girls hold such promising potential as agents for change.

The opportunity before us to invest in girls is immense. Five hundred million adolescent girls and young women need our attention. The consequences of not making this investment are intolerable – continued exclusion for hundreds of millions of girls, and a sure guarantee that the Millennium Development Goals will not be met for many, many decades to come.

THE MECHANICS OF MASBATE
by Nikki van der Gaag

If you sip your coffee in one of the many fast food chains in Manila, you can count the Isuzu logos on passing coaches as they pass slowly by in one of the city's notorious traffic jams. Manila's famous 'jeepneys' – a colourful cross between a taxi and a bus – also have Isuzu engines.

Cars are big business in the Philippines, and in 2007 5.5 million vehicles were registered in the country.* The Japanese company Isuzu corners 15 per cent of this market. Now Isuzu has a new venture. In the next few years, it will use some of this money in a project to give training and employment as mechanics to 80 young Filipinas and Filipinos from poor households.

Many corporations, both national and international, see supporting the education and/or training of poverty-stricken young people as an important plank of their corporate social responsibility work. Barclays has recently signed an agreement with UNICEF in the Philippines for a project targeting vulnerable communities and families in Masbate, one of the Philippines' poorest provinces. Jolibee, the very successful Filipino rival to McDonald's, is collaborating with the government's Department of Labour and Employment

NIKKI VAN DER GAAG

Rosequeen

to help "poor but deserving children of farmers, fishermen and other workers in the informal sector, including child labourers, go to college and gain the necessary work experience". The project will help around 100,000 young people between 15 and 24 in 2009 and 2010.**

The Isuzu project is being co-managed by Isuzu with Plan Philippines and Plan Japan, together with the government's Technical Education and Skills Development Authority (TESDA). It has a big budget – $4 million over five years. A purpose-built building in Tacloban has been constructed and the first batch of young people has just been recruited.

This is not the first time that Japanese support has been given to training for Filipina women in industrial courses in trades traditionally dominated by men. TESDA has a Women's Centre in Metro Manila that was originally funded in 1997 by the Japanese government. In 2008, its courses for women included automotive servicing and consumer electronics as well as commercial cooking, food processing and dressmaking. TESDA's policy requires that at least 10 per cent of annual training graduates are women.***

What is interesting about this particular project is that, although traditionally auto mechanics is a man's job, the aim is for at least 40 per cent of recruits to be young women, according to Arlynn Aquino from Plan Philippines. "Our criteria are the same for boys and girls," she says. "They must be between 15 and 30, must come from a poor family in a poor area, be willing to work in the automobile industry and be prepared to commit for two years' training."

Rosequeen is one of those selected. She is 17, from the village of Cabayugan in Masbate province, which is the second poorest in the Philippines and has a high percentage of migrant labour. Rosequeen is the only person in her village of more than 1,000 to have won a scholarship, although her sister and a number of friends also tried.

"I wanted to join the Isuzu programme because there are few other opportunities for girls here," she says, "and my family are too poor to be able to afford for me to do any other training. I know that at the end I will have a good job." Her mother, Francesca, says this will be a good opportunity for her daughter. "There is nothing else here for her to do. Women need to have jobs as well as men – otherwise when a husband gets sick what is the wife to do? It will also mean that when Rosequeen's father and I are no longer around she will be able to provide for herself. I am very proud of her."

Joanne too, says it is poverty that led her to apply. At 17, she has finished high school and is currently helping her grandmother run a small shop which sells everything from sweets to eggs to fireworks and little packets of shampoo. She says her grandmother effectively brought her up, as her father works as a lumber delivery person in the north of the Philippines and until a few months ago her mother and siblings were there too. They came back because her grandfather died.

"I really like cars, though I am not yet familiar with spare parts. I was pleased to have an opportunity to study. I didn't want to depend on my family – my father does not earn enough to send any money home and my mother is not working. I am now the one with the opportunity to provide for my family. I know that if I stayed here in Masbate, even if I could go to college, there are not many jobs. But I know that after training with Isuzu I will find work."

It was this that persuaded her father to let her go. Joanne says that he was not happy at first about her doing the training. "He thought that working with cars is for boys. But then he called me and told me that he was unhappy not to be able to provide for his children, but as he can't he decided that I should take the opportunity to be trained." Her mother Jona says that she is happy for her daughter to have this chance. "I will manage my loneliness when she goes," she adds sadly.

Marife is another Isuzu scholar. Also aged 17, she lives in the village of Malibas, on Masbate island, with her parents and five siblings. Marife would like to be a police officer but says that her family cannot afford for her to study. So when she heard about the Isuzu project, she thought it would be a way out of poverty that would guarantee her a job and enable her to help her family. "I will have the opportunity to work abroad and earn well," she says. "I like meeting different people." Plus she is a bit of a technical wizard: "Sometimes I repair cell phones. I can assemble a new cell phone from different parts," she says. "I love machines."

NIKKI VAN DER GAAG

Marife with her mother.

NIKKI VAN DER GAAG

Joanne in her grandmother's small shop.

She has no fears about being a woman in a man's world. "I believe that everything men can do, women can do too. This has changed from my mother's time – sometimes the work of girls cannot be done by a boy because girls are more intelligent than boys!"

*** www.lto.gov.ph/Stats2007/no_of_mv_registered_byMVType_2.htm**

**** www.dole.gov.ph/news/details.asp?id=N000002266**

***** http://twc.tesda.gov.ph/**

The facts are indisputable. Investing in girls and young women reduces poverty and drives economic development – and makes sound business sense too. Globally, some companies have been at the forefront of efforts to support economic opportunities for some girls and young women. But most have yet to make a move beyond ad hoc fragmented project initiatives that are barely beyond a charity model.

The challenge ahead is to prioritise investment in girls across the private sector. For its part, the trade union movement has pledged its support for young women workers. It is time for companies, large and small, to consider the ways in which their own influence can transform girls' lives, as well as reap rewards for their business and for the societies in which they operate. To do this, existing efforts must be scaled-up and new partnerships developed – particularly between business and governments. "When a well-run organisation applies its vast resources, expertise and management talent to problems that it understands, and in which it has a stake, it can have a greater impact for social good than any other institution or philanthropic organisation."[517]

There is a lot to do; detailed policy recommendations can be found in Chapter 6.

TRADE UNIONS WORKING FOR GIRLS

Opinion piece by Silvana Cappuccio, International Textile, Garment & Leather Workers' Federation

The international trade union movement can play a major role in protecting the rights of girls and young women in the global economy.

The need for young women to organise is stronger than ever. Organising young women workers is fundamental to achieving decent work for all. Trade unions – which have played a key role in promoting gender equality – increasingly recognise the fundamental importance of reaching out to young women, most of whose income opportunities lie in the unregulated informal economy.

The evolution of the global market in recent years has facilitated major progress in women's empowerment. Advances in legislation and equal opportunities internationally, as well as at national level, have increased the presence of young women in the worlds of work and education, and have made strides in protecting the young and most vulnerable from exploitation.

At the same time, a chasm remains between the sexes in the world of labour, with young women being among the most vulnerable of all workers. For this reason the well-being and future of girls and young women is a major concern for the international trade union movement and tops its decent work and sustainable development agendas.

Despite the fact that more young women are now able to read and write than ever before and that a higher proportion of economically active women have graduated from tertiary education, women still account for 70 per cent of illiterate people in the world.[518]

For trade unions, universal education is a binding condition for social and

Homeworking in India.

SILVANA CAPPUCCIO / ITGLWF

economic empowerment. Unions make key contributions by supporting international action on the economic and social causes of child labour, and remain heavily involved in campaigns for the ratification and implementation of international labour standards. They also play a critical role in encouraging governments to develop economic and social programmes aimed at eradicating poverty and providing basic education for all girls and boys.

In the world of work, young women continue to have the highest unemployment rates and are more likely to be in precarious work situations where they are often deprived of social security, denied fundamental rights and forced to work in unhealthy and unsafe conditions. Millions more underage girls toil at the expense of their health and future – a situation which perpetuates the poverty cycle, inequality and underdevelopment.

In today's economy women are still stereotyped as carers and home-based workers.[519] When they do have paid jobs, they are usually in lower positions, with less pay and less protection. The predominance of a young female workforce in export processing zones (EPZs) demonstrates that more women in the labour market does not necessarily represent an advance if the jobs where they are employed are at the bottom of the pile in terms of living conditions and treatment.

Trade unions are well aware that there is still a long way to go in order to achieve equal opportunities for girls and young women and to overcome gender inequalities. For this reason the need to address young women's social issues is a matter of urgency for the international trade union movement.

How are trade unions relevant to young women?

Surveys show that many young women do not understand why unions are relevant to them or what the role of a trade union is. This most often happens in countries or local situations which deny fundamental human rights, such as the right to freedom of association. Organising young women is fundamental to achieving decent work for all. Trade unions internationally, regionally, nationally and in specific work sectors regard gender equality as a precondition to promoting and implementing the Goal of decent work. For this reason, trade unions continue to work with young women in a variety of ways, including through: targeted educational activities; increased representation of young women in the governance of trade unions; awareness-raising campaigns on trade union rights; and the promotion of collective bargaining with gender-related clauses.

At the same time, there is a widely recognised need to increase the number of women elected to leadership positions within trade union structures. The International Trade Union Confederation (ITUC) and the Global Union Federations[520] have developed a series of actions, events and materials on advocating and negotiating for women workers rights.[521] In 2008 a Global Campaign for Decent Work, Decent Life for Women was launched, the key objectives of which are: to advocate for decent work and gender equality in labour policies and agreements; to seek gender equality in trade union structures, policies and activities; and to significantly increase the number of women trade union members and women in elected positions.

Targeting young workers – women first – by creating new decent jobs, ensuring equal opportunities for all, actively promoting social empowerment through education, and increasing participation in the decision-making processes are all pivotal to changing prevailing norms, where the wealth and privilege of few people rely on the poverty of many. More than 60 years after the approval of the Universal Declaration of Human Rights, the global community is still far from its implementation. However, the trade union movement remains firmly committed to assisting young women, especially the most vulnerable; to knocking down gender barriers; and to realising a new political vision and concrete actions for change to achieve universal respect of human dignity.

If the goal of a better future made of hope and progress was translated into a single image, it would take the shape of a young woman worker.

Catering trainees at work in Ethiopia.

IVA ZIMOVA / PANOS PICTURES

JENNY MATTHEWS

Call to action 6

"It is important for a woman to have financial autonomy and be financially independent of her husband. Young people too need to have financial independence – if you contribute to the household, you have more respect and consideration from your parents. And you can help the community too."

Girl, 18, Senegal

This report has shown that countries and businesses which make a strategic investment in girls experience significant returns in the form of enhanced economic growth.

Invest in just one girl and we see income growth at the household and national level. Give a girl the skills and opportunities she needs in life, and as a woman she will pass them on to her children. The intergenerational multiplier will be played out as she invests in her family and sends her children to school. We know that mothers prioritise how they spend income differently. The investments they make are future oriented and result in a healthier, better educated, more economically capable next generation. We also believe that the economic empowerment of girls and young women brings dividends in other spheres of national life: political leadership, peace and stability, and greater social cohesion.

Unlocking the economic potential of the 500 million adolescent girls and young women in the developing world is a real opportunity both to realise their individual and collective rights and to unleash their latent capabilities to make a major dent in global poverty. When given the chance to participate successfully in labour markets, the impact on girls' and young women's lives can be immediate and long-term. In some parts of the world, the overall effect of women's increased management of household budgets and decision-making has changed the dynamics of the consumer market and of their households forever.

We have shown that "building back better" after the global financial crisis should be centred around the economic empowerment of girls and young women. They should be right at the heart of a new economic revolution: investing in girls and supporting them to engage in high value and decent economic activity is both the right course of action for them and one that makes sound economic sense for us all.

Start young, involve everyone

The essential steps to realising their economic rights and achieving economic empowerment span all the stages of girls' lives. These steps must start young and continue until girls are fully able to participate in economic activity with dignity, equality and respect. Changing the economic future for a girl starts with tackling the root causes of gender discrimination she confronts early in life, and with targeted government investment in her formative years. As she moves into adolescence, investment in quality secondary education and comprehensive skills development are required. And a successful transition from home and schooling into a decent livelihood is essential.

Investing in early childhood care: the benefits for girls

A vast body of international research has demonstrated that high-quality early childhood care and development programmes benefit both girls and boys and their families, making these programmes a highly cost-effective means of ensuring that individuals can live up to their full potential.

As we have outlined in Chapter 2, when countries invest in early childhood care and development initiatives that benefit girls, there can be a substantial return on their investment. Parents' attitudes towards their daughters can shift – they see their girls as active individuals, capable of learning. And parents typically enrol their daughters in primary school and support them to continue if the girls have been through pre-school. Older girls are freed of care commitments by pre-school programmes to pursue their own education – they are often the ones kept out of school to look after younger siblings while their mothers work outside the home. Early childhood programmes also provide an opportunity to reduce stereotypes about traditional gender roles and to foster gender equality at an age when young children are developing understandings of identity.

Evaluations of well-conceived programmes designed to foster children's early development demonstrate that those who participate tend to be more successful in later school, are more competent socially and emotionally, and show better verbal, intellectual and physical development during early childhood than children who are not enrolled in high quality programmes. In the UK, an early evaluation of a national early years support programme for the poorest families, Sure Start, showed that, by the age of two, of the children who had taken part in the programme, the girls had a higher word count score than the boys. Programmes from around the world have demonstrated that when children continue on to primary school and beyond, there is higher and timelier school enrolment, less grade repetition and lower drop-out rates, and higher school completion rates. There is evidence regarding primary school outcomes which indicates that girls benefit more than boys from their participation in quality early childhood care and education programmes. For example, the success of a pre-school health programme in Delhi, India, has led to increased average school participation by 7.7 per cent for girls and 3.2 per cent for boys. Participation can also lead to improvements in nutrition and health status, important indicators for girls in some regions of the world. There is also clear evidence of increased earning potential and economic self-sufficiency as adults, and of increased female labour force participation.

References: Save the Children, 2009, 'State of the World's Mothers, Investing in the Early Years' UNESCO, 2007, Education for All Global Monitoring Report: Strong Foundations F Harris, J Law, P Roy and S Kermani, Feb 2004, 'The second implementation of the Sure Start language measure', City University, London

If girls and young women around the world are to become active and equal economic citizens, commitment to a progressive and innovative agenda is required. This must involve a wide variety of actors each playing their part, starting with girls, their brothers, their families and their communities (including schools), civil society groups (such as trade unions), national governments and their public sector employers, donors, international organisations (the UN, ILO) and the private sector. The role of business cannot be overstated since it is with multinational and national companies that the opportunities for leadership on girls' economic empowerment rest most firmly: history has shown time and time again that it is only when women are active in the labour force, when they hold decent jobs or own successful businesses, earn good money and retain control over how it is spent, that things really change.

An agenda for change

This report has revealed why and how girls are being left out of economic opportunities. It has also shown clearly the obstacles and discrimination girls face, and what is lost when their capacity and skills go unrecognised and under-developed. In response, we offer an agenda for action and investment around three crucial phases of a girl's life:

- Building the foundation for girls' economic future in the early years;
- Equipping girls with economic tools and skills in the middle years; and
- Ensuring that markets and business opportunities work for young women so that they can achieve full economic empowerment.

This is a focused call to action. It presents strategic and achievable recommendations targeted at key actors that can change the status quo for girls and young women; because the status quo is not sustainable and not nearly good enough. A detailed summary of recommendations underpinning each of these three phases in girls' lives is included at the end of the chapter in a matrix. Accompanying the specific call to action in each phase are examples of good practice which illustrate the results that smart, strategic investments are achieving.

Although this agenda focuses on the three phases of a girl's life, it is important to remember that girls can be marginalised at various stages of development, stigmatised at other times and rendered invisible at crucial points. These pitfalls often occur in the transition between phases and should be given particular attention by policymakers and practitioners. We cannot continue to lose girls. If implemented, this agenda will not only transform the lives of girls and young women, but will enhance the economic future for us all.

The early years: building the foundations

Gender inequality and discrimination begin early in a girl's life, and have significant bearing on economic outcomes later on. Changing the economic future for girls depends on going to the root causes of the obstacles and the barriers they face at home and in the community, and building the assets they need – personal, social, material and legal – to lay the foundation for their economic future.

Chapter 2 of the report has shown just how imperative it is to address the limitations girls face as they grow up in the early years, including the burden of unpaid care work, exclusion from property and land ownership, and the ways that gender discrimination is embedded in the attitudes and social norms of girls' families and communities. Early interventions are crucial to ensure that nutrition, health and early childhood education benefit girls in the same way they benefit boys; the effects of neglect in the early years, whether physical, emotional or educational, are often irreversible. As the adjacent chart shows, the earlier the investment is made, the bigger the gains; and for girls most at risk, support must begin at birth.

Three key actors – national governments, donor agencies and civil society organisations – are positioned to take aggressive steps to invest in girls' early years, and change their economic futures forever. Three foundational areas for action will vastly improve the projection of girls' economic prospects: ensuring girls are treated fairly under the law; prioritising unpaid care work as a core development issue; and changing gender stereotypes, attitudes and behaviours.

National governments must invest in ensuring girls are treated fairly under the law

Legal or de facto restrictions on girls' right to own, inherit or acquire property and land must be eliminated. National and local legal and policy frameworks, including both statutory and customary laws, should be brought in line with international human rights standards. In particular, discriminatory inheritance laws need to be revamped so that girls are identified as customary heirs to property and land titles on par with boys. Existing laws that protect girls and young women's property and inheritance rights must be consistently enforced.

In order for the law to treat girls fairly, much more needs to be known about girls' access to land and property assets. National governments must invest in research and

The earlier in life the investment, the bigger the pay-off

Rates of return to human capital investment, from birth to adult

To be most effective, investments in early childhood care and development should begin at birth, according to studies by Nobel Prize-winning economist James Heckman. For the most at-risk children, kindergarten may be too late.

Chart adapted from Heckman and Masterov: *The Productivity Argument for Investing in Young Children* (October 2004).

data collection that uncover the realities of gender differences in asset ownership for girls, including land titles and inheritance. In addition, a legal identity is crucial for girls to own land or property and gain economic benefits later on, including access to credit. Therefore, national governments must also introduce or enforce legislation that mandates registration of births. Girls' entire economic futures can be transformed if they are seen as economic actors, and given the opportunity to secure equal rights to property and land ownership.

Donor agencies must invest in prioritising unpaid care work as a core development issue

Investment is needed in age-appropriate development interventions and policies across all sectors which recognise and address the unequal division of labour that girls face at home and in the community. Donors should work with relevant government departments to ensure that social and economic policies and programmes challenge stereotypes about gender roles and care work, especially within the context of HIV and AIDS and child-headed households. Bilateral assistance is needed to support the rapid expansion of national time-use surveys that are disaggregated by both sex and age. Surveys should include data on hours per day that females and males – including girls and boys – spend fetching water, collecting fuel or in other household chores, and the information used to inform social and economic policies. This will ensure that girls' specific contribution to the household economy is counted and the trade-offs which girls' labour implies are made visible to policymakers and planners. Investments can then be made which minimise these trade-offs for girls. School hours can be flexible around the household workday of girls so they do not have to trade off school for chores. For example, donor agencies have a key role to play by investing in infrastructure, like roads, water points or energy provisions that will reduce girls' time and work burdens. Strategic investments in labour-saving infrastructure can ensure girls have more time to attend school, build friendships or learn new skills – all important foundational assets for girls' economic futures.

The benefits of girls' education

Girls' education leads to increased income, both for individuals and for nations as a whole.
Providing girls one extra year of education beyond the average boosts eventual wages by 10 to 20 per cent.

A 100-country study by the World Bank shows that increasing the share of women with a secondary education by 1 per cent boosts annual per capita income growth by 0.3 percentage points – this is a substantial amount considering that per capita income gains in developing countries seldom exceed 3 per cent a year. (Dollar and Gatti 1999)

More productive agricultural outputs
More productive farming due to increased female education accounts for 43 per cent of the decline in malnutrition achieved between 1970 and 1995 (Smith and Haddad 1999).

If women farmers in Kenya had the same education and inputs as men farmers, crop yields could rise by 22 per cent. (Quisumbing 1996)

Educating girls leads to smaller, more sustainable families
When women gain four years more education, fertility per woman drops by roughly one birth. (Klasen 1999)

A 65-country analysis finds that doubling the proportion of women with a secondary education would reduce average fertility rates from 5.3 to 3.9 children per woman.

Educating women saves children's lives
An extra year of girls' education can reduce infant mortality by 5 to 10 per cent. (Schultz 1993)

In Africa, children of mothers who receive 5 years of primary education are 40 per cent more likely to live beyond age 5. (Summers 1994)

Educated girls are less likely to contract HIV
A study of Zambia finds that AIDS spreads twice as fast among uneducated girls. (Vandemoortele and Delamonica 2000)

Young rural Ugandans with secondary education are three times less likely than those with no education to be HIV positive. (De Walque 2004)

A review of 113 studies indicates that school-based AIDS education programmes are effective in reducing early sexual activity and high-risk behaviour. (Kirby et al 1994)

Education can foster democracy and women's political participation
A 100-country study finds educating girls and reducing the gender gap tends to promote democracy. (Barro 1999)

(Adapted from *What Works in Girls' Education*. Barbara Herz and Gene B Sperling 2004)

Civil society organisations must invest in changing gender stereotypes, attitudes and behaviours

The opportunities for civil society to impact change for girls in their early years is immense. Because of their proximity to, and connections with, the community, civil society organisations are well positioned to influence and challenge gender stereotypes and social norms and practices. Civil society organisations must take a lead in overturning discrimination and challenging bias that limits girls' options and prevents their economic progress. This includes civil society's role in advocacy and as a watchdog to ensure that national social protection programmes do not reinforce gender stereotypes or discrimination.

In particular, civil society organisations should target sensitisation programmes that work with boys and men, including community and traditional leaders, to change the deeply rooted bias and stereotypes which affect girls in the earliest years of their lives. Programmes that promote non-discriminatory treatment of girls and boys in the family are needed to ensure girls have equal access to food, health and education. Furthermore, civil society organisations should support families to build the social assets of their daughters in early childhood through play, developing friendships, having the freedom to move around their community and access to early childhood and primary education.

"There are many things that girls can do just as well as boys – it does not matter if you are a girl or a boy if you are selling goods in the street for example."

Girl, 17, Senegal

THE EARLY YEARS: EXAMPLES OF GOOD INTERNATIONAL PRACTICE

Universal birth registration. In 2005, Plan International launched a worldwide campaign for birth registration – Write Me Down, Count Me In! The campaign has been particularly successful in Cambodia, with over 4 million children registered since 2005. In 2004, the Bangladeshi government passed the Civil Registration Law. Together with UNICEF, Plan has been working hard with the authorities to ensure that Article 7 of the UNCRC – which states that every child has the right to be registered soon after birth – is realised. Since then, all children in many of the communities in which Plan works have been routinely registered. Birth registration is particularly important for girls. In Bangladesh, even though there are laws prohibiting marriage before the age of 18, if a girl cannot prove her age, she may be forced into an early marriage. Being registered at birth also makes it easier for girls to obtain social services, prove their age and have a national identity. This, in turn, can help girls avoid child labour, early marriage and trafficking, and have better access to education and health care.

Gender awareness among boys and men. Instituto Promundo is a Brazilian NGO working to involve boys and men in community support for children, youth, and families; gender, health, and adolescence; violence prevention, including gender-based violence; and support for children and families affected by HIV and AIDS. Gender equality and an acknowledgment of the needs of male adolescents based on socialisation are central to Promundo's approach. Young men have the opportunity to examine gender stereotypes: for example, that girls and women are responsible for housework. Promundo encourages communities to develop campaigns which aim to promote a more gender-equitable lifestyle. One way of doing this is to work with men to identify their preferred sources of information and cultural outlets in the community in order to craft messages – in the form of radio spots, billboards, posters, and plays – that make it cool to be a more gender-equitable man. Campaigns are designed to encourage men to ref ect about how they act as men, and enjoin them to respect their partners, to practise safer sex, and not to use violence against women.
In 2005, Promundo and several other organisations – EngenderHealth, Save the Children-Sweden, International Planned Parenthood Federation, the Indian NGO Sahayog, the Family Violence Prevention

Fund in the United States, and the White Ribbon Campaign of Canada, among others – formed MenEngage, a global movement to engage men and boys in gender equality.

TURKEY - THE MOTHER-CHILD EDUCATION PROGRAMME

Turkey's Mother-Child Pre-school Education Programme targets both the child and the child's immediate environment. The programme's aim is to foster cognitive and psychosocial development within the home environment. The mother is targeted as she is the significant person in the child's home context. By providing cognitive enrichment to children and by creating an environment that will provide optimal psychosocial health and nutritional development, the child will be better prepared to enter primary school. Evaluations of the programme showed immediate and significant results both for pre-literacy and pre-numeracy skills, meaning that participating children were more prepared to deal with the expectations of formal schooling than their counterparts who had not been in the programme. Girls gained more from this aspect of the programme than boys, possibly due to the fact that girls started with a lower skills base than boys. The findings indicate a positive change in the child-rearing practices of participant mothers. This change ref ects the presence of particular mother-child interactions which lead to improved growth and development of children, and an improvement in the relations between mother and child. As such, the programme offers a chance to overcome gender differences in early life. The positive effects of the programme on the cognitive development of the child continued for a year after the termination of the programme. As these children had better pre-literacy and pre-numeracy skills, they performed better than non-participating children at the elementary school level. Importantly for girls, reports from mothers who had taken part in the programme revealed that they are now significantly more interested in what happens at school than the non-participant mothers and that they make an extra effort to ensure their child's success at school.

Reference: Bekman, S (1998). 'A Fair Start: An Evaluation of the Mother-Child Education Program'. Istanbul: Mother-Child Education Foundation. Publication number 13.

ALF BERG

Young girl enjoys herself at primary school in Guatemala.

"I enjoyed school but wanted to help my family. My mother wanted me to stay in school."

Irene, 17, Philippines (a waitress)

'Education has made me who I am today – it was because I went to school that I was chosen to train as an archer. Now I compete internationally, I travel the world.'

Laxmirani, 17, India

The middle years: equipping adolescent girls for economic empowerment

Equipping girls for their economic futures requires investment in both education and the development of a core set of financial, decision-making and entrepreneurial skills. This is typically the level of human capital needed to be successful in today's labour market, either as an employee or a young entrepreneur. As Chapter 3 of this report clearly shows, girls in this stage of life need a mix of age-appropriate technical training, life skills, business know-how, and social support to be well-prepared for the world of work. And these skills must be built on a secure education base.

Despite significant progress around the world in advancing gender parity in basic education, post-primary education remains an unattainable dream for far too many adolescent girls. Many girls reach adolescence as they finish primary education; it is exactly at this point that they may be discouraged from continuing in school for social or cultural reasons. Without urgent and targeted commitment to equipping girls further, the gains made in girls' primary education will be lost. Global coalitions promoting Education For All (EFA) and an international aid focus on basic education have all laid the groundwork. The time has now come for the global community to make post-primary education for girls its next priority.

ICT skills and the job market

Girls from across the world have identified ICT skills as among the most important they would need to master in order to get a job, as outlined in Plan's recent survey (see Chapter 3). Even for young women working in the informal sector, mastering the rapidly changing world around them through ICTs can be crucial for maintaining social networks and accessing information. And while girls and young women lag behind in gaining specialised skills and employment – with women dominating only at the lower skill end of the ICT industry worldwide – they are more likely than boys and young men to use mobile communication for peer support and social networking. This is an important opportunity both for the technology sector and for policymakers.

There are three core areas of policy change which can make ICT more accessible for girls and young women: addressing gender inequality in national ICT policies and programmes, including tackling existing inequalities in ICT employment and access; creating linkages between ICT policy and social development policy; and stimulating and facilitating supply responses including generating skills, knowledge, financial resources and organisational capabilities in ICT.

Plan's proposed Global Charter on investment in girls, outlined at the end of this chapter, will call for more global action on information technology for girls and young women by the private sector, national governments, donor agencies and civil society and community-based organisations. Some of the key policy recommendations are:

Private sector

- Ensure that on-the-job training in the ICT sector provides young women with up-to-date and high quality technical skill development, professional and personal support, and leadership development.
- Work in partnership with national governments to provide and improve telecommunications infrastructure.
- Facilitate and encourage the involvement of women in technological innovation including research and development.

National governments

- Ensure that the national ICT policy has provision for tackling gender inequality, in particular in access to ICTs and employment in the sector.
- Ensure that national education policy includes provision of new learning opportunities for girls, utilising technology.
- Support civil society and community-based organisations to create safe spaces for girls to learn about and use ICTs.

Donor agencies

- Support national governments in developing and rolling out ICT policies as an integral part of social development policies.

Civil society and community-based organisations

- Create safe spaces for girls to learn about and use ICTs. The Women's Technology Empowerment Centre is a good example (see Chapter 3).
- Work in partnership with others to harness girls' use of mobile technology.

Although all actors should be involved in this critical area, national governments need support from two key change agents: namely, international organisations and donor agencies, who are well positioned to work together and take aggressive steps to ensure girls are fully equipped to access economic opportunities later on. We call on international organisations and donors to:

Invest in expanding post-primary education for adolescent girls

The international community and donor agencies, working with national governments, need to keep up the good work in girls' primary education. The gains made in girls' primary education to date should be continued through financing and technical support. Further investments targeted at adolescent girls can leverage rapid and sustainable change. Therefore, we are asking these actors to think of secondary education for girls as this decade's principal goal, building on the success of universal primary education. We cannot continue to lose girls from the education system at the end of primary school. The transition to secondary school must become as natural and inevitable as entry into primary school today. This requires a renewed focus on quality and relevant post-primary education for girls, with particular attention to access and facilities that serve the needs of adolescent girls.

Building on international principles of long-term predictable financing for basic education, donor agencies must develop a similar mechanism for girls' secondary education. The quality and relevance of girls' post-primary education must also be addressed, and the social barriers for girls tackled accordingly. To do so, we are asking donors to introduce conditional cash transfers and scholarship incentive schemes to overcome cultural resistance to girls' education, and to support girls and their families through secondary school. This may entail social protection stipends to families who enrol their daughters in secondary school.

Invest in ensuring girls are equipped with market-relevant skills

Girls need additional training and support, especially through their education transitions, that engage them in vocational and entrepreneurial learning opportunities that are attractive and relevant to girls. Donors need to work together with other key actors, including civil society, the private sector and national governments, to ensure that adolescent girls have access to gender-sensitive vocational training that would lead to their future economic empowerment, and to opportunities for decent economic activity. Skills development for girls must be broad-based, and matched with labour market needs and opportunities. Girls should see their future economic possibilities within both the curricula and pedagogy in school, and receive career guidance which encourages them to take subjects that are more relevant to labour market needs.

THE MIDDLE YEARS: EXAMPLES OF GOOD INTERNATIONAL PRACTICE

Cash support to families for schooling. Oportunidades is the Mexican government's social protection programme. Founded in 2002, it is based on a previous programme called Progresa, which was created in 1997. Oportunidades is designed to target poverty by providing a Conditional Cash Transfer or regular cash payments to families in exchange for regular school attendance, health clinic visits and nutritional support. The programme is credited with decreasing poverty and improving health and educational attainment. Under the education component of Oportunidades, grants are provided for primary through to high school. The grants increase as children progress to higher grades and, beginning at the secondary level, are slightly higher for girls than for boys. The amounts of the monthly grants range from about $10.50 (105 pesos) in the third grade of primary to about $58 (580 pesos) for boys and $66 (660 pesos) for girls in the third year of high school. This incentivisation of education attendance is important for girls – the grants are higher for them to remain in secondary school because girls tend to have a higher drop-out rate than boys.

FINBARR O'REILLY

Hard at work in Burkina Faso.

BRAC Education Programme has been running a network of education centres across Bangladesh since 1985. The concept of the Adolescent Development Programme (ADP) was developed after BRAC staff noticed that many BRAC primary school graduates, mainly girls, could not or were not permitted to continue their studies. BRAC created Adolescent Development Centres, equipped with reading materials, in 1993. These centres were formed to encourage adolescent girls to retain their literacy, maths and life skills. Building on its initial success, the programme added issue-based life-skills training for adolescents using an innovative methodology where emerging adolescent leaders were trained to provide training to their peers. In 2003, after realising that many adolescents were involved and/or deeply interested in starting their own businesses, BRAC started offering income-generation skills training and microfinance services to the programme. Sixty-six per cent of average adolescent boys and 42 per cent of average adolescent girls in Bangladesh would like to study up to university level, while the corresponding figures are 89 per cent for BRAC ADP's adolescent boys and 68 per cent for BRAC ADP adolescent girls. Only 12 per cent of average adolescent girls reported being involved in income-generating economic activities; at 26 per cent the corresponding figure for BRAC ADP's adolescent girls is more than double. As of December 2006, BRAC Bangladesh under its Adolescent Development Programme had set up almost 17,000 ADCs, organising close to half a million adolescents throughout the country. Almost 300,000 of these adolescents have formed their own microfinance groups and have taken loans of over $6 million.

Girls First Clubs have been run across rural Togo since 2004. Supported by Plan, the clubs provide girls with the opportunity to learn life skills, connect with youth of their age and to gain the confidence necessary to participate in decision-making at community level. Forty Girls First Clubs with over 1,000 members – 75 per cent of them girls – received ongoing support from an adult facilitator and training in a variety of issues from child rights and gender to club organisation and basic accounting to help them organise their club finances. Girls reported being pleased with the accounting skills they acquired – they put them into practice with gardening and storage projects, and various sales activities, benefiting the club's petty cash. The girls were also experiencing the power of working together – they organised in homework groups and started to help each other in various ways. This implies increasing solidarity among the girls and they are building the crucial friendship networks and interpersonal skills that are so important to success in the workplace.

The work years: supporting young women as equal economic citizens

"I am saving so that I can go back to college and study hotel and restaurant management. My brothers will also help me. I hope to have enough in six months' time. Eventually I would like to work abroad, but it depends on my situation and that of my family. I want to be able to help my family."

Avelina, 17, Philippines (domestic worker)

"Today I am very proud of myself. I feel very special that I was given opportunity to learn cooking skills and with it I can earn money and support my family back in the village."

Wattana, 17, Cambodia

Helping adolescent girls and young women to make the transition from home and schooling into the world of work is crucial. Access to an income can mean a real change in status for young women and a chance to make important and strategic life choices, including when to marry and have children. With the global economic downturn affecting job opportunities in general, evidence is mounting of the loss of job opportunities for women and the increasing difficulty for young people to get their first employment opportunity.

Both global corporations and local businesses can play an important role in building, strengthening and expanding economic opportunities for young women. In recent years, labour markets have become increasingly feminised and informalised. This female, casual workforce is more vulnerable so it is crucial that efforts are made to minimise the risks girls and young women potentially face when they enter the world of work. In many countries, the public sector is a large employer of women – in professions such as health care, education and public administration – and good employment practices by government have proved to be important examples for the rest of the economy in breaking down barriers and stereotypes about women in the labour force.

As market leaders and standard bearers, private and public sector employers are the key global change agents during this phase of a young woman's life. They hold the tremendous responsibility to make strategic investments which ensure that young women's economic rights are protected and that markets and business opportunities work for them. We call on these leaders to:

Grandmother Italia with the grandchildren she looks after while their mothers work in the city.

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Enforce labour standards that protect young women

This should include particular measures that protect the safety of girls and young women, including the new ILO labour standards on domestic labour. Corporations can use their significant leverage to encourage national governments to adopt legislative changes that protect the safety of young women at work.

Implement gender equality practices in hiring and pay

We call on both the private and public sectors to practise equity in hiring which would target similarly qualified females to rectify historical exclusion and discrimination. Fair wages and employment benefits must be equally available to young women. In addition, providing young female employees with resources and services, such as onsite savings accounts, will help to build their personal assets.

Support young women as entrepreneurs

Ensure that the barriers to doing businesses do not stand in the way for young women to engage in enterprise creation. This includes ensuring that inheritance, land and property laws treat women fairly, that young women have access to financial instruments for credit and savings, including microfinance. The private sector needs to invest in supporting training and apprenticeship schemes for girls and young women, and then provide finance and business support services to young women entrepreneurs. Business licences must be granted in a gender-blind manner.

THE WORK YEARS: EXAMPLES OF GOOD INTERNATIONAL PRACTICE

Technoserve's Young Women in Enterprise. Technoserve is an international NGO which matches the power of private enterprise with building the skills of entrepreneurial people living in some of the world's poorest communities. The Young Women in Enterprise programme matches young women from the slums of Nairobi, Kenya, with peer mentors from small business enterprise clubs, which are further led by university student coaches and community business leaders. Supported by the Nike Foundation, the programme is helping several hundred young women to learn entrepreneurship and other important skills such as personal finance. Mentors and coaches help them develop business plans and start businesses. The participants also support each other in enterprise clubs and are given opportunities to network with community leaders in order to reach their business goals. Many participants are also serving as spokeswomen for HIV and AIDS awareness and prevention.

Cambodian Land Laws and Young Women

The Cambodia government passed the Land Reform Law in 2001. It is widely regarded as an important piece of legislation for young Cambodian women as, for the first time, it allows for joint ownership of land titles for married young women. A 2007 survey found that female landowners outnumbered male in overall numbers. The survey showed that 20 per cent of land titling was made in the wife's name, 5 per cent in the husband's name and 70 per cent was made under joint ownership. Joint ownership aims specifically to secure land tenure for women, and helps women maintain control over their land. In addition, the Constitution of Cambodia guarantees equal inheritance rights to women and men. In law, Cambodian women have the right to financial autonomy, and enjoy the same legal and economic rights as men. They can and do have access to land and are entitled to access to property other than land and to bank loans. However, major challenges remain as Cambodian young women, particularly those in rural areas, have limited access to information about their rights, and poor access to legal aid and advice.

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Working together: A global charter for investment in girls and young women

While the actions that are detailed above are essential to move the economic empowerment of girls and young women forward, ensuring decent work and business opportunities for young women cannot be achieved through fragmented or isolated interventions: a global coherent approach which brings together sustained, strategic and concerted action by a wide range of players is critical. Different combinations of girls, their families, communities, schools and colleges, civil society and trade unions, national and donor governments, the private sector and international organisations need to join hands and work together.

The agenda outlined in this report can become real for 500 million girls and young women by shining a light on the basic survival needs of young girls, and protecting their land and property rights; by ensuring better donor and public financing of girls' education and a renewed focus on secondary education and on the skills needed for a successful transition from school to work for adolescent girls; and by ensuring safe and decent working conditions for young women.

Looking to the future.

Action on both international legislation and national standards is urgently needed. Investment is needed to scale up and expand innovative and successful community actions and initiatives that empower girls. The World Bank, for example, estimates that $13 billion is needed annually to finance interventions that promote gender equality in the context of progress towards meeting the MDGs in low-income countries over the next few years. While individual leadership is essential, ultimately, collective and co-ordinated action will produce the desired results.

THE CALVERT WOMEN'S PRINCIPLES

The Calvert Women's Principles is an example of coordinated global action to promote gender equality in the workforce. These guiding principles on women in the workforce were developed by an investment firm with support from UNIFEM.

Reviewed earlier in 2009, the Women's Principles provide companies with a set of goals they can aspire to and measure their progress against. It includes the following provisions: employment and compensation; work-life balance and career development; health, safety and freedom from violence; management and governance; business, supply chain, and marketing practices; civic and community engagement; and transparency and accountability. The UN is now considering how the Women's Principles could be more widely used.

A Global Charter for Investment in Girls: 10-point action plan

"We keep on talking about the fact that 'crisis is opportunity'. Here is an opportunity in the policies we are undertaking for the crisis. Here is our chance to address the adolescent girl issue and make sure that girls do not lose the chance for education."

Mari Pangestu, Minister of Trade for Indonesia

As Mari Pangestu and many others have said, the current global crisis provides an opportunity to ensure that addressing poverty is prioritised, and that international commitments are adhered to. Now is the time to ensure that a new course is set in which investment in girls and young women becomes a priority. It is time for governments, businesses, civil society organisations, and the families of girls and young women around the world to commit, to take action on, and invest in the following areas of policy and practice:

1. No compromise on global gender equality goals and international commitments
2. Promote the full integration of gender equality principles into national and regional economic policies
3. Prioritise girls' education from their earliest years through to adolescence and beyond
4. Maintain national social protection programmes and safeguard social services
5. Scale up investments in young women's work opportunities
6. Support young women workers and ensure they get decent pay and conditions
7. Invest in young women's leadership
8. Ensure equality for girls and young women in land and property ownership
9. Count and value girls and young women's work through national and international data disaggregation
10. Develop and promote a set of practical global guiding principles on girls and young women at work

If you are a government representative, are in business, are from a civil society organisation or are an interested girl or young woman, please visit **www.becauseiamagirl.org** to sign up to the Global Charter.

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Policy and Programme Strategies Summary

The early years: building the foundations

POLICY AREAS	Families and civil society	National governments	International community	Private sector: corporates & business	Donors
Gender inequality and discrimination begin early in a girl's life, and have significant bearing on economic outcomes later in life. Changing the economic future for girls depends on going to the root causes of the obstacles and the barriers she faces at home and in the community, and building the assets needed - personal, social, material and legal - to lay the foundation for her economic future.	Work alongside girls' and youth organisations to challenge gender stereotypes, attitudes and behaviours within families and communities, including fostering positive views on girls' education, and equal sharing of household responsibilities, particularly in the context of HIV and AIDS. Support families to build girls' social assets in early childhood by allowing them time to play - as articulated in Article 31 of the UN CRC - to interact with their friends, to move freely in the community without feeling threatened. Target sensitisation programmes that work with boys and men, including community and traditional leaders, to change the bias and stereotypes which affect girls. Support programmes that promote non-discriminatory treatment of girls and boys in the family which ensure girls have equal access to food, health and education. Take a lead in advocating to overturn discrimination and bias against girls; ensure that national social protection programmes do not reinforce gender stereotypes.	Ensure that girls have a legal identity by introducing or enforcing legislation that mandates registration of births and marriages, and supports mechanisms for the issuance of corresponding legally valid documentation. Ensure that inheritance, land and property laws treat girls fairly and are aligned with international human rights standards, as in the case of the Rwandese Family Code of 1992 and accompanying legislation, and the Nepalese government's amendment to its Civil Code which now recognises a daughter's birth right to her ancestors' property, on par with sons (detailed in Chapter 2). Invest in research and data collection on gender differences in asset and land ownership for girls. Invest in early childhood care and development interventions, in particular nutrition and pre-school learning. Invest in infrastructure that reduces time spent by girls on household chores, e.g. water collection.	Ensure that state parties are meeting their obligations under the UNCRC and CEDAW on girls' rights. This can be done by supporting the preparation of national child rights budgets, including through the participation of girls in the budget process (see Chapter 1). Together with the donor community, support the rapid expansion of national time-use surveys, disaggregated by sex and age. Use this data to inform social and economic policies.	Support quality childcare provision for parents of young children. Provide flexible and sensitive work arrangements for mothers. Women in business and leadership positions can provide important role models to young girls.	Ensure that gender equality is effectively mainstreamed with poverty reduction policies and programmes. Support gender-responsive budgeting processes and ensure resources are committed to programmes targeted at girls' economic empowerment. Support programmes with the potential to change social norms and the behaviour of families towards girls through financial incentives. These programmes can be introduced as part of a national social protection programme. Support programmes which invest in early childhood care and development. Ensure gender-parity in access to ECCD services. Prioritise unpaid care work as a core development issue. Invest in infrastructure that reduces time spent by girls on household chores: e.g. water collection. Support land titling reforms and registration programmes which protect women and girls' property rights.

Policy and Programme Strategies Summary continued

The middle years: equipping girls for economic empowerment

POLICY AREAS	Families and civil society	National governments	International community	Private sector: corporates and business	Donors
Equipping girls for their economic futures requires investment in their post-primary/ secondary education and skills development. Being prepared for the world of work also requires access to a mix of age-appropriate technical training, life skills, and social support.	Reach out to socially excluded groups from which the majority of out-of-school girls come, including girls with disabilities, girls living on the streets, child domestic workers and sexually exploited girls. Support girls through community-based informal education programmes. Create safe spaces for girls and young women to gain social support from their community, family and peers through their adolescent years. Work with girls and young women to ensure they have mentors and role models. Encourage adolescent girls and young women to continue their schooling. Work with families, including men and boys, and local government to provide support and awareness on the importance of continuing girls' education. Work in partnerships to support community-based financial education, savings and microfinance schemes that are accessible to adolescent girls.	Invest in quality post-primary/middle/secondary schools for girls, with particular attention to access and facilities that serve the needs of girls. Develop a national policy for girls' education, which outlines specific interventions for ensuring girls' transitions to post-primary education, with a focus on the quality and relevance of the education and training they receive. Train and encourage more female teachers; sanction male teachers for abuse of teenage girls. Ensure that codes of conduct and protection laws make the classroom a supportive and safe environment for all girls and young women. Introduce or expand gender-sensitive curriculum development and teacher training that eliminates gender stereotypes and discrimination, and encourages girls to achieve. Introduce conditional cash transfers and scholarship schemes to support girls and their families through secondary school. Ensure girls are equipped with market-relevant skills, through access to quality financial and business skills training and technology-based education. Reform educational curricula, pedagogy and career guidance to encourage girls' access to subjects that are tied to real market opportunities. Enforce early marriage legislation, where it exists or create new laws to prevent early marriage.	Bring renewed focus and international attention to quality and relevant post-primary education for girls as this decade's key development priority. Support the realisation of ILO conventions on child labour; support continuation of girls in full-time school and delay entry to the labour market.	Introduce and support training and apprenticeship schemes for girls. Form partnerships to provide girls with market relevant business and financial skills. Large national and multinational corporations can invest in schools by constructing buildings, enhancing teacher training, introducing distance learning technologies, and providing scholarships for girls.	Keep up the good work in girls' primary education through financing and technical support. Provide strong leadership and long-term funding support for expanding post-primary education for girls. Any new global education funding mechanism should include clear guidance on investing in girls' secondary education. Promote quality and girl-friendly schools and training, with access and facilities that serve the needs of adolescent girls. Support development and expansion of financial schemes which help keep girls in schools (such as Bangladesh girls scholarship scheme). Work with national governments to ensure that gender-awareness and quality are incorporated in national education plans. Work with other key actors, including the private sector and national governments, to ensure girls have access to gender-sensitive vocational and entrepreneurial training that match labour market opportunities.

Policy and Programme Strategies Summary continued

The work years: supporting young women as equal economic citizens					
POLICY AREAS	**Families and civil society**	**National governments**	**International community**	**Private sector: corporates & business**	**Donors**
How adolescent and young women make the transition from home and schooling into the world of work is crucial to the realisation of their economic potential. While the opportunities are there, many risks are ever present.	This can help to increase their economic power and can be particularly important for girls working in the informal sector and in deregulated environments. Work with the private sector to ensure that young female employees and their peers have mentoring support. Implement programmes to ensure that young women are aware of their economic and labour rights, and of mechanisms available to them to lodge a complaint or seek redress for any injustice, violation or exclusion.	Ensure that national labour codes reflect ILO conventions for female employment in the formal sector. Ratify and implement proposed ILO labour standards on domestic labour. Support the expansion of a comprehensive national social protection policy to protect females in the labour market. Work with the private sector and with donor agencies to expand job opportunities for young women, including access to finance and business services to support self-employment and SMEs. Introduce and implement equal pay legislation in order to close the gender pay gap. Develop a national action plan on youth employment, including particular measures for young women.	Support the implementation of proposed new ILO labour standards on domestic labour. 90% of all domestic workers under 16 are girls. Their work is informal and largely invisible and requires legislative protection. Encourage the disaggregation of key labour market data both by sex and age. Capture informal sector activities of young women in data collection processes.	Provide young female employees with resources and services, such as onsite savings accounts, that support services that may not be available to them elsewhere. This can help to build their personal assets and confidence. Lead by example in creating decent jobs for young women and enforcing labour standards: Practice non-discrimination 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. Increase the pool of skilled female workers by offering on the job training and supporting young women through further education. Provide child care support for young female employees as this can serve to promote their labour force participation. Support young women as entrepreneurs by ensuring that they can engage equally in enterprise creation. Grant business licenses in a gender-equitable manner. Work with national governments, donor agencies and others to expand young women's access to finance, micro-insurance including microfinance and business support schemes. Strengthen the leadership roles of successful working women, women in business. Multi-national businesses should sign up to an international 'platform for action' calling on businesses to champion investment in girls as an important way to build a sustainable profitable business – a global business compact on girls. Smaller, local businesses need to be aware of the particular needs of the young women they employ: flexible working hours, help with childcare, targeted training opportunities, zero tolerance of harassment in the workplace and equal pay.	Support programmes that expand young women's access to credit and asset security, including microfinance and micro-insurance. Support the expansion of social protection programmes which are nationally owned and provide particular support to families with girls and young women.

Law, poverty and girls

The challenge for international law in combating girl poverty

by Geraldine Van Bueren

The fundamental question is: can international law help combat girl poverty, and if so how? It is bitterly ironic that the right of the unborn to inherit property is recognised and well protected by many countries, but the economic rights of girls, once born, are rarely as well protected.

International law, however, recognises that girls are legally entitled to the full protection of all their rights, including their economic, social and cultural rights. So the challenge is to harness the potential of international law to transform the political will of governments.

The economic, social and cultural rights – or socio-economic rights – of girls are found principally in two international treaties: the United Nations Convention on the Rights of the Child 1989, and the United Nations Convention on the Elimination of All Forms of Discrimination Against Women 1979.

The deeply embedded nature of girl poverty persists for a number of reasons. International human rights law claims that all human rights – civil, political, economic, social and cultural – are equal and indivisible. But the simple unpalatable truth[522] is that economic, social and cultural inequalities are perceived as less urgent than civil and political inequality. In addition, socio-economic rights are frequently and erroneously regarded as exclusively adult. This common misconception fails to consider that socio-economic rights are essential for the right to live in security and dignity – a right which is as pertinent for children as for adults.

In addition, girls suffer from a triple disadvantage caused by the operation of three distinct ideologies: the capacity of children as evolving rights holders, the resistance of law to take seriously its capacity for the strategic alleviation of poverty and the general undervaluing of girls which still continues in many countries.

The UN Convention on the Rights of the Child seeks to challenge these discriminatory perceptions by creating a new juridical order for girls. The Convention is a pioneering global treaty embracing the full range of human rights – civil, political, economic, social and cultural – in one treaty with a unified monitoring body: the UN Committee on the Rights of the Child. An important consequence of every country in the world – bar two[523] – accepting the UN Convention on the Rights of the Child as binding international law, is that girls are now universally accepted as rights holders and not merely as objects of protection. A second important consequence has been the development at a national level of a wide variety of new child-focused and child-sensitive bodies. These include: children's rights units at the heart of government, ministers for children, inter-ministerial committees on children, and parliamentary committees. There are also: child impact analyses, children's budgets, 'state of children's rights' reports, non-governmental organisational coalitions on children's rights, children's ombudspersons and children's rights commissioners. While the Committee on the Rights of the Child acknowledges that "some of these developments may seem largely cosmetic", their emergence indicates that good governance includes good child governance. All of these have the potential substantially to improve the lives of girls living in poverty.

The rights of girls, which are particularly relevant to the combating of girl poverty, are the following: the right to life, to survival, development and to birth registration; the right not to be separated from parents because of poverty; the right of access to information and material aimed at reducing poverty; the right to be protected from all forms of abuse and neglect; the right of those temporarily separated to special protection and assistance; the rights of girls with disabilities; the right to health; the right to social security, including social insurance; the right to an adequate standard of living; the right to education and leisure; the right to be protected from economic and sexual exploitation and abuse, and from illicit use of narcotic drugs; the right to be protected from abduction, sale and trafficking as well as torture or other cruel, inhuman or degrading treatment or punishment; and, depending upon the consequences of the abuse arising or resulting from poverty, the right to physical and psychological recovery and social reintegration.

These rights represent a holistic approach, and the relevance of civil and political rights in combating child poverty ought not to be overlooked. In accordance with Article 12 of the UN Convention on the Rights of the Child, states are under a legal duty to consult and promote the participation of girls in formulating policies to eradicate girl poverty.

Meeting the challenge – the importance of child-rights budgeting for girls

One of the consequences of a state becoming party to the UN Convention is that the Convention has legal consequences for national budgets. As a matter of international law, national budgets have to be tailored to meet the treaty commitments enshrined in the Convention.

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Primary school children at play in Guatemala.

In 2007 the Committee on the Rights of the Child held a day of general discussion on resources and children. The annual Days of General Discussion of the Committee on the Rights of the Child seek to foster a deeper understanding of the contents and implications of the Convention. Under Article 4 of the Convention on the Rights of the Child, State parties are required to "undertake all appropriate legislative, administrative and other measures for the implementation of the rights recognised in the [present] Convention". The Convention strengthens the legal duties upon states by stating that State parties shall "undertake such measures to the maximum extent of their available resources and, where needed, within the framework of international co-operation". The legal obligation of states is imposed universally and regardless of the economic model of the state. In effect, the Convention is urging economic policies which make children a priority, and within this, make girls an equal economic priority.

A new challenge is for governments to calculate precisely how much or how little they are spending on girls' socio-economic rights – such as their right to food and water, their access to health services and to their educational entitlements. Child-rights budgeting can assist governments in this duty. The child-rights budget is not a separate budget for children but a disaggregated analysis of the resources that the government is expending. The UN Committee has recommended that all states should consider legislating a specific proportion of their public expenditure for children. The importance of child-rights budgeting in this task cannot be overstated. Child-rights budgeting assesses how much is being currently spent on specific rights; the retained data provides a pattern over a number of years, which makes it possible to assess whether the rights are being implemented progressively, introducing a degree of accurate accountability. Child rights-budgeting also helps assess whether the State party is using its available resources progressively to the maximum extent.

A little girl waiting at a health centre in Guatemala.

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The Committee on the Rights of the Child has recommended that State parties report to the Committee on the process through which budgetary allocations are made and the extent to which children, their parents and communities are involved in the decision-making process.[524] This creates space for the formal involvement of girls in the budgetary process, which in turn creates a duty on states to ensure that the educational legal obligations of states include the duty to impart economic knowledge to girls and to incorporate the teaching of participation skills in national educational curricula. The purpose is to break the cycle of the feminisation of poverty.

Meeting the challenge – using the principles of equality and the best interests of the child

The Convention on the Rights of the Child does not contain a specific recommendation regarding the most appropriate percentage of a State party's budget which should be dedicated to services and programmes for girls. However, applying the principle of non-discrimination against girls incorporated in Article 2 of the Convention, it is clear that girls are entitled to an equal percentage of the state's resources as boys.

The non-discrimination duty enshrined in Article 2 is unusual, as it not only applies the duty not to discriminate in relation to all girls but Article 2(1) places a duty on States parties to respect and ensure the rights in the Convention "irrespective of the child's or his or her parent's or legal guardian's race, colour, sex, language, religion, political or other opinion, national, ethnic or social origin, property, disability, birth or other status". Hence the principle of equality in implementing socio-economic rights extends to all girls, regardless of the status of the girl's parents or legal guardians. This is of great potential and can assist in overcoming family and community resistance to the concept of girl equality, because Article 2 seeks to ensure that family members indirectly benefit from the equal economic and social entitlements of the girl child.

In order to justify prioritising children's socio-economic rights, attention has to be paid by both states and civil society not only to the specific rights but also to the application of the fundamental legal principle of best interests of the child. As a general overriding principle, the best interests of the child is enshrined in Article 3(1) of the UN Convention on the Rights of the Child as, "in all actions concerning children... the best interests of the child shall be a primary consideration". The reference to all actions is sufficiently broad to encompass all actions and inaction. Article 3(1) therefore has the advantage, unlike most other provisions in the Convention on the Rights of the Child, as a principle to be considered in relation not only to all the rights in the treaty, but residually to all economic and social actions concerning girls, whether expressly protected by the Convention or not. Importantly, the Convention demonstrates that as a matter of international law, children as a group stand in a different position to other groups in democratic societies, in that they are the only vulnerable group to whom the best interests principle applies.

The Convention did not create the principle of best interests, but rather transformed it through placing it in a more holistic context. To date, 192 states are party to this principle and none have attached any reservations limiting its application. However, the potential impact of the best interests of the child in relation to girls' socio-economic rights has yet to be fully explored. This is partly because, in the discourse on children's rights, best interests has been used mainly to redress the consequences of violations of civil and family rights and has not been effectively developed as a strategic legal instrument of child-poverty reduction. Yet it is arguable that the application of the best interests of the child, combined with the duty on governments to implement socio-economic rights, would mean that basic services to girls would be legally ring-fenced.

Meeting the challenge – the justiciability of girls' socio-economic rights

To give full meaning to the economic, social and cultural rights of girls as enshrined by the Convention, these rights ought to be capable of being 'justiciable' – ie protected in national courts. This means that girls would be able to prevent and challenge violations. The Committee on the Rights of the Child has recognised that such judicial procedures should be child-sensitive and child-friendly, and that accessible and independent legal advice is made available to children and their representatives through Children's Ombudspersons or National Human Rights Commissions and other appropriate bodies.

Curiously, the Committee on the Rights of the Child has not commented on its own absence of international justiciability for violations of children's rights. Although the Committee on the Rights of the Child has striven, generally successfully, to use its mandate to the fullest, the protection of children's economic, social and cultural rights is significantly weakened by the inability of the Committee to receive individual and group complaints from children on violations of these rights. This is in striking contrast to the Committee under the African Charter on the Rights and Welfare of the Child, which has been given the jurisdiction by the African Union to receive such complaints. The fact that children living in one region of the world are entitled to petition on violations of their socio-economic rights trumps any arguments about justiciability and children's competence to bring such complaints. If a regional tribunal is able to accept petitions from children alleging violations of their economic and social rights, so are all regional and international tribunals focusing on children's rights. It is only the artificial restraints placed by national State interests that prevent them from doing so, rather than any inherent disability in the powers and structures of the committee.

Girls do have the possibility of petitioning the UN Committee on Elimination of All Forms of Discrimination Against Women but the very few petitions from girls and their lack of success is evidence of the fact that the Women's Convention was never intended to be either child-centred or fully comprehensive of all the rights necessary to protect girls. A complaints mechanism implemented by the Committee on the Rights of the Child would not only provide a remedy for the girls whose rights have been violated, but would also operate as a preventative mechanism. A decision by the Committee in relation to one country would operate as an effective deterrent to other countries. Hence non-governmental organisations have now begun to recognise that there is an urgent need for states to adopt an optional protocol to the UN Convention on the Rights of the Child to incorporate a child-centred complaints mechanism, and it is now time for civil society to increase its campaign to persuade a sufficient number of governments to support the drafting of such a Protocol at the United Nations.

Conclusion

Investing in children is now a widely accepted approach for human development. Although it is tempting to assume that this means that everything hinges on the political will of the states, such political will is not static and can be influenced by political movements, civil society, the international community, the media and international law. Indeed, it is such pressure which led to the formation of the international child's movement and its successes.

Although it would be impossible to answer how much it would cost fully to implement the Children's Convention for girls, it is also an unhelpful question. A more appropriate approach is: what is the cost to the state of not implementing the Convention's rights for girls? The Convention on the Rights of the Child and the Convention on the Elimination of All Forms of Discrimination Against Women have transformed the economic empowerment of girls into a universally binding legal requirement.

Because We are Girls

Because We are Girls

'Real Choices, Real Lives' Cohort Study Update

"I hope she is not stupid like me and that she studies. I hope she is 'someone' tomorrow."

Milqueya, the mother of three year-old Sharolin from the Dominican Republic

The 'Real Choices, Real Lives' cohort study was set up in 2007 to follow 142 girls from birth until their ninth birthday, in 2015 – the target year, set by world leaders, for achieving the Millennium Development Goals. Over time the aim of the study is to build a picture of how the fact that they are girls impacts on their lives.

Now in its third year, the study continues to follow the lives of 134 girls and their families living in nine countries across the world – Brazil, El Salvador, Dominican Republic, Benin, Togo, Uganda, Cambodia, Philippines and Vietnam.

Plan initially set up the study in order to bring to life the analysis and statistics being presented in our 'Because I am a Girl: the State of the World's Girls' report series. Each year, community researchers visit the girls and their families to find out how the girls are getting on.

As Plan's 2007 and 2008 reports have shown, discrimination against girls and young women remains deeply entrenched and widely tolerated throughout the world. Many of the challenges girls will face start from the moment they are born. This study offers a unique opportunity to examine closely what happens in the lives of girls during their first nine years – the choices that are made on their behalf, how they are fed, how they are educated. Plan has been interviewing the families taking part for three years now, resulting in some significant information about the daily experiences of these girls. So far, researchers have gathered baseline data, and monitored health indicators, the household division of labour and daily diaries of the girls' lives. They have also had revealing discussions with families about how girls' lives a generation or two ago differed from the lives of girls today. The graphs throughout this section show some of the issues that have been monitored so far.

Who is in the sample?

The study is following a core group of girls from nine countries. Each country has a cohort of between 13 and 22 girls (see map for more details). The majority of the girls live either in rural settings or on the outskirts of large towns. Many will not have easy access to a secondary school or to a major hospital. Most are from farming families, and some families supplement their income by small-scale trading – particularly those in El Salvador, Dominican Republic and Brazil. Others have taken to seasonal migration for work, as in the case of families in Benin and Togo.

'Real Choices, Real Lives' is a relatively small cohort study. Its size allows our researchers to examine, in detail, a range of issues that affect girls by using qualitative research methods. In the first two years of the study, baseline information was gathered through structured interviews. By year three, researchers began to explore the families' lives further through semi-structured interviews with the girls' parents, grandparents and other relatives.

There are some practical challenges to running this kind of study. Individual family members or whole families may move to other regions, providing little or no information about their whereabouts. In fact, five of the girls are already reported to have moved. Families may also decide they do not want to be interviewed each year. However, only one family has chosen to leave the study so far. The intrusion into family life has to be carefully considered.

This year, in addition to the annual questionnaire, Plan's researchers visited the Philippines and Uganda to find out in greater detail about the health, education and daily lives of Doreen, Jacky, Gloria and Docus.

Girls in focus

The Philippines

The Philippines is an archipelago of over 7,000 islands separating the South China Sea from the Pacific Ocean, although most of its 88 million people live on just 11 of them. It has the highest birth rate in Asia, with the population predicted to double in the next 30 years. It is also a poor country, with tens of millions of people living below the poverty line – almost 60 per cent live on under $2 a day – and an economy which is heavily reliant on the money sent back by overseas Filipino workers, many of whom are women. Manila, the capital city, is a draw for millions of migrants seeking a living and an escape from impoverished rural areas. As a result it has become one of the most crowded cities on earth. The Philippines ranks 90 out of 177 countries in the United Nations Development Index.

Doreen, Philippines

Doreen's favourite place in the house is the kitchen, where there is a little swing. She is an active and healthy child who climbs and plays ball with her older brothers Reymark and Daryl. She is a good eater and her favourite food is instant noodles. The house Doreen lives in has its own well in the backyard and its own latrine.

Doreen lives with her father, Renato, and grandmother, Asunción, and hasn't seen her mother since she went to Manila to work. Renato says that his wife left because they fought a lot, usually over money. He farms part of his mother's land, growing and harvesting coconut trees three times a year and earning extra money by giving people lifts on his motorbike.

Doreen

NIKKI VAN DER GAAG

Doreen is not yet old enough to go to school but Reymark is doing well and is on the school honours list. Daryl, aged six, will go to school next year and then it will be Doreen's turn. Asunción, who pays for her grandchildren's education from farming her land but who herself dropped out of school early, considers that there are more opportunities for girls to learn than in her day: "I was married at 16 and had my first child at 18." For Renato, educating his children is an investment for getting work. Renato wasn't able to finish school because he left at 17 to marry Doreen's mother. For him, "it is more important for girls to finish than for boys because they cannot work on the farm or in construction, so if they are not educated they end up doing domestic work where they can easily be exploited".

Asunción doesn't mind what her grandchildren do for a living but Renato would like Doreen to have more options than he did, by completing her studies and getting married later. "But it depends what she wants," he says.

Jacky, Philippines

Jacky is the youngest of 10 and the house is noisy with the sounds of children running in and out. Both 43, her mother Juditha and father Ludovico come from big families, and have been married since they were 17. It is a treasure to have so many children. "But Jacky is my last," Juditha says with a wry smile.

The house has a concrete f oor and three partitions that divide it into kitchen, living area and raised sleeping area. There is a large courtyard outside with a tree giving shade. The courtyard contains their own latrine, but they share the well with 10 other families. Juditha collects water for the family's daily needs, but individual family members wanting a bath have to fetch their own water. With no electricity in the house the children must also fetch the firewood to cook on.

Underweight for her age, Jacky has been unwell and her parents have treated

Jacky with her mother and sister.

NIKKI VAN DER GAAG

her themselves with herbal remedies and paracetemol. They are entitled to some free medicines but say that they are not enough.

Ludovico is the caretaker of a fish farm and gets 15 per cent of the harvest, which if they have a good one averages around 25,000 pesos ($525) every four months. With Juditha looking after the children full time the family relies on Ludovico's income, which he supplements with farm labouring.

Ludovico is particularly vocal about the importance of sending children to school, having been denied the chance by his father who forced him to leave and go to work at a young age. "Now it is the responsibility of parents to send their children – both boys and girls – to school," he says. Both Juditha and Ludovico are keen to see Jacky and all of their children better educated than they were. Their hopes for Jacky are that she could become a nurse and take care of them when they are old. However, it seems that some careers are out of bounds. Another daughter wanted to study criminology but they said they dissuaded her "because she was a girl".

Uganda

Uganda is a landlocked country in East Africa, stretching along the equator between the Democratic Republic of Congo and Kenya. Uganda's economy is predominantly rural, with about four-fifths of the population living off farming. Eighty-five per cent of people subsist on less than $1 a day. Life expectancy is just 46 years and Uganda is ranked 154 out of 177 in the United Nations Development Index.

Despite significant progress in several areas, including the control of HIV and AIDS and in the numbers of children in primary school, 85 per cent still do not attend secondary school and the under-five mortality rate remains high. Malaria, respiratory infections, diarrhoea and HIV and AIDS mean that one in seven children dies before reaching their fifth birthday.

Gloria, Uganda

Gloria is the youngest of eight children living together in one room with their parents and grandfather on the family's smallholding. Gloria is an early riser and is up at 5.30am every day, opening the door to wake everyone up.

Gloria works with her mother in the garden, helping to hoe the ground and do other jobs alongside her family. At midday, she returns to the house and helps her mother prepare a lunch of jack fruit, oranges, fish and maize bread (known as 'posho'). Gloria "likes pretending to cook and she does everything I do. If I peel, she has to peel," says her mother.

Gloria

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In the afternoon, Gloria helps her mother with the washing and then often has a nap before her brothers and sisters return from school – playing with them until the family goes to bed at 10pm.

Fortunately, Gloria has been a healthy child and the fact that the family have mosquito nets means that, so far, she has avoided contracting malaria. A bright and independent little girl, Gloria wants to dress up like mum, constantly changing her clothes and wearing her mother's shoes!

Next year, when Gloria is four, she will go to primary school. To do so she will have to walk four kilometres there and back every day with her brothers and sisters. However, her parents are already concerned for her welfare because boys make sexual advances to girls as they walk.

According to her grandfather, the future for Gloria and other girls is brighter than it has been in the past: "Things have changed. Back then, they [women] did not have rights and they could not decide to work. It is good that women should have rights."

Gloria's dad Paul also thinks that things should change for women: "We should have high expectations of girls so that when they excel they will come back and help us." Paul hopes that one day Gloria will become a midwife.

Docus, Uganda

Docus starts her day with milky tea and a chapatti. She attends a kindergarten in the morning which allows her mother, Nasabu, to work until she picks her up at midday. At 2pm the family gathers to eat yesterday's leftovers. Docus spends the afternoon playing. Although she is an only child she is never lonely as there are lots of playmates in the village. Like many girls, she likes pretending to cook and helps her mother with washing dishes and sweeping.

On the whole, Docus is a fairly well child, but has already had malaria as the family have no sleeping nets to protect them from mosquitoes. One major incident happened when Docus was four months old: she suffered a fall and almost

Docus and family.

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lost her tongue. Incredibly, her tongue was saved after a desperate seven-kilometre cycle to the nearest hospital and her only scar is a small lisp when she speaks.

Docus's village has a pre-school supported by Plan, and her parents are keen for Docus to attend. "I want Docus to grow up into someone educated," says Nasabu. "I would like her to go to school and get a better life and an education," chimes Docus's dad. However, even with Plan's support, Docus's parents are unsure how they would be able to earn the 10,000 Ugandan shillings (about $5) to send her to pre-school. Their meagre earnings from agriculture and pottery leaves no spare cash for school fees or uniform costs, although they hope to make the extra money from a pig they have just bought.

Because We are Girls

Real Choices, Real Lives Cohort Study Update

This is how we support ourselves

Life is tough for many of the families taking part in the study. Most are living a subsistence existence – eking out a living from the land that surrounds them. In Vietnam, two of the families taking part report a regular annual shortage of food for three months of the year. Even a small change in their circumstances, or one bad harvest, can have major implications for families who have little choice but to live in this way. The majority of the girls' parents are poorly educated; most of them have only completed a basic education.

In Cambodia, the country's civil war of the 1970s had a major impact on the educational chances of the girls' mothers. Almost a quarter did not attend school at all. The Cambodian families in the study each have a small rice paddy plot and some also grow vegetables for their subsistence. When the harvest is good, the extra rice crop is sold for cash to pay for their children's education, to purchase essential goods and occasionally to buy meat and other protein products.

The main income of the Cambodian families in the study is from rice and cassava cultivation. Last year, net income was approximately $1,500, mainly from selling the cassava crop. However, this year the price of cassava has dropped. In the last harvest the families also reaped 2,400 kilos of rice. In general, the families can support themselves through farming and can even sometimes save money for improving their home. However, they are not sure whether, in the coming year, their income will meet even their basic needs.

Many families combine several economic activities to make ends meet and even at the age of three, the girls are beginning to play an important role in this aspect of their families' lives. Little Charolyn in the Dominican Republic accompanies her grandmother to sell sweets at the school door. If they have the means to do so, older children or adults move to nearby towns or capital cities. The mother of Ashlin in El Salvador has gone to Italy to find work to support her family. Migration is often seasonal, but for some families a more permanent separation will have a profound effect on those left behind.

Juggling financial responsibilities

Girlie, Philippines
Girlie's father, Ireneo, shares a boat with their neighbour and whatever they catch will be divided into three: two shares for the owner of the boat, one share for Ireneo. The owner sometimes buys Ireneo's share for 25 pesos per kilo. Ireneo also helps his own father on their farm and earns 1,000 pesos ($20) to 1,500 pesos a month this way. Girlie's mother, in addition to taking care of her four children, helps Ireneo by collecting firewood. Her mother-in-law takes care of Girlie when she goes to the nearby mountain to collect the wood, or she takes Girlie with her when no one is available to look after her.

Blandine, Togo
The family lives from agriculture, but the harvest was poor this year due to heavy rainfall. Therefore, Blandine's mother has travelled to another part of Togo to look for work in order to support her family.

Rudilania, Dominican Republic
"At the moment making a living is difficult. I go very early to the hill to tend the land and monitor what I have planted. You need money to go to the market. To get money you need to sell your produce. I have very little to sell: some pumpkins that I have planted and some left-over corn. We nearly always eat pumpkins because this is what we have… I have a son that lives in the capital and he sends me about RD$2,000 per month (about $57). We can survive on this," says Rudilania's mother.

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Rudilania with her family.

Yasmine, Togo
The family makes its living by selling salt. The older children, Fataou and Moustapha, help out on the family farm outside of school hours. Yasmine's mother is lucky to have a brother who lives in the capital of Togo, Lome, who sometimes sends the family small amounts of money to supplement their meagre income.

Jacky, Philippines
Jacky's father, Ludovico, looks after a fish farm and gets 15 per cent of the harvest. If they have a good harvest his income averages around 25,000 pesos ($525) every four months. One year, there was no harvest because of disease. Luckily, he was still given 1,300 pesos a month by the owner of the fish farm. Ludovico also works as a seasonal farm labourer. The family owned a cow but sold it to help buy a motorbike for their eldest son, who uses it to earn money by ferrying people around. They say three of their children are working and help the family when they can. Jacky's mother, Juditha, does not work because she has to look after her 10 children.

In Brazil, the government offers a national social programme – called Bolsa Familia – to support the poorest families. It takes the form of a monthly grant of $40 per child and is given on the condition that families send their children to school and ensure that they are vaccinated. Social programmes like this can have a positive effect on girls' lives, particularly as girls are first to drop out of school when family finances are stretched. Two of the families in the cohort study – Cintia's and Leidjane's – are receiving the Bolsa Familia.

Desired educational attainment

Despite the economic challenges they face, the families tend to have high aspirations for their children. More than half would like to see their daughters pursue careers that involve further education and training to become midwives, nurses and teachers. In future years, we will explore whether parental aspirations for sons differ from their aspirations for daughters, whether the aspirations of mothers and fathers differ and the impact this has on girls.

This year, community researchers interviewed the grandparents of many of the girls. In the Dominican Republic, they spoke at length about how much life had changed in their communities over a generation or two. Anny's grandmother commented:

"Before, everything was difficult. There weren't the same opportunities for making money that there are today. Before, we had to exchange one product for another. Now, if you make money, you can buy what you like."

Rosibel's grandmother observed that although "the cost of living is higher it is easier to get things. [When I was younger], you had to get water at its source and travel using animals. Now we have water 10 steps away from the house. It makes a big difference. Now it's easier to make money, and children play more. Before, we had to start working at the farm at a very early age."

Place of Birth

Birth Assistance

Let's start at the very beginning

When we first visited the girls, they were infants. The majority of them were born either at home or in a local health centre. In most cases, their births were attended by trained personnel – a midwife, a trained birth attendant or, in the case of the Brazilian girls only, a doctor. However, almost a quarter of their births were attended by a traditional assistant or someone untrained in the case of a medical emergency. More than half a million girls and women worldwide die every year due to unnecessary complications from pregnancy and childbirth.

Many of the mothers of the girls we are following were children themselves when they gave birth. All of the El Salvadorian mothers were teenagers when they gave birth. For many a mother, the girl in the cohort study is not her first child. For example, Evelyn's mother, 19 year-old Santos, already has three children and she and her husband Leonel are looking forward to having more. Many of the young mothers have stated that they do not use family planning; the majority are single parents.

Looking after the health of our daughters

The vast majority of the initial cohort of 142 girls – 87 per cent over eight countries – were breastfed during the first six months of life. But there were variations – only half of the Salvadorian girls and 66 per cent of the Brazilian girls were breastfed. By the time community researchers had made their second visit, the babies were being introduced to solid food, and most were eating enthusiastically. By the time of the third visit, most of the baby girls were enjoying a range of foods. We are monitoring their growth progress and will report on this in more detail in 2011.

Worldwide, girls under the age of five are slightly more likely to be malnourished than boys of the same age.[525] All of the families taking part in the study have stated that girls eat the same as boys, and that there is no distinction between what adults and children eat for their main meals. Still, there are reports of visible malnutrition and inadequate diets in the Philippines, El Salvador and Brazil. Plan staff and local health staff are following up these reports.

When we first visited the girls before their first birthday, the vast majority of them were in good health. There were some exceptions, though, as malaria is endemic in parts of Uganda, Togo and Benin, and some of the girls from these countries had been ill almost from birth. By our third visit, families across the study were reporting a range of health concerns – from serious illnesses like malaria, dysentery and dengue fever, to persistent chest complaints and observed malnutrition.

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Noelia with her grandmother.

Percentage of Girls Breastfed from Birth

Percentage of Girls Breastfed at 6 months

UNDER-FIVE MORTALITY

In many of the countries we are studying, infant mortality rates – the number of babies who die before their first birthday – are high. In Benin, infant mortality rates are 148 per 1,000 live births – in Britain this figure is just 5 per 1,000.[526]

Despite surviving their first birthday, four girls in the study have subsequently died – Emilienne and Chimene from Benin, Fridos in Togo, and Resty from Uganda.

Emilienne died in a fire in her home and Fridos also died from a home-based accident. Chimene showed no signs of illness but died suddenly from a fit. She was taken to hospital but could not be saved. Resty died from malaria.

Almost all of the girls in the Ugandan cohort have suffered from malaria in their short lives. Malaria is a serious childhood disease and their parents do their best to treat an illness which is endemic to this region of Uganda. Even with treatment, malaria can leave children with ongoing anaemia, as has already been reported by the parents of Mirabu, another of the Ugandan girls. The girls' families are able to get free treatment at the local health centre on some occasions. However, several of them reported having to travel up to 10 kilometres by bicycle or taxi to see a doctor in a hospital. The use of mosquito nets is vital in the fight against malaria, as is spreading information about how the disease is transmitted. Gloria is the only girl in the Ugandan group who has not had malaria, and her family is the only one that reported using mosquito nets.

Although governments do not routinely report on child mortality according to gender, we suspect that globally larger numbers of girls die before the age of five than boys. Boys tend to receive better care. Later in the Real Choices, Real Lives study, we will be comparing the care the girls receive compared with their brothers or other male relatives.

Many of the girls in the Cambodian cohort contracted dengue fever, a disease which affected large areas of South East Asia in 2008. Small children with poor immune

systems are the most likely to contract an illness like dengue fever. For a poor family, paying $125 to visit a private doctor can have an unimaginable impact on a family's fortunes. Take Naream's family in Cambodia: Naream had become seriously ill and needed to be transported 70 kilometres by motorbike to a private clinic. There was no doctor in her village who could treat her for dengue fever. She also contracted typhoid fever. These are two serious illnesses, from which a small child could easily die. The family had to borrow the $125 needed to treat Naream. She is now well again.

In the Dominican Republic, Estéfany's grandmother explains how she does her best to ensure that her granddaughter gets the best medical care she can access: "There is a clinic quite close to here, but because there are never medicines there, I go to the hospital where medicines are free. Medicines are free in the clinic as well but the stock is always finished [at which point the family will have to pay]. Besides there are only trainee [doctors] at the clinic and I don't like that." Noelia also lives with her grandmother, who says: "I buy Noelia vitamins and anti-parasite medication. She is always healthy and fat." But accessing regular medical care remains a challenge for some families, like Rudilania's, where three of the six children have observed health concerns. Rudilania herself has a serious skin infection, her brother, Wilson, a harelip/cleft palate and her younger brother, Stalin, a protruding stomach, often evident in children suffering from malnutrition. This family lives in a remote mountainous area and this will doubtless be a factor in their ability to access health-care facilities.

Community researchers have looked at the families' access to clean, running water and their sanitation facilities. Almost 70 per cent of the families taking part in the study have access to a latrine, either in their own or in a neighbouring yard. However, more than 30 per cent have no sanitation whatsoever. This can have a major impact on children's health – the typhoid fever and dysentery reported by some of the families is contracted from water contaminated by faeces.

In the Dominican Republic, Johanna's mother works hard to protect her daughter's health but this can be difficult where the water supply is not suitable for human consumption. "I need to boil the water for five minutes and then put a few malagueta pepper corns to take out the funny taste." However, she recalls that Johanna "got sick many times; with vomiting, diarrhoea, fever, constipation. She had to get treatment a lot. The closest clinic is in Carrizal, about two kilometres from here. The service is free, thanks to the 'Social Insurance'."

As these girls grow up, the proximity of clean water will have a major impact on their lives. Almost everywhere in the developing world, fetching water is considered female work. In communities where there is no water near the family home, this particular task can take many hours out of a girl's day and have a devastating impact on her education.

Sanitation

Girls' Water Source

Estelle

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At play

The vast majority of the girls we are following spend their days filled with play, in the company of neighbours and friends. They are largely in the care of their mothers, although some are jointly cared for by their grandmothers or by other members of the extended family. Their mothers are certainly their main influence and many of the games that the girls play at this stage involve imitating what they see around them. In Cambodia, for example, the girls play 'baklok baylo', a game played by a group of children using their own home-made toys to imitate adult activities.

Gloria, Uganda
"She likes to pretend [to do]cookery and she does everything I do. If I peel, she has to peel."

Estelle, Benin
She likes to spend her time in the courtyard. Sometimes, when her grandmother goes to the fields, Estelle goes along. She likes to play with a set of drums her mother bought her. She also likes to imitate saleswomen by putting boxes and bowls on a platter. She likes to play with her cousins in the house.

Docus, Uganda
Like many little girls, she likes to play pretend cooking but also helps with sweeping and washing the dishes. However, her mother told us that she also likes to play dodge ball and plays with wooden cars made out of local materials.

There is evidence that by the age of five both girls and boys have already internalised the gender roles that are expected to play – and the status that these roles will or will not give them. Therefore, the influences during this crucial stage really do shape their attitudes. These influences can range from conversations within families and observations of who does what within the household to what the girls hear on the radio. When we visited the girls in Cambodia, the most popular song on the radio was called 'To ask for someone's daughter in marriage', which tells of a man being dissuaded from marrying a particular woman because the price of her dowry is too high. Almost all of the girls' parents noted that the girls enjoy singing along to this song.

Early learning

Girls living in societies where they are particularly disadvantaged can benefit more than boys from interventions that foster their physical, cognitive and emotional development, such as pre-school and community-based facilities. As they grow up, girls need to have the skills and confidence to influence decisions that will affect them. For example: how long should they remain in school? When should they get married?

Docus

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Anny

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Our researchers in El Salvador are already reporting that girls in this cohort who will have no local access to pre-school facilities are showing the effects of lack of interaction and stimulation on their ability to communicate. Some of the girls in Uganda, Brazil, Dominican Republic and the Philippines have already started their formal education journey.

Anny, Dominican Republic
"Anny goes to CONANI every day. It's really close, look, just opposite. But it's her father who takes her and collects her each day. She will attend this school until she is six years old, when she will start first grade. The primary school is next door. Anny loves the bread that CONANI gives for breakfast. She always tells me this. She doesn't like it when the teacher tells her when the classes end and that it's home time."

CONANI is a Dominican initiative of the government's National Advisory Council for Children. The Council is responsible for developing government policy for the protection and treatment of children. One of its best-known functions is to set up learning centres for children under the age of five. In rural areas, any early learning centre is usually called CONANI, whether it is administered by the state or by a non-governmental organisation (NGO).

Docus, Uganda
Docus attends pre-school every day until midday. However, her parents expressed their worry about her pre-school fees. While Plan has helped to support the pre-school with training for the staff and play equipment, the parents need to provide school fees and uniform. For three months, this costs 10,000 Ugandan shillings ($5). Docus's parents are not sure whether they will be able to afford to keep her at pre-school.

Marcelle, Benin
Marcelle already attends nursery school, which is 1.5 kilometres away. Her sister, Celine, is in the second year of primary school. Celine goes to school on her own. On her way back she tends to have fun and take her time to return back home. Sometimes she takes up to an hour to come home. Marcelle, on the other hand, always makes the trip with her mother.

Mirabu, Uganda
Mirabu will start the local Seventh Day Adventist school when she is five. She is unable to go to a pre-school because it is too far away and it would be a very long walk. She will go to the same school as her brother and sister. It will take one hour and a half to walk [each way]. Her mother told us: "I think someone will have to walk with her each day at first but when she is eight then she can walk to school on her own."

Although many parents have suggested that they would like to send their daughters to a pre-school, in many communities no such facility exists. In others, it is too far away for a young girl to walk to alone. By the age of five or six, the girls will qualify to attend primary school. Some parents are already expressing concerns about the quality of formal education available, stating that the nearest school or the school they can afford does not offer the best education for their girls. Many are worried about the distance their daughters will have to travel. They share the concerns of parents anywhere in the world with a child about to start school. Will she cross the road safely? Will she like her teachers?

Mirabu

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Chantal

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Gloria, Uganda
When Gloria is four she will go to primary school, although it is four kilometres away. She will have to walk to and from school every day with her brother. Her parents express concern about this, not because of the distance but because boys make sexual advances to girls as they walk.

Adjara, Togo
The nearest school to Adjara's family home is about three kilometres away. Adjara's parents say they will have to enrol her in this school but they wish one were built in their village. It would be better.

Protection

Although the family and the community are meant to feel like havens of safety for children, they are often the places where millions, especially girls, face violence and abuse. The UN Convention on the Rights of the Child clearly states that all children should be protected from violence, exploitation and abuse, including traditional practices that harm. These rights are echoed in the national laws in all of the countries in our study. However, nearly half of sexual assaults worldwide are against girls aged 15 or younger.

A large proportion of the parents and grandparents we spoke to in the Philippines, in Cambodia and in Uganda, were worried about the increased risk of sexual violence their daughters and granddaughters now face. The increased mobility of girls and young women as they move away from the immediate family to attend school is often seen as contributing to her vulnerability.

Older, powerful relatives often maintain traditional views about gender roles and responsibilities. This is particularly so in relation to practices like forced marriage, dowry and, in some countries, female genital cutting.

Chantal's grandmother, Benin
"In the past, girls didn't go to school. Marriage was forced and children helped their parents in the fields. Nowadays girls go to school and can choose their husband."

Estelle's Grandmother, Benin
"In the old days, people couldn't visit young girls in the presence of her parents. Young people were respectful. If a boy didn't have a sister, it would be difficult for him to have a wife because the sister served as a bargaining chip with the bride's family. In other words, marriage was forced. Today, girls are free to choose their husband. Men can marry even if they don't have a sister. Girls are no longer ashamed to invite men over."

What is already clear from the cohort study is that despite major changes in recent years, girls living in families unable to escape a cycle of poverty are still particularly vulnerable. The families we are following in El Salvador demonstrate that early pregnancy means dropping out of school early and then having to take low paid or risky work.

Families are also being split up due to the need to migrate for work, and many are living in violent neighbourhoods in poor housing. The lack of education of the girls' mothers is reflected in the inadequate diets of their baby daughters.

Additionally, the psychological burden of becoming a mother at the age of 13 or 14 is having a knock-on effect on the young girls' own emotional development.

When girls become mothers – El Salvador

We are following 13 girls in El Salvador, all of whose mothers were themselves only children when they gave birth.

Brenda
We highlighted Brenda's story in the 2007 report, when she had just celebrated her first birthday. Brenda's mother, Adina, was 13 years old when she gave birth to her at home, without the assistance of a midwife or birth attendant. Brenda is Adina's second child. When we visited the family again in 2009, Brenda was coming up to her third birthday. Her mother is now 16. Mother and children live with Adina's parents on the outskirts of a small town. Despite support from her parents, Adina is trying to earn a living, but she is finding it hard to provide for Brenda. The child's diet consists mainly of bread and coffee, a common practice in the countryside. Early life is proving tough for Brenda and she interacts and communicates little.

Melissa
Melissa lives in a small house with her mother, 16 year-old Ana Rosalia, her younger sister and her grandparents. Although he no longer lives with them, Melissa's father supports the family with $25 a month. Her mother, Ana Rosalia, sells food on the local streets and products from a catalogue. But the stress of her separation from Melissa's father, coupled with the stress of raising two young children, is taking its toll. It is clear that Ana Rosalia's own situation is uncertain.

Eunice
Eunice has had a tumultuous two and a half years of life. A year ago, her 18 year-old mother Edy left her home to move in with an aunt. Now, Edy has confirmed that she is in a new relationship and would like to formalise her living arrangement with her new partner.

Vilma
Vilma lives with her mother, 16 year-old Nohemy, her grandparents and several aunts and uncles. The family has not said who Vilma's father is. Nohemy herself is not in good physical health and despite suggesting that she would like to do so, has not returned to school.

Yaqueline
Yaqueline is now three and a half years old, and lives with her 18 year-old mother Marta and her 23 year-old father, Efrain. Efrain works hard as a labourer – either as a bricklayer or a gardener, depending on the work he is able to get. Yaqueline's mother, Marta, cannot read and write, and never went to school. Plan researchers have suggested to her that it is possible for her to attend adult classes, but she does not appear to be interested.

Evelyn
Evelyn is Brenda's cousin. She lives just half an hour's walk away with her 19 year-old mother Santos, her 22 year-old father Leonel, her five year-old brother, her baby sister and other members of their extended family. The family lives on land owned by Leonel's mother and makes its living from farming. Evelyn eats well – every day she drinks milk from her bottle and eats chicken at least twice a week. Santos and Leonel do not use family planning and are looking forward to having more children.

Participation

One of the most striking revelations in this year's interviews came from the conversations with the grandparents and other older relatives. Across continents, they expressed similar sentiments about a range of issues, and described increasing opportunities for girls. These have arisen largely through the girls' access to education but also through changes in legislation and general attitudes about the role of girls and women in their communities. Across all countries, access to education was stated as the most significant opportunity girls now have.

Chhea, Cambodia
Chhea's 84 year-old grandfather was also observing the discussion. The interviewer questioned him about social changes. He said that when he was 21 years old, parents did not educate girls due to the lack of a school. Besides, Khmer culture held that the girl would become a man's wife and take care of home and child. Education was important for a boy because he would earn money to support the family. Now girls have the same chance as boys to go to school.

In Cambodia, life has changed drastically during the course of just one generation. Almost a quarter of the mothers of the girls we are following have had no formal education, the result of disruption caused by civil war. However, this seems to have strengthened their resolve to educate their own daughters.

PLAN

Kunthea and her mother Sour.

Kunthea, Cambodia
Kunthea's mother said that many things had changed since she was young, for example health and education programmes. Unfortunately Kunthea's mother did not go to school as she was born during the war. She is committed to supporting all her children through school.

Sreytin, Cambodia
Sreytin's mother said that when she was growing up, many families did not like to send girls to school: "My family was very poor. My mother did not allow me to go school, although she sent all of my brothers."

Parents have high ambitions for their daughters. As the girls grow up, we will examine how and whether they are able to be active participants in the world around them.

Mikaela's mother, Philippines
Unlike most of the other mothers in the cohort, Emily has had more education than her husband, Roy. Emily has a teaching degree and is a graduate of Bible school. Roy reached second year of the same college course. Their home is an old two-room parsonage in which they have lived for just over a year. The family moved due to Emily's appointment as the pastor in charge of the church. She is the one who brings home a regular income. Roy takes care of the family's one-hectare rice field. Roy said: "With Emily's responsibilities, I share some of the household work such as cooking and taking care of our children whenever I am here. I also need to make regular visits to our farm." He added that even before his wife became a pastor, they shared responsibilities in their home.

Mirabu's mother, Uganda
"When I was a girl I was only responsible to my parents but now I am responsible for my husband and the family. Some women around here have developed a married women's group and this is good. In church, I am a mobiliser and I help women to come to church. I have also set up a group called 'Friends in Need' where women save money. If someone has a child or someone who died in the family then we can lend a helping hand with some money. We also run a small loan scheme where we lend money to women for three months. They pay interest and it all has to be repaid. In this way, women can sell things like cabbages and tomatoes. The group is now one year old and we are doing well."

We look forward to hearing more of the voices of the girls' mothers and other members of the family as the study progresses. The influence of their grandparents is very important, particularly when extended families share a home. Since the girls spend almost all of their time at this stage of their lives in the shadow of their mothers, we will discuss the attitudes of mothers in more detail and examine the roles they play within the family and in their wider community. A mother's attitudes and the roles she plays will have a profound effect on the girls' lives. The higher a mother's education, the more impact she has in her own household and the greater her ability to realise her own aspirations for her daughters.

Noelia's grandmother, Dominican Republic
"I want Noelia to study and do what she likes. I want her to have a future and be who I couldn't be. It seems as though she will like studying. I want her mum to help her. Her mum is working as a cleaning maid in a hotel in the capital and she wants to study medicine."

For more details of the study and to track the progress of each girl, visit www.becauseiamagirl.org

Growing up in Uganda – an illustrative tale

This is the imagined story of a young girl in Uganda. It could be any of the little girls we are following – Anna Maria, Gloria, Sumaya or Docus. It spells out both the good and the bad things that could happen in her life. She could get the care and investment she needs from her family, community and the state and go on to be a secure and active citizen or she might not. She could fall through the trap door of poor nutrition, lack of education and vulnerability to early pregnancy or HIV and AIDS. These could keep her trapped in poverty – a poverty she will hand on to her own children. As the story tells us, this is not inevitable – investing time, care and money in these young girls is right for them and good for us all.

Age 0-5

A girl is born and everybody celebrates her birth. **ASSET**

Her family goes to register her birth and she now has a legal identity.

She has access to vaccinations and health care that will ensure she survives past the first five years of her life.

Her 'Agogo' proudly leaves a plot of the family land designated just for her in his will.

From the age of three her father takes her every day to an early years learning programme where she'll learn skills that will better prepare her for primary school. If all the girls of her age in Uganda had the opportunity to go to these centres, within 25 years the national net budget saving would bring in an extra $31 billion.[527]

Lack of nutrition – a girl dies before she reaches five years of age. **TRAPDOOR**

Age 6-11

Her brother is encouraged to share the responsibility for household chores, leaving her with more time to play with friends and keep up with her school work. After completing an extra year of primary education she will earn 10 to 20 per cent more once she starts working.[528] **ASSET**

Completing the first five years of primary school means her children's chance of surviving beyond age five will increase by 40 per cent.[529]

Burdened by household chores – She is so busy with household chores she has no time for school and making friends. She spends all day collecting water, gathering wood and taking care of her siblings. She is one of 689,920 Ugandan girls who will never attend school because they have to help at home. Without education these girls will likely never get a job – which would have paid them $1,200 annually. For all these girls this amounts to a $828 million loss to the Ugandan economy.[530] **TRAPDOOR**

Age 12-17

She begins puberty and has the freedom and feels safe to go anywhere she wants in the community. She enjoys playing soccer with her friends in the local field after school. She enjoys her classes and hopes to complete secondary school with good grades. She knows all about sexually transmitted infections and how to steer clear of them; because she's gone to secondary school she's three times less likely to be HIV positive.[531] **ASSET**

Because she's going to secondary school she will marry later and have fewer, healthier babies. In fact she will have about four fewer children.[532] She will invest more in her children, thereby increasing the quality of Uganda's future workforce.[533] This will increase the overall annual gross national income of Uganda from $28.46 billion to $37 billion.[534] She learns about spending, saving, managing and budgeting money and opens her own bank account. She has a mobile phone and she uses it to network with friends and to receive support from her peers, who help her work through the challenges of transitioning into adulthood.

Contracts HIV – She never makes it to secondary school and she is four times more likely to be HIV infected then a boy her age. This will shorten her life and cost the Ugandan healthcare system millions of dollars.[535] **TRAPDOOR**

Age 18-24

She uses her birth certificate to get a social security number so she can get a job. She enrols in a business training course that allows her to identify market opportunities. She uses the land that she inherited from her grandfather to get a loan from the bank and start her own business. As a landowner she finds herself with more influence over the decisions that get made in her household. **ASSET**

Early pregnancy – She gets pregnant and has a baby. With the pressures of childcare she probably won't get a well-paid job and will end up in an informal job on a subsistence wage. She stands very little chance of ever getting out of poverty, and so the cycle continues. When girls lose out so does the entire country. **TRAPDOOR**

She uses her secondary school education in science, maths and technology to become one of 2,000 young women who work in the ICT industry in Uganda.[536] Together they will contribute $240,000 to the Ugandan economy in their first year of work alone.[537] Over a lifetime this small cohort of young women will add $10.8 million to the economy of Uganda.[538] **ASSET**

ALF BERG

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Introduction

JENNY MATTHEWS

Girl selling food at a bus stop in Mali.

In this section we introduce indicators that shed light on the progress girls and young women are making on a global scale and the levels of discrimination which they still face. What has changed since last year? Are we making the sort of progress we need to in the key areas of health, education, mortality rates, girls' rights, protection and participation?

A quantitative analysis of girls' educational attainment reveals an increase in gender parity at primary level which means 83 per cent of girls in the world are now going to school. However, these girls fail to transition successfully into secondary education as only 43 per cent of girls in developing regions attend secondary school. Economic growth and development depends heavily upon national educational attainment levels, and gender-based discrimination – which is preventing girls from going to school – is hindering many countries' progress.

The section includes an analysis of the basic legal instruments meant to protect girls and ensure they reach their full potential. A global mapping of recent legislation and landmark court cases from all over the globe paints a picture of slow progress for girls' rights despite significant policy shifts in some countries. For instance, the Indian government introduced new legislation aimed at increasing girls' educational attainment through cash transfers paid out gradually over a girl's lifetime.

This year we are introducing a new statistical index created by the OECD which shows how discrimination against women and girls correlates with greater poverty. The Social Institutions and Development Index analyses entrenched gender inequality in developing countries and reveals the extent to which this discrimination is embedded in social and legal structures. This will continue to affect girls' progress as these structures are slow to change.

For further information, a list of web-based girl-focused links provides a reference guide to those seeking more information about girls' rights, girls' campaigns, girl-related research, and specific girl-focused initiatives and databases.

Because I am a Girl campaign

Did you know that:
An extra year of secondary schooling for adolescent girls can increase their future wages by 10 to 20 per cent?

All over the world, girls are valued less than boys throughout their lives.

Girls are often fed last, are more likely to be taken out of school and to suffer violence than their brothers.

This report shows how this double discrimination of age and gender leaves girls less able to make valued contributions to their communities and societies. We know that valuing girls and enabling them to contribute economically is the key to successful development and achieving the Millennium Development Goals.

If girls and young women have the opportunity to survive the first five years of their life, if they can finish school and if they have the chance to take advantage of new jobs in the marketplace – they can change the world for the better.

The contribution of girls and young women to local, national and global economies goes unrecognised, undeveloped and invisible in the eyes of global policymakers. The Because I am a Girl campaign aims to bring this message to the wider public and to world leaders. To find out how to get involved in your country or a country near you please visit www.becauseiamagirl.org

Learning the answers in Burkina Faso.

FINBARR O'REILLY

Girls' Economic Rights and Empowerment under the Law: Analysis and Commentary on the Legal Framework supporting Girls' Economic Rights

by Erica Hall, Children's Legal Centre, Essex University

"The human rights of women and the girl child are an inalienable, integral and indivisible part of universal human rights. The full and equal participation of women in political, civil, economic, social and cultural life, at the national, regional and international levels, and the eradication of all forms of discrimination on the grounds of sex are priority objectives of the international community."

Vienna Declaration on Human Rights[539]

"The girl child of today is the woman of tomorrow. The skills, ideas and energy of the girl child are vital for full attainment of the goals of equality, development and peace. For the girl child to develop her full potential she needs to be nurtured in an enabling environment, where her spiritual, intellectual and material needs for survival, protection and development are met and her equal rights safeguarded."

Beijing Platform for Action[540]

There is an impressive body of international, regional and national anti-discrimination law, but despite this girls still suffer from gender inequality. For example, girls' economic rights are compromised if laws to protect them are not enforced and there is no legal remedy to do so. Too often states are not held accountable, and girls themselves lack the knowledge and the support which means they are unaware of their rights to protection and how to exercise them.

It is important to note that economic rights are not absolute rights – their realisation is subject to available resources and local conditions – although there are minimum requirements, foremost among which is the idea that the rights must be implemented without discrimination. While the existing legal framework to protect girls' economic rights and promote their economic empowerment is often inadequate, in many cases it is simply a matter of ineffective implementation of the framework.

As shown below, human rights are interrelated and interdependent and thus a wide range of rights impact on girls' ability to realise their potential as economic agents in the global economy – including the rights to an adequate standard of living, to survival and development, to protection from harmful labour and the worst forms of child labour, to education, to health, and to recognition and protection before the law.

The economic rights of girls

Opinions differ on how 'economic rights' should be defined and what falls into this category of right. Broadly, economic rights can be seen as rights of access to the resources essential for economic activities. Thus, the right to possess and enjoy property, the right to an adequate standard of living, the right to social security, the right to health, the right to education and the right to work are all economic rights. These rights are crucial for the economic empowerment of women.

These rights are set out in the **International Covenant on Economic, Social and Cultural Rights**[541] (ICESCR) and included in other treaties. For example, the **1989 United Nations Convention on the Rights of the Child** (CRC) includes the rights to an adequate standard of living (including the right to nutrition, clothing and housing)[542], to health[543] and to education[544] and protects girls from exploitative labour[545]. These rights form an important basis for economic empowerment.

The **Convention on the Elimination of all forms of Discrimination Against Women** (CEDAW) recognises the importance of economic rights in the implementations of all rights and "that the establishment of the new international economic order based on equity and justice" can make a significant contribution towards the elimination of discrimination against women.[546]

The ability to possess and to inherit property

Inheritance and property practices and laws that discriminate between women and men perpetuate economic discrimination against women and girls.

International treaties do not specifically address the right to own or possess property. The **Universal Declaration of Human Rights** (UDHR) does state: "Everyone has the right to own property alone as well as in association with others."[547] However this is a non-binding instrument. CEDAW does refer, more generally, to equality between men and women before the law and requires States to accord women legal capacity and equal rights as men to administer property.[548]

Regional treaties also enshrine the right to use and "enjoy" one's property.[549] The Arab Charter does state: "Everyone has a guaranteed right to own private property."[550] However the Charter also limits the equal respect of women's rights to that "within the framework of the positive discrimination established in favour of women by the Islamic Shariah, other divine laws and by applicable laws and legal instruments".[551]

Further, international human rights treaties do not directly address the rights of girls to inherit property. However, under the **International Covenant on Civil and Political Rights** (ICCPR), every child has the right to the protection required by her or his status as a minor, without discrimination on the basis of sex.[552] The Human Rights Committee, which monitors implementation of the ICCPR, has stated that this protection must include measures to remove discrimination in inheritance.[553]

Likewise, CEDAW does not specifically mention inheritance in its text. However, the Committee on the Elimination of Discrimination against Women, the body monitoring implementation of CEDAW, has stated that unequal treatment in determining inheritance "contravenes the Convention and should be abolished".[554]

The Protocol to the African Charter on Human and Peoples' Rights on the Rights of Women in Africa is the only human rights treaty to protect the inheritance rights of girls. It states: "[w]omen and men shall have the right to inherit, in equitable shares, their parents' properties."[555] This provides equal inheritance rights for female and male children.

The **Sub-Commission on Prevention of Discrimination and Protection of Minorities**,[556] in a non-binding 1998 resolution, recognised that gender-biased laws, policies and traditions keep women from owning and inheriting property, which excludes them "from fully participating in development processes" and urged States to take measures to adopt and enforce legislation which protects women's right to inherit land and property.[557]

CHALLENGING DISCRIMINATORY INHERITANCE LAWS

In 2004, the Constitutional Court of South Africa held that section 23 of the Black Administration Act 38 of 1927 and its regulations, which "purports to give effect to customary law" were in violation of the Constitution's rights to equality (Section 9(3)) and to dignity (Section 10).

The Court looked at three cases which challenged the use of African customary law of succession and particularly the rule of male primogeniture, under which only a male relation may qualify as the heir of someone who dies. The Court noted that customary law must be accommodated in South African law, provided it does not conflict with the Constitution.

In these cases, the Court found:

"The exclusion of women from inheritance on the grounds of gender is a clear violation of section 9(3)114 of the Constitution. It is a form of discrimination that entrenches past patterns of disadvantage among a vulnerable group, exacerbated by old notions of patriarchy and male domination incompatible with the guarantee of equality under this constitutional order.

The principle of primogeniture also violates the right of women to human dignity as guaranteed in section 10 of the Constitution as, in one sense, it implies

that women are not fit or competent to own and administer property. Its effect is also to subject these women to a status of perpetual minority, placing them automatically under the control of male heirs, simply by virtue of their sex and gender. Their dignity is further affronted by the fact that as women, they are also excluded from intestate succession and denied the right, which other members of the population have, to be holders of, and to control property.

Preparing for economic participation

The 1994 Cairo Population and Development Conference highlighted the need to expand "the value of girl children to both their family and society… beyond their definition as potential child-bearers and caretakers and reinforced through the adoption and implementation of educational and social policies that encourage their full participation in the development of the societies in which they live.[559] The Conference noted: "Since in all societies discrimination on the basis of sex often starts at the earliest stages of life, greater equality for the girl child is a necessary first step in ensuring that women realise their full potential and become equal partners in development."[560] Girls need a foundation to enable them to develop a sustainable livelihood and participate economically as adults. Giving girls a good start requires particular attention to equality in standard of living, health and education.[561]

Adequate standard of living

International standards recognise the right to an adequate standard of living.[562] The standard of living enunciated in the CRC, which is one "adequate for the child's physical, mental, spiritual, moral and social development",[563] is therefore linked to the child's right to survival and development under Article 6 (a right the State is obligated to ensure "to the maximum extent possible"[564]). Regionally, the Arab Charter on Human Rights is the only treaty addressing the right to an adequate standard of living and calls on States to "take the necessary measures commensurate with their resources" to guarantee the right.[565]

An adequate standard of living generally includes adequate food, clothing and housing.[566] The Universal Declaration of Human Rights goes further, including medical care and social services in its definition.[567]

Right to health

The right to the highest attainable standard of health without discrimination is also critical to the development of girls as economic actors. This right is enshrined in a number of international and regional instruments, including the ICESCR[568], the CRC[569] and the African Charter on the Rights and Welfare of the Child[570]. Under the CRC, States are obligated to develop their primary health care facilities and services and to ensure that children have meaningful access to these services, as well as "adequate nutritious foods and clean drinking-water".[571] CEDAW specifically addresses equal access for women and girls to health care services, including reproductive health and family planning services,[572] which are important for girls' economic participation.

Right to education and training

Education for girls, both academic learning and life skills, is closely linked to economic empowerment. Girls need to build sustainable livelihoods for their future and require education that empowers them.[573] Ensuring the right to education can be looked at in terms of four factors: availability, accessibility, applicability and adaptability.[574]

Availability and accessibility: The CRC and ICESCR and regional human rights conventions enshrine the right to education, including an obligation on States to provide free and compulsory primary education and the availability of different forms of secondary and vocational training that are accessible to all children without discrimination.[575] Regionally, the Women's Rights Protocol to the African Charter calls for specific State action to "promote education and training for women at all levels and in all disciplines".[576]

The Committee on the Rights of the Child has stated: "Gender discrimination can be reinforced… by arrangements which limit the benefits girls can obtain from the educational opportunities offered, and by unsafe or unfriendly environments which discourage girls' participation"[577], which ultimately impacts on girls' ability to participate as economic actors throughout their lives.

Ensuring education is available and accessible requires particular attention be paid to the factors preventing girls' attendance, including parental opposition, a girl's 'obligation' to take care of things in the home, discrimination and abuse in the school and early marriage. For example, the Women's Rights Protocol to the African Charter calls for specific State action to: "promote the enrolment and retention of girls in schools and other training institutions and the organisation of programmes for women who leave school prematurely".[578] The CRC also obligates States to take measures to encourage regular school attendance.[579]

Applicability and adaptability: In addition to problems with availability and access to education, education must be applicable to girls' empowerment – aimed at building their skills, capacities, human dignity, self esteem and self confidence.[580] The Committee on the Rights of the Child has noted, for example, that gender discrimination is reinforced by a curriculum that undermines the concept of gender equality.[581] Education must also be adaptable to the needs of girls generally and the requirements of individual girls.

The Beijing Platform for Action calls for special measures "to ensure that young women have the life skills necessary for active and effective participation in all levels of social, cultural, political and economic leadership".[582] These measures include not only basic numeracy and literacy skills[583], but also critical thinking "and talents, and other abilities which give children the tools needed to pursue their options in life."[584]

Appropriate training and the right to choose a profession and employment are also important, both for girls and for women. States which have ratified CEDAW are under an obligation to take such measures in order to eliminate discrimination against women in the field of employment.[585] CEDAW also requires that States provide equal rights to men and women as regards education and, in particular, that they ensure "the same conditions for career and vocation guidance, for access to studies and for the achievement of diplomas."[586]

Preventing early marriage

The Vienna Declaration and Programme of Action, adopted at the World Conference on Human Rights in 1993, urges States to repeal existing laws and regulations and to remove customs and practices which discriminate against and cause harm to the girl child.[587]

Harmful practices have a significant impact on girls' economic empowerment. One of the most harmful of these is early marriage, which threatens the child's right to survival and development – and by extension right to economic participation. The Platform of Action from the 1994 International Conference on Population and Development in Cairo made a link between early marriage and a family's inability to provide for an adequate standard of living for the girl. The Platform of Action also noted that early motherhood "continues to be an impediment to improvements in the educational economic and social status of women in all parts of the world. Overall, early marriage and early motherhood can severely curtail educational and employment opportunities and are likely to have a long-term adverse impact on their and their children's quality of life."[588]

The Committee on the Rights of the Child has also noted its concern in 2003, stating that early marriage and pregnancy lead to health problems as well as suspension of education and further marginalisation from society.[589]

International standards attempt to protect girls from early marriage and recognise that marriage must be entered freely and with the full consent of both of the intending spouses.[590] Under CEDAW, child betrothals and marriages are to "have no legal effect" and States are required to specify a minimum age for marriage in the law.[591] According to the Committee on the Elimination of Discrimination against Women, the minimum age should be 18 years for boys and girls.[592]

The 1994 International Conference on Population and Development in Cairo called on States to enforce laws concerning the minimum age of marriage and requiring free and full consent of the intending spouses, and called for co-operation between Governments and NGOs in this realm, particularly by providing education and employment opportunities.[593]

In India, the Prohibition of Child Marriage Act, 2006 does set a minimum age for marriage – 21 for males and 18 for girls – and state that child marriages are 'voidable'[594]. However, the difference in marriageable age for girls and boys is discriminatory and the law requires that the child or his or her parent or guardian (if a minor at the time) petition the court to annul the marriage.[595] The law does provide punishments for an adult male who contracts a child marriage or for anyone who performs the marriage or promotes or permits the marriage.[596]

Participating in the labour market

Although it is generally preferable for children not to work, in reality, some children leave school to begin working during adolescence. The Committee on the Rights of the Child has noted that this can be beneficial to the child's development but stresses this may only be true *if international standards are adhered to and no other rights are jeopardised*.[597]

States must take steps to protect children from entering the workforce too young and from engaging in harmful and exploitative labour. This includes taking steps to ensure that girls do not have to work, for example by providing social benefits to families.

Under the CRC and the ICESCR, States must protect children from performing work that interferes with their education, must set a minimum age for admission to employment[598], must protect children from labour that is "harmful to the child's health or physical, mental, spiritual, moral or social development" and provide appropriate regulations for the hours and conditions of employment.[599] The Committee has also called on States to ensure that children in labour have access to legal redress mechanisms."[600]

Likewise, the Beijing Platform for Action calls for States to protect young girls at work, also through creation of a minimum age for employment and monitoring work conditions, including "respect for work time, prohibition of work by children not provided for by national legislation, and monitoring of hygiene and health conditions at work".[601] To protect young women in the workforce, the Beijing Platform for Action also highlights the need for social security coverage and continuous training and education for girls.[602]

Entering the workforce at a young age limits educational opportunities and life chances for girls and can expose them to harm. The International Labour Organisation (ILO) has set standards to prevent child labour at too young an age to promote their full development and enjoyment of childhood. States Parties to the ILO Minimum Age Convention must "raise progressively the minimum age for admission to employment or work to a level consistent with the fullest physical and mental development of young persons".[603] The State must declare its minimum age, which must not be less than the age of completion of compulsory schooling and not less than 15 years[604], except where the State's economy and educational facilities are insufficiently developed, in which case the age must be at least 14.

For girls who are engaged in employment, discrimination often hinders their ability to develop as economic actors. As outlined in CEDAW, States should take steps to eliminate such discrimination and ensure the same rights in the field of employment, including the right to work, the right to the same employment opportunities, the right to freely choose a profession and employment, the right to seek promotion, job security, the right to receive vocational training, the right to equal remuneration and benefits, the right to social security and the right to protection of health and safety in the working environment.[605]

Protection from the worst forms of child labour or other hazardous labour

Even if a child is old enough to work, some labour "which by its nature or the circumstances in which it is carried out is likely to jeopardise the health, safety or morals of young persons" must not be undertaken by anyone under the age of 18.[606] The ILO includes in this category work putting children at risk of abuse, "work underground, under water, at dangerous heights or in confined spaces", "work with dangerous machinery, equipment and tools, or which involves the manual handling or transport of heavy loads", "work in an unhealthy environment which may, for example, expose children to hazardous substances, agents or processes, or to temperatures, noise levels, or vibrations damaging to their health" and "work under particularly difficult conditions such as work for long hours or during the night or work where the child is unreasonably confined to the premises of the employer".[607]

The ILO Convention on Eliminating the Worst Forms of Child Labour defines this labour as:

(a) all forms of slavery or practices similar to slavery, such as the sale and trafficking of children, debt bondage and serfdom and forced or compulsory labour, including forced or compulsory recruitment of children for use in armed conflict;
(b) the use, procuring or offering of a child for prostitution, for the production of pornography or for pornographic performances;
(c) the use, procuring or offering of a child for illicit activities, in particular for the production and trafficking of drugs;
(d) work which, by its nature or the circumstances in which it is carried out, is likely to harm the health, safety or morals of children.[608]

For children involved in the worst forms of labour, the UN Study on Violence Against Children recommended that States "ensure the availability of recovery and integration programmes that focus on assisting [the children] to leave work, receive education and training, and improve their life chances without further victimisation".[609]

State obligation to protect girls from slavery

In **Mme Hadijatou Mani Koraou v The Republic of Niger**[610], the Community Court of Justice of the Economic Community of West African States (ECOWAS Court) held the State legally responsible for failing to protect the victim from slavery, which is prohibited under the law. The applicant in this case had been sold into slavery at the age of 12, in a practice known as 'wahiya' by which a young girl becomes both a domestic and a sexual slave.[611] Nine years later, the girl was given a liberation certificate from slavery. When her former master said she could not leave his home because she was legally his wife, Hadijatou Mani Koraou left and filed a complaint before the civil and customary tribunal for recognition of her complete freedom.[612] The case went to the Supreme Court of Niger and then to the ECOWAS Court. In its judgement, the ECOWAS Court found that the judicial actions amounted to tolerance or acceptance of the practice of slavery[613] and highlighted the obligation of the national judiciary both to ensure prosecution and punishment for slavery[614] and to take "adequate measures to ensure that acts of slavery are repressed".[615]

Given their lower status in society, girls are often disproportionately vulnerable to the worst forms of child labour. They continue to be "particularly vulnerable to trafficking for the purposes of sexual exploitation, forced labour, services and other forms of exploitation".[616] In early 2009, the UN General Assembly reiterated calls for States to address trafficking in women and girls, and specifically "to address the factors that increase vulnerability to being trafficked, including poverty and gender inequality, as well as other factors that encourage the particular problem of trafficking in women and girls for prostitution and other forms of commercialised sex, forced marriage and forced labour".[617] In some cases, girls left with no opportunity for economic participation in their home country seek opportunities abroad. Often, these 'opportunities' do not exist and the girls are trafficked for sexual exploitation or forced labour. In order to prevent trafficking, States must focus on providing education and appropriate employment opportunities.

The Convention on the Rights of the Child addresses trafficking in children, specifically obligating States to take measures to prevent trafficking in children and also requiring protection of children from sexual exploitation and abuse.[618] The CRC also has an Optional Protocol on the Sale of Children, Child Prostitution and Child Pornography, which strengthens the legal protection of children and helps to prevent their exploitation. It specifically calls for the elimination of the sale of children, child prostitution and child pornography through domestic criminalisation and enforcement of laws as well as protection of children at risk

of being trafficked and appropriate support services to victims. Regional human rights treaties also include provisions to prevent trafficking in persons.[619]

The Protocol to Prevent, Suppress and Punish Trafficking in Persons, Especially Women and Children supplementing the United Nations Convention Against Transnational Organised Crime (the Palermo Protocol) provides detailed standards for the prevention of trafficking and support to victims. Article 3 of the Palermo Protocol defines trafficking as the recruitment, transportation, transfer, harbouring or receipt of persons, by means of the threat or use of force or other forms of coercion, of abduction, of fraud, of deception, or the abuse of power or of a position of vulnerability, or of the giving or receiving of payments or benefits to achieve the consent of a person having control over another person, for the purposes of exploitation. 'Exploitation' under the Protocol includes (but is not limited to) sexual exploitation, forced labour, slavery-like practices, servitude or organ removal.[620]

Major obstacles to girls' economic empowerment and the realisation of their economic rights

Although girls have an important role in a globalised economy, they remain amongst the most vulnerable to discrimination in the enjoyment of their rights. Their dual role as females and as minors, both groups with low standing in society, creates significant barriers to economic empowerment. Discrimination that occurs as a child, especially in education, leads to greater vulnerability to discrimination as women. Their status also keeps their voices from being heard in the development dialogue.

Although their rights are well documented in international, regional and national legal instruments, there are a number of potential obstacles to girls' empowerment and the realisation of their economic rights.

1. The lack of accountability of States for international obligations

When a State ratifies a treaty, it agrees to implement those standards domestically. However, there are limitations on the practical enforceability of this obligation, beyond monitoring and international pressure placed on the State – by the treaty monitoring body, other States, international organisations or civil society.[621] Additionally, if the State has not ratified the treaty, it is not legally bound by it.

Other standards, such as those stemming from international conferences, are non-binding by nature and only provide a form of international consensus on what should be done. They arguably face even less monitoring of their implementation in individual countries.

2. Lack of implementation of international standards domestically

States who have ratified international or regional human right treaties frequently do not translate these standards into domestic law and policy. Laws covering certain rights may not exist, or they may not comply with international standards. In some cases, existing laws are ignored. For example, a prohibition against early or forced marriage may go largely ignored in practice.

Moreover, laws do not function in a vacuum. Even where domestic law, on paper, does comply with international standards, additional mechanisms and budgets may be needed for their implementation. Many economic, social and cultural rights require positive measures, including plans and financial resources, to implement. Under international human rights standards, States are only under an obligation to achieve "progressively" the full realisation of these rights, according to available resources.[622] While the economic situation of a State does impact on its ability to achieve all economic rights immediately, this clause provides States with some leeway in fulfilling their obligations.

However, although a State can work towards full achievement of these rights, the implementation cannot have a direct (or even indirect) discriminatory impact on girls. For example, States must work towards providing compulsory primary education free of charge,[623] but they cannot use the excuse of limited resources to provide this education only to boys. Additional funding may be needed to tackle existing discrimination, for example in improving girls' attendance in schools. In some countries where education is available for girls, they are not able to access it in practice. For example, it has been shown that if a school does not have toilet facilities, girls are less able to attend, particularly if they have reached puberty.

3. Lack of enforcement and access to justice

To be enforceable, international human rights standards must be incorporated into domestic law. There are different means of doing this, depending on the type of legal system in a country. In some States an international treaty becomes domestic law as soon as it is ratified and published in the State, while in others the treaty must be incorporated by an act of law or including the provisions of the treaty into domestic laws. Where this is not done, the rights are very difficult to enforce through national or international courts.

Even if an enforcement mechanism exists, where the law – in fact or in practice – discriminates against girls, they often have no legal recourse. In many countries, girls and women are not recognised as legal beings. For example, in Saudi Arabia, under Islamic Law, every girl and women must have a male guardian, who is responsible for making a range of decisions on her behalf.[624] In Saudi Arabia, girls and women need a guardian's permission to have an identity card.[625]

Even in countries where this is not required, many girls do not have a legal identity because they are not registered at birth. Birth registration is crucial not only to accessing many rights (such as education and health care), but also to seek remedy for a violation of these rights.

With high rates of illiteracy and failure of States to promote awareness of human rights provisions, girls in many settings have limited knowledge about their rights and the law. This gap prevents girls from understanding both their rights and the mechanisms for seeking justice for violations of them.

4. The challenges of traditional law

In many countries, a 'traditional' legal system operates in parallel to the formal legal system. This traditional system, in some cases administered by local chiefs and their councils, often deals with matters relating to children and 'family'. In light of the customary roles of girls in society, this method of traditional justice may present a challenge to the realisation of girls' rights. For example, inheritance rights may be dealt with through the traditional system and not codified in the civil law.

Where States may adopt rights-compliant standards in statutory legislation, the traditional system may still govern implementation of economic rights in reality. These systems do not always protect the economic rights of girls.

5. The social situation of girls and women

The patriarchal nature of many, if not most, societies, keeps women and children in a position of inferiority – and girls doubly so. Laws, policies, and decisions on how to implement them in practice are typically developed by men and thus reflect their perspectives on life. Social norms often exclude girls and women and place their value in terms of their status as current or future mothers and wives. As a result, girls frequently have low levels of education and higher illiteracy rates than boys. They may be subjected to early (and forced) marriages and, as a result, young motherhood, which also threatens their health. Low education and early marriage are key factors in preventing the economic empowerment of girls.

Gender roles often limit girls' and women's economic opportunities. In most settings, the divide between the 'public' and 'private' spheres keep women's work in the unpaid domestic sphere – raising children, cooking and cleaning. Men's work is most often paid work outside of the home. Even in societies where women can attain high positions in the government or private sector workplace, their position in the household often remains the same.

Recommendations

In order to ensure the human rights of girls and to promote their economic empowerment, several measures should be undertaken on a national level:

- Increase State accountability by reforming laws that do not protect and promote girls' rights and creating new laws where necessary;

- Where existing national laws and policies do comply with international human rights standards, improve their implementation;
- Improve awareness of rights amongst girls and duty bearers and promote the participation of girls and women in the development dialogue and incorporation of gender perspectives into the government agenda;
- Promote positive attitudes towards girls and women and undertake campaigns to eliminate harmful and discriminatory customary practices and gender stereotypes;
- Prioritise universal birth registration;
- Improve girls' access to education, training and other opportunities to build sustainable livelihoods; and
- Ensure girls and women have access to justice in their own right.

UNDERLYING PRINCIPLES: HAVING EQUAL RIGHTS AND A VOICE TO EXERCISE THEM

Underlying all rights – including economic rights – are the basic principles of non-discrimination and the right to participation.

Non-discrimination

Non-discrimination, and in particular non-discrimination on the basis of sex, is a foundation for the promotion and protection of human rights for all and is a principle contained in all the main human rights instruments, including the International Bill of Human Rights (the **UDHR**[626], the **ICCPR**[627] and the **ICESCR**[628]). However, in the majority of human rights instruments, non-discrimination is not a stand-alone right: States are under an obligation to ensure non-discrimination only in the implementation of the rights enumerated in the particular treaty. There is no general obligation on States to eliminate discrimination.

For example, the ICESCR, the main international instrument protecting people's economic rights, obliges States to implement and ensure the right to an adequate standard of living, labour rights and the rights to health and education without discrimination.

Likewise, the **1989 United Nations Convention on the Rights of the Child** (CRC), the principal instrument protecting the rights of children, limits the principle of non-discrimination: "States Parties shall respect and ensure the rights set forth in the present Convention to each child within their jurisdiction without discrimination of any kind, irrespective of the child's or his or her parent's or legal guardian's race, colour, sex, language, religion, political or other opinion, national, ethnic or social origin, property, disability, birth or other status."[629]

1979 Convention on the Elimination of all Forms of Discrimination against Women (CEDAW) is a central instrument for protecting women's rights. The purpose of CEDAW, as its title suggest, is to eliminate discrimination against women. Therefore, it enshrines a general obligation on States which ratify the convention to "condemn discrimination against women in all its forms, agree to pursue by all appropriate means and without delay a policy of eliminating discrimination against women".[630] CEDAW defines actions that constitute discrimination against women throughout their life cycle as "any distinction, exclusion or restriction made on the basis of sex which has the effect or purpose of impairing or nullifying the recognition, enjoyment or exercise by women, irrespective of their marital status, on a basis of equality of men and women, of human rights and fundamental freedoms in the political, economic, social, cultural, civil or any other field."[631]

CEDAW also outlines the actions States must take to end it. States are required to include the principle of equality in the constitution and other legislation, to adopt legislation prohibiting discrimination against women and repeal discriminator legislation, to establish legal protection for women's rights and take measures to change laws, customs and practices which discriminate against women."[632] Although CEDAW references 'women', the text does not limit its application to specific age groups. It therefore applies to girls and women throughout their life cycle and can be used to promote the rights and development of girls.

Regional conventions, namely the **European Convention for the Protection of Human Rights and Fundamental Freedoms**, **American Convention on Human Rights**, the **Arab Charter on Human Rights** and the **African Charter on Human and Peoples' Rights and its Protocol on the Rights of Women in Africa** (Women's Protocol to the African Charter), and the **African Charter on the Rights and Welfare of Children** also enshrine the principle of non-discrimination in the implementation of the rights enumerated within them.[633]

In 1975, designated as "International Women's Year", the United Nations initiated a series of World Conferences on Women to address obstacles to women's advancement. The Fourth World Conference on Women took place in Beijing in 1995. The **1995 Beijing Platform for Action**, adopted by the conference is not binding as law. However, it has provided international consensus on an agenda for women's empowerment throughout their life cycle, highlighting the economy as one of the key strategic areas for action.[634] The situation of the girl child is also a key concern under the Beijing Platform for Action, which includes elimination of negative cultural attitudes and practices; elimination of discrimination in education, skills development, training and health as well as the promotion of girls' participation in economic life and elimination of their economic exploitation as objectives for States.[635] The outcome document for the **Beijing +5 Review** in 2000 noted that these obstacles still exist – particularly highlighting that poverty, negative attitudes and gender stereotyping continue to limit girls' potential and inadequate nutrition, health services and education contribute to a lack of opportunities for girls.[636] **The Beijing +10 Review** included the need for law reform in the eradication of discrimination and implementation of the Programme of Action.[637]

Other, non-binding standards address the practical application of non-discrimination principles. The **1986 Declaration on the Right to Development** calls on States to "ensure equality of opportunity for all in their access to basic resources, education, health services, food, housing, employment and the fair distribution of income as measures to eradicate social injustice" noting that specific measures are required to ensure women have an active role in the development process.[638]

The impact of multiple forms of discrimination

In addition to dealing with the dual discrimination of being children and women, many girls are confronted with other forms of discrimination, based, for example, on ethnic group, social situation or disability. The impacts of discrimination are compounded as a result. For example, indigenous children face greater barriers to realising their rights in many areas – including birth registration; access to health care and education; and vulnerability to poverty, economic exploitation and trafficking.[639] Girls are also particularly vulnerable to discriminatory practice in these areas.[640] Indigenous girls thus are at even greater risk of having their rights violated.

Participation

The empowerment of girls is also linked to their right to participate as active members of their community. The right to participation is enshrined in the CRC, which guarantees children the freedom to express their opinions and to have a say in matters affecting their political, social, economic, cultural and religious life. The child's views must be given "due weight in accordance with the age and maturity of the child".[641]

CEDAW emphasises a woman's right to participate in all aspects of political and public life "on equal terms with men"[642]. As mentioned above, CEDAW applies to girls and women of all ages. Whilst children may have restricted participation in politics, the girl child must be able to participate on a level appropriate to her age and maturity – and on an equal level with boys.

This principle of participation for women is also explicitly enshrined in one regional instrument. The Women's Protocol to the African Charter requires States to take positive measures to ensure "women are equal partners with men at all levels of development and implementation of State policies and development programmes".[643]

Claiming rights: the need for legal identity and recognition as a person before the law

A number of rights – including inheritance and property rights as well as access to education, health care and protection measures – are linked to birth registration, which is a recognition by the State of the child's existence and status under the law. Both the CRC and ICCPR call for every child to be registered "immediately after birth".[644] The Human Rights Committee has stated that this right "is designed to promote recognition of the child's legal personality".[645]

A legal identity can be crucial for claiming rights. When rights are violated, an ability to challenge action or inaction is crucial. To mount an independent challenge, a person must have a legal identity. Recognising this, the ICCPR and regional human rights conventions include separate provisions for the right to recognition as a person before the law and to equal protection of the law.[646] However, in many countries children (and often women) are not considered persons in their own right in court. For example, in Saudi Arabia, women are 'legal minors', with little access to courts. They generally need a legal guardian to file a case or be heard in court and normally a woman's testimony is not accepted in a criminal case.[647]

Birth registration, in many countries, is required for a child to have access to services such as health care and education.[648] Birth registration also provides protection to children from exploitation and abuse – including exploitative labour, trafficking and early marriage. For example, in countries which have set a minimum age for marriage or for entering work, a birth certificate provides proof of age. Birth registration provides a child with an identity, which can make her or him less 'invisible' and therefore less vulnerable to trafficking.

PLAN

Global Legal Mapping

A global yearly mapping of laws, policies and court cases that have a particular relevance to girls' rights shows that some progress has been made. For example, Yemen, Madagascar and Sierra Leone have all outlawed child marriage in the past year. Also, the government of Niger has paid compensation to a young woman for failing to protect her from being sold into slavery at the age of 12. India has started a new scheme to pay $3,000 towards the cost of raising a girl child in seven states, and Mumbai has started paying girls 1 rupee per day to attend school.

The mapping covers the past year (2008-2009) and draws a picture of the main progress made regarding girls' rights by region.

Africa

There has been significant progress in girls' rights in Africa in the past year. For example, a one-year government programme in Burkina Faso is expected to provide more than five million people with free birth certificates.

The government of Sierra Leone announced a new education plan that will make school attendance mandatory for all girls.

1 **Burkina Faso:** 17 March 2009 – UNFPA, UNICEF and the governmental National Population Advisory Council launches a two-year $1.6 million peer education, job training and health services project to strengthen girls' security, both before and after marriage. **www.irinnews.org/Report.aspx?ReportId=83516** 4 May 2009 – More than five million people are to receive birth certificates through a one-year, $5-million government programme. **www.irinnews.org/Report.aspx?ReportId=84224**

2 **Madagascar:** June 2007 – The Madagascan parliament passes two laws to improve children's rights in the country. The first is an overall child protection law. The second raised the age of marriage from 14 for girls and 17 for boys to 18 for all. **www.unicef.org/media/media_40159.html.**

3 **Niger:** 28 October 2008 – In Mme Hadijatou Mani Koraou v The Republic of Niger, the Community Court of Justice of the Economic Community of West African States ruled that the state was legally responsible for failing to protect a 24 year-old woman (Hadijatou Mani), who had been sold into slavery at the age of 12. Ms Mani is to be compensated with 10 million CFA, the equivalent of £12,300/$19,000 in damages. **www.interights.org/niger-slavery**

4 **Rwanda:** September 2008 – Women secure 56 per cent of seats in the parliamentary elections. This makes the Rwandan parliament the first in the world to have a female majority. **www.unifem.org/news_events/story_detail.php?StoryID=736**

5 **Sierra Leone:** June 2007 – The Sierra Leone parliament approves a national child rights bill. "It domesticates to a large extent the Convention on the Rights of the Child (CRC) and the African Charter on the Rights and Welfare of the Child with some local adaptations. The National Child Rights Bill supersedes all other existing national laws and adopts the international definition of the child as any person under 18 years of age." **www.unicef.org/media/media_39951.html.** July 2007 – The government of Sierra Leone announces its new education plan which will make school attendance compulsory for all girls. **www.crin.org/resources/infoDetail.asp?ID=14147&flag=news.** July 2007 – The government of Sierra Leone announces a new law prohibiting domestic violence, outlawing child marriage and giving women inheritance rights.

6 **South Africa:** April 2008 – Children's Act signed into law by the President of the Republic of South Africa. **www.unicef.org/media/media_43506.html.**

Americas

Girls' rights in Latin America were the subject of significant legislative progress, particularly in Bolivia, where a new constitution included a specific chapter on women and girls. Argentina introduced a new law combating violence against girls and women.

7 **Argentina:** 26 March 2009 – Bold New Law on Violence against Women **www.awid.org/eng/Women-s-Rights-in-the-News/Women-s-Rights-in-the-News/ARGENTINA-Bold-New-Law-on-Violence-Against-Women**

8 **Bolivia:** January 2009 – Bolivians approve by referendum a new constitution which for the first time includes a chapter dedicated to women's rights. The new constitution upholds many women's rights including reproductive rights, physical integrity and labour rights. **www.awid.org/eng/Issues-and-Analysis/Issues-and-Analysis/Bolivia-New-Constitution-Means-New-Reality-for-Women-and-Girls.**

9 **Canada:** 20 April 2007 – "Let hijab-wearing girls play sports," Conservative caucus chair says. **www.cbc.ca/canada/montreal/story/2007/04/20/hijab-reaction.html**

10 **US:** 23 January 2009 – Obama reverses the 'global gag rule' which denies US aid to foreign clinics which mention abortion to women. **www.guardian.co.uk/world/2009/jan/23/barack-obama-foreign-abortion-aid**

29 January 2009 – President Obama signs the Lilly Ledbetter Fair Pay Act, reversing a Supreme Court decision upholding a 180-day statute of limitations on discrimination suits.
www.reuters.com/article/topNews/idUSTRE50S4S320090129.
11 March 2009 – President Obama signs legislation for $50 million in funding for the UNFPA. Funding had been suspended in 2002. This will boost women and girls' health and rights.
www.unfpa.org/public/News/pid/2180.
11 March 2009 – President Obama creates the White House Council on Women and Girls. Chair: Valerie Jerett, Executive Director: Tina Tchen
www.whitehouse.gov/the_press_office/President-Obama-Announces-White-House-Council-on-Women-and-Girls/
1 April 2009 – The US House of Representatives issues a resolution recognising the disparate effects of climate change on women and calling for international efforts to combat this.
www.wedo.org/learn/library/media-type/pdf/us-resolution-hr-98-on-women-and-climate-change.

Asia

The Asia region has made some progress on girls' rights, particularly in regard to increasing share of education. For example, the Indian government announced a scheme to pay towards the cost of raising girl children in seven states.

11 **Afghanistan:** March 2007 – Afghanistan Girls' Education Initiative (AGEI) is launched. It offers a forum for extensive information sharing, networking and funding for improved coordination and collaboration on girls' education. The forum links local and national initiatives and draws expertise from within the country and from regional and global networks.
www.unicef.org/media/media_40857.html.

12 **Bangladesh:** 3 July 2007 – Bangladesh announces the first Birth Registration Day. This is to highlight the drive for birth registration, with birth registration free until July 2008.
www.unicef.org/media/media_40280.html.

13 **India:** 2007 – The judiciary in India declares 2007 the 'Awareness Year of Female Foeticide'.
www.savegirlchild.org/legal-jurisdiction.html
3 March 2008 – The Indian government announces a scheme to pay towards the costs of raising girl children in seven states across India. The government will pay up to $3,000 at the birth of a girl child and at different points in her lifetime. A lump sum of Rs 100,000 will be awarded when the girl reaches 18, provided she meets criteria including immunisation, education and not being married.
www.guardian.co.uk/world/2008/mar/03/babies, http://news.bbc.co.uk/1/hi/world/south_asia/7278595.stm.
April 2008 – Mumbai pays girls one rupee a day to attend school.
www.alertnet.org/thenews/newsdesk/DEL33126.htm.

14 **Myanmar:**
7 May 2009 – No More Denial: Children Affected by Armed Conflict in Myanmar
www.crin.org/resources/infodetail.asp?ID=20202

Europe

A new European Institute for Gender Equality was established by the European Commission in Lithuania. A fund for gender equality (MDG3) initiated by the Dutch government distributed over 70 million euros to projects in developing regions combating gender inequality and increasing girls' economic participation through entrepreneurship.

15 **Denmark:** April 2009 – The Danish government decides to take the lead on MDG3 on gender equality and female empowerment by launching an MDG3 Global Call to Action.
www.endpoverty2015.org/gender-equity/news/danish-government-launches-mdg3-global-call-action/18/apr/08.

16 **Lithuania:** The European Institute for Gender Equality is a European agency to support the Member States and the European institutions (in particular the Commission) in their efforts to promote gender equality, to fight discrimination based on sex and to raise awareness of gender issues. Its aim is to collect and analyse comparable data on gender issues, to develop methodological tools, in particular for the integration of the gender dimension in all policy areas, to facilitate the exchange of best practices and dialogue among stakeholders, and to raise awareness among EU citizens.
http://ec.europa.eu/social/main.jsp?catId=732&langId=en

17 **Moldova:** 11 March 2009 – The government bans corporal punishment of children in all places, even the home, by amending their Family Code.
www.crin.org/resources/infoDetail.asp?ID=19993&flag=news.

18 **Netherlands:** May 2008 – the Dutch Minister for Development Cooperation, Bert Koenders, sets up an international fund for gender equality aimed at distributing funds to projects focusing on: securing property and inheritance rights for women; promoting employment and equal opportunities on the labour market; increasing women's participation in politics and public administration; and stopping violence against women. The fund handed out a total of 70 million euros.
www.mdg3.nl
March 2009 – The Dutch Ministry of Foreign Affairs hosts an International Conference on Violence against the Girl Child.
www.girlchildconference.com

International

There have been positive steps forward in the International Community. For example, the United Nations Secretary-General Ban Ki Moon announced the appointment of a Special Representative on Violence against Children (SRSG).

UN: 25 February 2008 – The Secretary-General launches his campaign to end violence against women and girls.
http://endviolence.un.org/index.shtml
2 April 2009 – Global Coalition backs new UN Gender Body.
www.awid.org/eng/Women-s-Rights-in-the-News/Women-s-Rights-in-the-News/Global-Coalition-Backs-New-U.N.-Gender-Body
21 April 2009 – The European parliament calls for a Year on Zero Tolerance of Violence against Women.
www.unifem.org/news_events/story_detail.php?StoryID=867
1 May 2009 – Secretary-General Ban Ki Moon appoints Marta Santos Pais as Special Representative on Violence against Children. **www.crin.org/violence/search/closeup.asp?infoID=20181.**

Middle East

Saudi Arabia granted an 8 year-old girl an annulment of her marriage to a 50 year-old man. This was an out of court settlement reached after international condemnation of the court ruling which found the marriage to be legal and binding. The Arab Charter on Human Rights presents a promising step forward with regards to child rights in the Middle East.

Arab Charter on Human Rights
January 2008 – The Arab Charter on Human Rights comes into force on 30 January after seven countries ratify the text. Unfortunately, it has been criticized because of the provisions that do not meet international standards, such as the application of the death penalty for children.
www.crin.org/Law/instrument.asp?InstID=1267

19 **Saudi Arabia:**
May 2009 – An 8 year-old girl married off to a 50 year-old man in order to pay her father's gambling debts wins her third attempt at securing an annulment. The case, which had twice been upheld as legal, is settled out of court.
www.guardian.co.uk/world/2009/may/01/saudi-arabian-child-marriage-annulled.

20 **United Arab Emirates:**
April 2009 – A new law is drafted to protect children from child labour and abuse. In addition to criminalising child labour, the law will penalise adults who know of child labour violations and fail to act. The law will also protect other rights for children such as freedom of expression, right to a nationality and birth registration.
www.crin.org/resources/infodetail.asp?id=20147.

21 **Yemen:**
February 2009 – A new law is passed in Yemen giving women greater freedom in marriage and raising the minimum age for marriage to 17.
www.adnkronos.com/AKI/English/CultureAndMedia/?id=3.0.3009839663.

Oceania

22 **Australia:**
April 2009 – An Australian judge bars an Australian citizen from taking his daughter to Africa to have her circumcised.
www.theaustralian.news.com.au/business/story/0,28124,25330944-17044,00.html.

How are girls faring? Some statistical evidence from around the globe

"In many countries, traditions, social norms and informal laws can be identified as the decisive factors that prevent women's social and economic empowerment. Putting a number on these hidden forms of discrimination, the newly created Social Institutions and Gender Index (SIGI) of the OECD Development Centre provides a radical new look at the underlying reasons of persisting gender inequality."

Johannes Jütting, Senior Economist at the Poverty Reduction and Social Development unit of the OECD

The statistics in this section support the findings of this report – that investing in girls leads to higher economic development. The Net Secondary School Attendance Ratio reveals the wide education gaps that still exist between boys and girls all over the world. Only 43 per cent of girls will attend secondary school. The gains in primary school attendance are not being translated into secondary school enrolment and completion.

The Gender, Institutions and Development Database (GID) and the SIGI (Social Institutions and Gender Index) capture institutional discrimination in society and the Gender and Development Index (GDI) and the Gender Empowerment Measure (GEM) reveal the outcomes of this discrimination, i.e. gender inequality.

The SIGI map reveals the extent to which entrenched gender discrimination hinders development and economic growth. The countries with the highest levels of institutional discrimination are also some of the least developed countries in the world.

What is the GID? (Tables 1 and 2)

The GID is a new and groundbreaking statistical index developed by the OECD (Organisation for Economic Cooperation and Development) which attempts, for the first time, to measure inequalities that exist in 'social institutions'.

What does this mean? The social pillars of any society, from traditional customs to government policies and legislative frameworks, are all forms of 'social institutions' where discrimination against girls and women are carried out on a national scale. As we highlight throughout the report, entrenched beliefs about girls' roles and responsibilities hinder them from reaching their full potential and from enjoying their rights. These beliefs include a whole spectrum of discriminatory attitudes including a preference for having sons over daughters, a belief that women shouldn't inherit, that their genitals should be cut, that their movement in the public sphere should be curtailed and more.

How to use the GID

This index gives us a snapshot of the discrimination that cause social inequalities and prevents girls from enjoying their full rights, but it does not attempt to rank them by level of inequality. For instance, the GID rates *the acceptance of the practice of polygamy* between 0 (no acceptance) and 1 (total acceptance). Table 1 shows us that the practice of polygamy is completely accepted in Afghanistan, somewhat accepted (0.5) in Haiti and not accepted at all in Panama. The GID also rates *girls' and women's obligation to wear a veil in public* on a scale from 0 to 1, revealing that in Sudan girls and women are fully obligated to wear a veil in public while in Benin they are not.

What is the SIGI? (Table 3)

The Social Institutions and Gender index uses the indicators measured by the GID to form a new index *ranking countries* by their level of institutional discrimination (table 3 and map). The SIGI reveals interesting links between levels of 'human development', including poverty levels, and discrimination against girls and women. Countries with high levels of institutional discrimination (high SIGI rank) against girls and women are also at the bottom of the development list. This correlates with evidence which the 2009 'Because I am a Girl' report brings to light regarding the direct link between higher levels of female educational attainment and higher national economic growth.

How to use the SIGI

Mali, Sierra Leone, Afghanistan and Sudan are at the bottom of the SIGI index with the highest levels of institutional discrimination in the world, including low levels of female enrolment in education, and they are also amongst the poorest countries. The SIGI indicates that in Sudan – where institutionalised gender inequality is so entrenched, there is no legal minimum age for marriage – almost 40 per cent of Sudanese girls will be married before they turn 19. Sierra Leone and Afghanistan also boast the dubious distinction of having the highest rate of infant mortality in the world[649], and one of the highest rates of maternal mortality, where one in eight women will die in childbirth[650] (in Ireland the rate is one in 48,000).

How are girls in the world faring according to the SIGI?

A closer look at a specific country demonstrates how girls are discriminated against by formal national institutions and legal systems. For instance, The SIGI indicates that in Pakistan girls' rights to inheritance are not fully realised (0.5) as traditional Islamic law contends that daughters should inherit half as much as sons.[651] As we showed in Chapter 2, in order for girls to become economic citizens who can fulfil their potential and earn a decent living, they need to have access to 'foundation' assets such as inheritance.

What is the GDI? (Table 4)

Gender Development Index is a Human Development index developed by the UNDP which measures levels of inequalities between men and women across countries. As the indicators are measuring the same data, and using the same sources (national statistics) in every country, we can easily compare one country to another, or even one region to another.

How to use the GDI

For instance, although the United Arab Emirates have one of the highest GDPs in the world ($164.4 billion), its 'human development' is lower than that of Hungary, and its Gender Development Index (ranking at 43) is lower than that of Kuwait (ranking at 32). This means that the inequalities between men and women, in terms of literacy, life expectancy and income are greater in the United Arab Emirates than in Kuwait. As this report highlights, reducing gender inequalities and in particular investing in girls, can increase a country's overall development.

What is the GEM? (Table 5)

Since the Gender Development Index doesn't measure political and economic participation, the UNDP produces a complementary index that attempts to paint a fuller picture of the situation of women in various countries. The Gender Empowerment Index (GEM) measures women's political participation as represented by the number of seats they hold in national parliaments and it measures their economic attainment by looking at the share of female professional and technical workers.

How to use the GEM

The GEM ranks Turkey at 101 out of 108 countries, revealing that women's political and economic participation is very low. This correlates with Turkey's low GDI index rating of 72 (out of 157). By analysing one country across the two indicators we receive a fuller picture of Turkey's human development. The GEM reveals where the inequalities, which the GDI measured, are: only 8 per cent of all senior official and managerial roles in Turkey are held by women.

For more on comparison between countries using the GEM and GDI indicators log onto: *http://hdr.undp.org/en/statistics/data/*

For more on the SIGI indicator log onto: *http://genderindex.org/*

For more on the GID index log onto: *http://stats.oecd.org/WBOS/Index.aspx?DatasetCode=GID&lang=en*

Table 1: Gender, Institutions and Development Database (GID)[1]

SOCIAL INSTITUTIONS

Country	Parental authority[2]	Inheritance rights of spouses	% of women married between 15-19 years of age	Polygamy	Female genital mutilation[3]	Son preference	Violence against women[4]	Freedom of movement	Obligation to wear a veil in public	Women's access to land	Women's access to bank loans[5]	Women's access to property other than land
Afghanistan	1	0.5	0.57	1	0	1	1	1	0.5	0.5	0.5	1
Albania	0.5	0	0.08	0	0	0.5	0.75	0	0	0.5	0	0.5
Algeria	1	0.5	0.04	0.5	0	0.5	0.75	0.5	0.5	0.5	0	0
Angola	0.5	0.5	0.36	1		0.25	0.5	0	0	0.5	0.5	0.5
Argentina	0	0	0.12	0	0	0	0.25	0	0	0	0	0
Armenia	0	0	0.09	0	0	0	0.75	0	0	0	0	0
Azerbaijan	0.5	0	0.13	0	0	0	0.75	0	0	0	0	0
Bahrain	1	0.5	0.07	0	0	0.5	0.75	0.5	0.5	0.5	0	0.5
Bangladesh	1	0.5	0.48	0.5	0	0.5	0.08	0.5	0.5	0.5	0.5	0.5
Belarus	0	0	0.06	0	0	0	0.5	0	0	0	0	0
Benin	1	0.5	0.29	0.5	0.17	0	0.75	0	0	1	0.5	0.5
Bhutan	0	0	0.27	0.5	0	0.75	0.670	0.5	0	0	0	0
Bolivia	0	0	0.12	0	0	0	0.420	0	0	0	0	0
Bosnia and Herzegovina	0	0		0	0	0	0.5	0	0	0	0	0
Botswana	0.5	0.5	0.05	0.5	0	0	0.330	0	0	0.5	0.5	0.5
Brazil	0	0	0.17	0	0	0	0.580	0	0	0	0	0
Burkina Faso	0.5	0.5	0.35	1	0.77	0	0.5	0	0	0.5	0.5	0
Burundi	0	0.5	0.07	1	0	0	0.75	0	0	0.5	0.5	0.5
Cambodia	0	0	0.12	0.5	0	0	0.580	0	0	0	0	0
Cameroon	0.5	0.5	0.36	1	0.2	0	0.75	0.5	0	0.5	0.5	1
Central African Republic	1	0.5	0.42	0.5	0.4	0	0.75	0	0	0.5	0.5	0.5
Chad	1	1	0.49	1	0.36	0	0.5	0	0.5	1	1	0.5
Chile	0.5	0	0.12	0	0	0	0.420	0	0	0	0	0.5
China	0	0	0.01	0	0	1	0.580	0	0	0	0	0
Chinese Taipei	0	0.5		0	0	0.5	0.17	0	0	0	0	0
Colombia	0	0	0.18	0	0	0	0.330	0	0	0.5	0	0
Congo, Dem. Rep.	0.5	0	0.74	0	0.05	0	0.75	0	0	0.5	1	1
Congo, Rep.	0.5	0.5	0.56	1		0	0.75	0	0	0.5	0.5	0.5
Costa Rica	0	0	0.2	0	0	0	0.330	0	0	0	0	0
Cote d'Ivoire	1	0.5	0.25	0.5	0.45	0	0.420	0	0	0	1	0.5
Croatia	0	0	0.02	0	0	0	0.25	0	0	0	0	0
Cuba	0	0	0.29	0	0	0	0.5	0	0	0	0	0
Dominican Republic	0	0	0.29	0	0	0	0.5	0	0	0.5	0.5	0

Table 1: Gender, Institutions and Development Database (GID) [1]

SOCIAL INSTITUTIONS

Country	Parental authority[2]	Inheritance rights of spouses	% of women married between 15-19 years of age	Polygamy	Female genital mutilation[3]	Son preference	Violence against women[4]	Freedom of movement	Obligation to wear a veil in public	Women's access to land	Women's access to bank loans[5]	Women's access to property other than land
Ecuador	0	0	0.22	0	0	0	0.17	0	0	0.5	0	0
Egypt, Arab Rep.	0.5	0.5	0.15	0	0.9	0.5	0.75	0	0.5	0	0	0
El Salvador	0	0	0.16	0	0	0	0.17	0	0	0.5	0	0
Equatorial Guinea	0.5	0.5	0.26	1	0	0	1	0.5	0	0.5	0.5	0.5
Eritrea	0.5	0.5	0.38	0.5	0.89	0	0.5	0	0	0	0	0
Ethiopia	0.5	0.5	0.3	0	0.8	0	0.75	0	0	0.5	1	0.5
Fiji	0	0	0.1	0	0	0	0.75	0	0	0.5	0	0.5
Gabon	1	1	0.22	1	0	0	1	0.5	0	0.5	0.5	0.5
Gambia, The	1	0.5	0.39	1	0.7	0	0.5	0	0	0.5	0	0.5
Georgia	0	0	0.16	0	0	0	0.75	0	0	0	0	0
Ghana	0.5	0.5	0.16	0.5	0.2	0	0.580	0	0	0.5	0.5	0.5
Guatemala	0	0	0.26	0	0	0	0.670	0	0	0.5	0	0
Guinea	1	0.5	0.46	1	0.8	0	0.5	0	0	0.5	0.5	0.5
Guinea-Bissau	1	1		1	0.5	0	1		0	1	0.5	0.5
Haiti	0.5	0.5	0.19	0.5	0	0	0.670	0	0		0.5	0
Honduras	0.5	0	0.31	0	0	0	0.670	0	0	0	0	0
Hong Kong, China	0	0	0.02	0.5	0	0.25	0	0	0	0	0	0
India	1	0.5	0.3	1	0	0.75	0.330	0.5	0.5	0.5	0.5	0.5
Indonesia	0.5	0.5	0.13	0.5	0.1	0	0.670	0.5	0.5	0	0	0
Iran, Islamic Rep.	1	0.5	0.18	1	0	0.25	1	0.5	1	0.5	0.5	0.5
Iraq	1	0.5	0.21	0.5	0.01	0.5	1	0.5	0.5	0.5	0.5	0.5
Israel	0	0.5	0.04	0.5		0	0.08	0	0	0	0	0
Jamaica	0	0	0.01	0	0	0	0.670	0	0	0	0.5	0.5
Jordan	1	0.5	0.08	1		0.5	0.25	0.5	0.5	0.5	0.5	0.5
Kazakhstan	0	0	0.07	0	0	0	0.25	0	0	0	0	0
Kenya	0.5	0.5	0.17	0.5	0.4	0	0.17	0	0	1	0.5	0.5
Korea, Dem. Rep.	0	0		0	0	0	1	0.5	0	0	0	0
Kuwait	1	0.5	0.05	1	0	0.5	0.5	0.5	0.5	0	0	0
Kyrgyz Republic	0	0.5	0.11	0	0	0	0.580	0	0	0	0	0.5
Lao PDR	0	0.5	0.27	0.5	0	0	0.420	0	0	0.5	0	0
Lebanon	0.5	0.5		0.5	0	0	0.75	0.5	0.5	0	0.5	0
Lesotho	1	1	0.18	0.5		0	0.25	0.5	0	0.5	0.5	0.5
Liberia	1	0.5	0.36	0.5	0.5	0	1	0	0	0.5	0.5	0.5
Libya	1	0.5	0.01	0.5	0	0.5	1	0.5	0.5	0.5	0.5	0.5
Macedonia, FYR	0	0.5	0.09	0	0	0	0.5	0	0	0	0	0

Table 1: Gender, Institutions and Development Database (GID) [1]

SOCIAL INSTITUTIONS

Country	Parental authority[2]	Inheritance rights of spouses	% of women married between 15-19 years of age	Polygamy	Female genital mutilation[3]	Son preference	Violence against women[4]	Freedom of movement	Obligation to wear a veil in public	Women's access to land	Women's access to bank loans[5]	Women's access to property other than land
Madagascar	1	0	0.34	0.5	0	0	0.75	0	0	0.5	0	0
Malawi	0	0.5	0.37	0.5	0.18	0	0.75	0.5	0	0.5	0.5	0.5
Malaysia	0.5	0.5	0.05	0.5		0	0.420	0.5	0.5	0	0	0
Mali	1	1	0.5	1	0.94	0	1	0	0	0.5	0.5	0
Mauritania	0	0.5	0.28	1	0.71	0	0.5	0	0.5	0.5	0.5	0
Mauritius	0	0	0.11	0	0	0	0.420	0	0	0	0	0
Moldova	0	0	0.116	0	0	0	0.420	0	0	0	0	0
Mongolia	0	0	0.06	0.5	0	0.25	0.580	0	0	0.5	0	0
Morocco	0	0.5	0.128	0.5	0	0.25	0.25	0	0	0.5	0.5	0
Mozambique	0.5	1	0.47	1	0	0	0.75	0.5	0	0.5	0.5	0.5
Myanmar	0	0	0.11	0.5	0	0.25	0.75	0	0	0	0	0
Namibia	0	1	0.08	0.5	0	0.25	0.5	0	0	0.5	0	0.5
Nepal	0.5	0.5	0.4	0	0	0.5	0.580	0.5	0	0.5	0.5	0.5
Nicaragua	0	0	0.32	0	0	0	0.5	0	0	0.5	0	0
Niger	0.5	0.5	0.62	1	0.02	0.25	1	0	0	0.5	0.5	0
Nigeria	0	0.5	0.28	1	0.19	0.25	0.75	0.5	0.5	0.5	0.5	0.5
Occupied Palestinian Territory	1	0.5	0.24	0.5		0	0.75	0.5	0.5	0.5	0	0.5
Oman	1	0.5	0.16	0.5		0.5	0.75	0.5	0	0.5	0	0.5
Pakistan	1	0.5	0.21	0	0.05	0.75	0.5	0.5	0.5	0.5	0.5	0.5
Panama	0		0.22	0	0.05	0	0.17	0	0	0	0	0
Papua New Guinea	0	0	0.21	1	0	0.75	0.75	0	0	0.5	0	1
Paraguay	0	0	0.17	0	0	0	0.17	0	0	0	0	0
Peru	0	0	0.13	0	0.05	0	0.420	0	0	0	0	0
Philippines	0	0	0.1	0	0	0	0.17	0	0	0	0.5	0
Puerto Rico			0.19	0	0	0	0.420	0	0			
Russian Federation	0	0	0.11	0.5	0	0	0.25	0	0	0	0	0
Rwanda	0.5	0.5	0.07	0.5	0	0	1	0	0	1	0.5	0.5
Saudi Arabia	1	0.5	0.16	0.5		0.5	1	1	1	0.5	0.5	0.5
Senegal	1	0.5	0.29	1	0.28	0	0.25	0	0	0.5	0.5	0
Serbia and Montenegro	0	0.5		0	0			0	0	0.5	0	0
Sierra Leone	0.5	1	0.47	0.5	0.85	0	0.75	0	0	1	0.5	1
Singapore	0	0	0.01	0.5	0	0	0.5	0	0	0	0	0
Somalia	1	1		1	0.94	0	0.75	0.5	0.5	1	0.5	0.5

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SOCIAL INSTITUTIONS

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South Africa	0.5	1	0.03	0.5	0	0	0.420	0.5	0	0.5	0.5	0
Sri Lanka	0.5	0.5	0.07	0	0	0	0.330	0	0.5	0.5	0	0.5
Sudan	1	1	0.21	1	0.9	0.5	0.75	1	1	1	1	1
Swaziland	1	0.5	0.09	1	0	0	0.75	0.5	0	0.5	0.5	0.5
Syrian Arab Republic	0.5	0.5	0.25	0.5	0	0.5	0.5	0	0.5	0.5	0	0.5
Tajikistan	0	0.5	0.12	0.5	0	0	0.5	0	0	0.5	0	0
Tanzania	0.5	0.5	0.25	1	0.15	0	0.25	0	0	0.5	0.5	0.5
Thailand	0	0	0.15	0.5	0	0	0.330	0	0	0	0	0
Timor-Leste	0	0.5		0.5	0	0.25	0.830	0	0	0.5	0.5	0.5
Togo	0.5	1	0.2	1	0.12	0	0.75	0	0	1	0.5	0.5
Trinidad and Tobago	0	0.5	0.09	0	0	0.25	0.330	0	0	0	0	0
Tunisia	0	0.5	0.03	0	0	0.25	0.25	0	0	0	0	0
Turkmenistan	0.5		0.06	0.5	0	0	0.75	0	0	0.5	0.5	0.5
Uganda	0.5	1	0.32	1	0.05	0	0.75	0.5	0	0.5	0.5	0.5
Ukraine	0	0	0.1	0	0	0	0.420	0	0	0	0	0
United Arab Emirates	1	0.5	0.19	1	0.3	0.5	0.75	0.5	0.5	0.5	0	0.5
Uruguay	0	0	0.13	0	0	0	0.420	0	0	0	0	0
Uzbekistan		0	0.13	0.5	0	0	0.75	0	0	0	0	0
Venezuela, RB	0	0	0.18	0	0	0	0.420	0	0	0	0	0
Viet Nam	0	0	0.08	0	0	0	0.75	0	0	0	0	0
Yemen	1	0.5	0.27	1	0	0.5	0.75	0.5	1	0.5	0.5	0.5
Zambia	1	1	0.24	1	0	0	0.75	0	0	1	0.5	0.5
Zimbabwe	0.5	0.5	0.23	1	0.05	0	0.670	0.5	0	1	0.5	0.5
2009 scoring												

NOTES

1. The Gender, Institutions and Development Data Base presents comparative data on gender equality. It has been compiled from secondary sources such as Gender Stats and the Human Development Report as well a from in depth reviews of country case studies. The data are divided into six categories: (i) general country information, (ii) social institutions, (iii) access to resources, (iv) political empowerment, (v) economic status of women, and (vi) composite indicators of gender equality.
2. Parental authority granted to father and mother equally (between 0=yes and 1=no)
3. Prevalence of female genital mutilation (share of women affected: 0=none, 1=all)
4. This variable quantifies information on the existence of laws against (i) domestic violence, (ii) sexual assault or rape, and (iii) sexual harassment as follows: 0 if specific legislation is in place, 0.25 if legislation is in place but of general nature, 0.5 if specific legislation is being planned, drafted or reviewed, and 0.75 if this planned legislation is of general nature; 1 captures the absence of any legislation concerning violence against women.
5. Women's access to bank loans (between 0=full and 1=impossible).

Table 2: Gender, Institutions and Development Data Base (GID)

Region	All Regions
Income group	All Income Categories

ECONOMIC STATUS OF WOMEN

	Non-agricultural wage-employment, female (as % of total)	Female legislators, senior officials and managers (as % of total)	Female professional and technical workers (as % of total)	Estimated earned income (PPP US$), female	Estimated earned income (PPP US$), male	Ratio of estimated female to male earned income	Adult economic activity rate, female (%)	Adult economic activity rate, female as % of male
Country								
Australia	48.6	37	55	24966	35832	0.7	56.1	79
Austria	46.2	28	46	20032	45095	0.44	49.3	75
Belgium	44.8	30	48	24123	38338	0.63	43.4	72
Canada	49.4	36	56	24277	38374	0.63	60.2	83
Czech Republic	47.1	28	52	13141	26017	0.51	51.7	76
Denmark	48.8	25	52	27048	36882	0.73	59.4	84
Finland	50.7	28	54	24862	35263	0.71	56.9	86
France	47.2	..	..	23015	35922	0.64	48.2	79
Germany	46.6	35	50	20851	36114	0.58	50.4	76
Greece	40.7	27	49	15728	28837	0.55	42.7	66
Hungary	47	34	61	13311	20666	0.64	42.1	73
Iceland	52.5	29	55	27496	38603	0.71	70.9	87
Ireland	47.6	29	51	26160	51633	0.51	51.9	72
Italy	41.3	21	45	18070	38902	0.46	37	61
Japan	41.2	10	46	18130	40885	0.44	48.5	65
Korea	41.6	7	38	12912	28036	0.46	50.1	68
Luxembourg	38.7	..	..	45938	94696	0.49	44.1	68
Mexico	37.4	25	42	5594	14202	0.39	39.9	49
Netherlands	45.4	26	48	24652	39035	0.63	55.8	76
New Zealand	50.5	36	52	19264	27711	0.7	59.8	81
Norway	49.2	29	50	33034	43950	0.75	63.1	87
Poland	47.2	34	61	9746	16400	0.59	47.9	78
Portugal	46.6	32	52	14635	24971	0.59	55.2	79
Slovak Republic	52	32	61	10856	18617	0.58	51.9	76
Spain	42	32	47	16751	33648	0.5	44.2	65
Sweden	50.9	31	51	26408	32724	0.81	58.8	87
Switzerland	47.1	27	46	25314	41258	0.61	60.1	79
Turkey	19.9	7	31	4038	11408	0.35	27.8	36
United Kingdom	49.4	33	46	24448	37506	0.65	55	79
United States	48.5	42	55	30581	49075	0.62	59.6	81
Albania	31.7	..	..	3487	6492	0.54	49.4	69
Algeria	17	..	..	3259	9888	0.33	34.8	44
Angola	..	..	..	1670	2706	0.62	73.8	81

Table 2: Gender, Institutions and Development Data Base (GID)								
Region	All Regions							
Income group	All Income Categories							
ECONOMIC STATUS OF WOMEN								
	Non-agricultural wage-employment, female (as % of total)	Female legislators, senior officials and managers (as % of total)	Female professional and technical workers (as % of total)	Estimated earned income (PPP US$), female	Estimated earned income (PPP US$), male	Ratio of estimated female to male earned income	Adult economic activity rate, female (%)	Adult economic activity rate, female as % of male
Country								
Argentina	45.5	25	55	9258	17518	0.53	52.2	68
Armenia	46.5	..	..	3222	5105	0.63	48.1	79
Azerbaijan	48.8	..	..	3262	5096	0.64	59.6	81
Bahrain	11.5	..	..	9654	29107	0.33	29.2	33
Bangladesh	23.1	23	12	1170	2540	0.46	52.9	61
Belarus	56	..	..	5510	8632	0.64	52.5	82
Benin	..	..	..	702	1475	0.48	54	63
Bhutan	..	..	..	..	..	..	44.3	55
Bolivia	36.5	36	40	1983	3462	0.57	62.1	74
Bosnia and Herzegovina	..	..	..	5568	8582	0.65	57.9	85
Botswana	43	31	53	5322	14738	0.36	45.7	67
Brazil	46.7	34	53	6004	10447	0.57	56.3	70
Bulgaria	53	33	61	6406	9855	0.65	41.9	79
Burkina Faso	14.6	..	..	930	1405	0.66	77.6	87
Burundi	..	..	..	594	765	0.78	91.8	99
Cambodia	51.3	14	33	2077	2793	0.74	74.4	93
Cameroon	21.6	..	..	1435	2921	0.49	51.8	64
Central African Republic	..	..	..	836	1367	0.61	70.4	79
Chad	12.8	..	..	1644	2545	0.65	65.5	84
Chile	38.1	24	52	6134	15715	0.39	36.4	51
China	40.9	..	..	4561	7159	0.64	69.2	84
Colombia	48.3	38	50	5356	9202	0.58	60.5	75
Congo	..	..	..	652	1310	0.5	56.4	65
Congo, The Democratic Republic of the	20.1	..	..	482	931	0.52	61.2	68
Costa Rica	38.5	26	40	5969	12878	0.46	43.7	54
Côte d''Ivoire	..	..	..	749	2324	0.32	39	44
Croatia	46.2	23	52	9872	14690	0.67	44.7	74
Cuba	37.7	..	..	..	..	..	43.8	59
Dominican Republic	38.2	..	50	4376	10461	0.42	45.5	55
Ecuador	42.7	34	49	2796	5123	0.55	58.9	72
Egypt	20.6	9	30	1588	6817	0.23	20.1	28
El Salvador	34.8	33	45	3077	7074	0.43	46.7	61

Table 2: Gender, Institutions and Development Data Base (GID)								
Region	All Regions							
Income group	All Income Categories							
ECONOMIC STATUS OF WOMEN								
	Non-agricultural wage-employment, female (as % of total)	Female legislators, senior officials and managers (as % of total)	Female professional and technical workers (as % of total)	Estimated earned income (PPP US$), female	Estimated earned income (PPP US$), male	Ratio of estimated female to male earned income	Adult economic activity rate, female (%)	Adult economic activity rate, female as % of male
Country								
Equatorial Guinea	..	..	..	11491	26967	0.43	50.5	56
Eritrea	..	..	..	557	1414	0.39	58.2	65
Estonia	52.2	35	67	11377	18285	0.62	52.2	80
Ethiopia	40.6	..	..	570	944	0.6	70.9	79
Fiji	35.9	..	..	3921	8142	0.48	51.4	63
Gabon	..	..	..	4814	8449	0.57	61.5	75
Gambia	..	..	..	1378	2615	0.53	59.3	69
Georgia	50.3	26	63	1561	4273	0.37	51.1	67
Ghana	..	..	..	1860	2611	0.71	70.5	94
Guatemala	38.8	..	..	2130	6604	0.32	33.7	41
Guinea	..	..	..	1764	2576	0.68	79.4	90
Guinea-Bissau	..	..	..	487	963	0.51	60.9	66
Haiti	..	..	..	1283	2465	0.52	55.2	67
Honduras	46.8	22	36	1771	3964	0.45	52.2	59
Hong Kong Special Administrative Region of China	47.3	27	40	20637	42166	0.49	52.9	74
India	17.3	..	..	1471	4723	0.31	34	41
Indonesia	31.1	..	..	2257	4963	0.45	50.7	60
Iran, Islamic Republic of	13.7	13	33	4122	10830	0.38	37.2	50
Israel	49.6	29	54	19165	29714	0.64	49.7	84
Jamaica	47	..	..	3027	5327	0.57	54.8	73
Jordan	25	..	..	2143	7038	0.3	27	35
Kazakhstan	49.4	..	..	5799	9222	0.63	65	87
Kenya	38.7	..	..	1037	1242	0.83	69.3	78
Kuwait	25.2	..	..	9623	25847	0.37	48	56
Kyrgyzstan	43.8	..	..	1422	2464	0.58	55.1	74
Lao People's Democratic Republic	..	..	..	1328	2579	0.52	54	67
Latvia	53.2	42	64	9530	14171	0.67	49.1	77
Lebanon	..	..	..	2786	9011	0.31	31.7	40
Lesotho	..	..	..	1848	3506	0.53	46.3	64
Libyan Arab Jamahiriya	..	..	..	..	..	..	30.8	39
Lithuania	52.2	42	68	10839	15699	0.69	51.8	81
Macedonia, FYR	42.3	28	53	4286	8943	0.48	40.9	63

Table 2: Gender, Institutions and Development Data Base (GID)								
Region	All Regions							
Income group	All Income Categories							
ECONOMIC STATUS OF WOMEN								
	Non-agricultural wage-employment, female (as % of total)	Female legislators, senior officials and managers (as % of total)	Female professional and technical workers (as % of total)	Estimated earned income (PPP US$), female	Estimated earned income (PPP US$), male	Ratio of estimated female to male earned income	Adult economic activity rate, female (%)	Adult economic activity rate, female as % of male
Country								
Madagascar	..	..	..	704	1012	0.7	78.9	92
Malawi	12.4	..	..	547	747	0.73	85.2	95
Malaysia	36.9	23	40	5391	15015	0.36	46.1	56
Mali	..	..	..	800	1197	0.67	72.4	85
Malta	32.9	16	39	12226	25644	0.48	32.5	47
Mauritania	..	..	..	1295	2601	0.5	54.3	65
Mauritius	37.5	..	..	6948	17173	0.4	42.2	53
Moldova, Republic of	54.6	39	66	1349	2143	0.63	56.6	81
Mongolia	50.3	30	66	1379	2730	0.51	53.9	66
Morocco	21.8	..	..	1742	6907	0.25	26.7	33
Mozambique	..	..	..	1110	1372	0.81	84.7	102
Myanmar	..	..	..	..	..	..	68.2	79
Namibia	..	30	55	5416	9455	0.57	47	74
Nepal	..	..	..	995	1993	0.5	49.7	63
Nicaragua	..	..	..	1747	5524	0.32	35.5	41
Niger	7.8	..	..	560	989	0.57	71.2	75
Nigeria	..	..	..	669	1628	0.41	45.6	54
Occupied Palestinian Territory	17.9	11	35	..	..	..	10.3	15
Oman	25.7	..	..	4273	23676	0.18	21.9	27
Pakistan	8.6	2	26	977	3403	0.29	32	38
Panama	43.5	39	51	5219	9300	0.56	49.9	63
Papua New Guinea	35.4	..	..	2127	2934	0.73	71.8	97
Paraguay	43.9	..	..	2789	6806	0.41	64.2	76
Peru	34.6	19	44	3294	8036	0.41	58.2	71
Philippines	40.4	58	61	3449	5763	0.6	53.8	65
Puerto Rico	39.3	..	..	..	..	..	..	..
Romania	46.5	29	57	6723	10325	0.65	50.7	80
Russian Federation	50.9	38	64	7735	12401	0.62	54.3	80
Rwanda	..	..	..	1083	1454	0.74	80.4	95
Saudi Arabia	13.5	31	6	3486	22617	0.15	17.3	22
Senegal	..	..	..	1200	2243	0.53	56.5	68

Table 2: Gender, Institutions and Development Data Base (GID)

Region	All Regions
Income group	All Income Categories

ECONOMIC STATUS OF WOMEN

	Non-agricultural wage-employment, female (as % of total)	Female legislators, senior officials and managers (as % of total)	Female professional and technical workers (as % of total)	Estimated earned income (PPP US$), female	Estimated earned income (PPP US$), male	Ratio of estimated female to male earned income	Adult economic activity rate, female (%)	Adult economic activity rate, female as % of male
Country								
Sierra Leone	..	..	..	353	775	0.45	56	60
Singapore	47	26	45	18905	37125	0.51	50.8	66
Slovenia	47.6	34	57	15992	26129	0.61	53.4	80
South Africa	45.9	..	..	7014	15521	0.45	46.4	59
Sri Lanka	43.2	21	46	2561	6158	0.42	35	45
Sudan	16.8	..	..	778	3105	0.25	23.7	33
Swaziland	29.9	..	..	2576	8936	0.29	31.5	43
Syrian Arab Republic	18.2	..	..	1794	5402	0.33	38	44
Tajikistan	53.3	..	..	876	1530	0.57	46.5	74
Tanzania, United Republic of	..	49	32	569	781	0.73	86	95
Thailand	46.4	28	53	6036	10214	0.59	65.4	81
Timor-Leste	..	..	..	..	..	..	53.5	66
Togo	..	..	..	927	2159	0.43	50.5	56
Trinidad and Tobago	41.1	38	54	7766	16711	0.46	46.6	61
Tunisia	25	..	..	3421	12046	0.28	27.9	37
Turkmenistan	..	..	..	3425	5385	0.64	60.4	83
Uganda	..	..	..	1216	1741	0.7	79.7	92
Ukraine	55.1	43	60	4535	8583	0.53	49.9	79
United Arab Emirates	14.5	8	25	7630	31788	0.24	37.4	41
Uruguay	46.8	35	53	6764	12240	0.55	55.7	71
Uzbekistan	39.5	..	..	1398	2346	0.6	56.2	78
Venezuela	41.5	27	61	4083	7982	0.51	55.9	67
Viet Nam	49.1	..	..	2271	3220	0.71	72.4	93
Yemen	..	4	15	397	1346	0.3	29.4	39
Zambia	..	..	..	670	1216	0.55	66.1	73
Zimbabwe	21.8	..	..	1527	2613	0.58	64.2	77

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Table 3: Social Institutions and Gender Index (SIGI)

	SIGI		Family code[1]		Civil liberties[2]		Physical integrity[3]		Son preference[4]		Ownership rights[5]	
Country	Rank	Value	Rank	Value	Rank	Value	Rank	Value	Rank	Value	Rank	Value
Paraguay	1	0.002	19	0.069	1	0	3	0.088	1	0	1	0
Croatia	2	0.003	3	0.008	1	0	9	0.129	1	0	1	0
Kazakhstan	3	0.003	5	0.028	1	0	9	0.129	1	0	1	0
Argentina	4	0.004	13	0.049	1	0	9	0.129	1	0	1	0
Costa Rica	5	0.007	23	0.081	1	0	15	0.170	1	0	1	0
Russian Federation	6	0.007	35	0.140	1	0	9	0.129	1	0	1	0
Philippines	7	0.008	8	0.041	1	0	3	0.088	1	0	53	0.174
El Salvador	8	0.008	17	0.065	1	0	3	0.088	1	0	43	0.172
Ecuador	9	0.009	24	0.089	1	0	3	0.088	1	0	53	0.174
Ukraine	10	0.010	8	0.041	1	0	23	0.216	1	0	1	0
Mauritius	11	0.010	11	0.045	1	0	23	0.216	1	0	1	0
Moldova	12	0.010	12	0.047	1	0	23	0.216	1	0	1	0
Bolivia	13	0.010	13	0.049	1	0	23	0.216	1	0	1	0
Uruguay	14	0.010	15	0.053	1	0	23	0.216	1	0	1	0
Venezuela, RB	15	0.010	21	0.073	1	0	23	0.216	1	0	1	0
Thailand	16	0.011	41	0.156	1	0	15	0.170	1	0	1	0
Peru	17	0.012	15	0.053	1	0	33	0.241	1	0	1	0
Colombia	18	0.013	21	0.073	1	0	15	0.170	1	0	43	0.172
Belarus	19	0.013	4	0.024	1	0	34	0.258	1	0	1	0
Hong Kong, China	20	0.015	26	0.104	1	0	1	0	89	0.25	1	0
Singapore	21	0.015	25	0.100	1	0	34	0.258	1	0	1	0
Cuba	22	0.016	28	0.118	1	0	34	0.258	1	0	1	0
Macedonia, FYR	23	0.018	39	0.152	1	0	34	0.258	1	0	1	0
Brazil	24	0.019	19	0.069	1	0	48	0.299	1	0	1	0
Tunisia	25	0.019	32	0.127	1	0	9	0.129	89	0.25	1	0
Chile	26	0.020	34	0.139	1	0	23	0.216	1	0	56	0.177
Cambodia	27	0.022	38	0.144	1	0	48	0.299	1	0	1	0
Nicaragua	28	0.023	33	0.130	1	0	34	0.258	1	0	43	0.172
Trinidad and Tobago	29	0.023	39	0.152	1	0	15	0.170	89	0.25	1	0
Kyrgyz Republic	30	0.029	42	0.160	1	0	48	0.299	1	0	56	0.177
Viet Nam	31	0.030	6	0.032	1	0	60	0.386	1	0	1	0
Armenia	32	0.030	7	0.036	1	0	60	0.386	1	0	1	0
Georgia	33	0.031	17	0.065	1	0	60	0.386	1	0	1	0
Guatemala	34	0.032	27	0.105	1	0	54	0.345	1	0	43	0.172
Tajikistan	35	0.033	47	0.260	1	0	34	0.258	1	0	43	0.172
Honduras	36	0.033	44	0.216	1	0	54	0.345	1	0	1	0
Azerbaijan	37	0.034	37	0.143	1	0	60	0.386	1	0	1	0
Lao PDR	38	0.036	51	0.320	1	0	23	0.216	1	0	43	0.172
Mongolia	39	0.039	30	0.120	1	0	48	0.299	89	0.25	43	0.172
Dominican Republic	40	0.040	28	0.118	1	0	34	0.258	1	0	58	0.345

Table 3: Social Institutions and Gender Index (SIGI)

	SIGI		Family code[1]		Civil liberties[2]		Physical integrity[3]		Son preference[4]		Ownership rights[5]	
Country	Rank	Value	Rank	Value	Rank	Value	Rank	Value	Rank	Value	Rank	Value
Myanmar	41	0.046	35	0.140	1	0	60	0.386	89	0.25	1	0
Jamaica	42	0.048	1	0.004	1	0	54	0.345	1	0	76	0.351
Morocco	43	0.053	48	0.263	1	0	9	0.129	89	0.25	58	0.345
Fiji	44	0.055	8	0.041	1	0	60	0.386	1	0	66	0.349
Sri Lanka	45	0.059	46	0.234	98	0.301	15	0.170	1	0	66	0.349
Madagascar	46	0.070	70	0.411	1	0	60	0.386	1	0	43	0.172
Namibia	47	0.075	58	0.353	1	0	34	0.258	89	0.25	66	0.349
Botswana	48	0.081	53	0.322	1	0	15	0.170	1	0	79	0.522
South Africa	49	0.087	73	0.423	84	0.298	23	0.216	1	0	58	0.345
Burundi	50	0.107	57	0.335	1	0	60	0.386	1	0	79	0.522
Albania	51	0.107	31	0.123	1	0	60	0.386	101	0.5	66	0.349
Senegal	52	0.110	99	0.602	1	0	45	0.265	1	0	58	0.345
Tanzania	53	0.112	81	0.499	1	0	22	0.202	1	0	79	0.522
Ghana	54	0.113	61	0.366	1	0	80	0.396	1	0	79	0.522
Indonesia	55	0.128	59	0.354	103	0.599	79	0.394	1	0	1	0
Eritrea	56	0.136	76	0.455	1	0	106	0.689	1	0	1	0
Kenya	57	0.137	63	0.370	1	0	46	0.282	1	0	111	0.685
Cote d'Ivoire	58	0.137	79	0.490	1	0	85	0.435	1	0	77	0.506
Syrian Arab Republic	59	0.138	68	0.403	98	0.301	34	0.258	101	0.5	66	0.349
Malawi	60	0.143	60	0.361	84	0.298	88	0.474	1	0	79	0.522
Mauritania	61	0.150	71	0.421	98	0.301	103	0.602	1	0	58	0.345
Swaziland	62	0.157	86	0.521	84	0.298	60	0.386	1	0	79	0.522
Burkina Faso	63	0.162	88	0.539	1	0	104	0.631	1	0	58	0.345
Bhutan	64	0.163	43	0.205	84	0.298	54	0.345	118	0.75	1	0
Nepal	65	0.167	62	0.368	84	0.298	48	0.299	101	0.5	79	0.522
Rwanda	66	0.169	56	0.330	1	0	91	0.515	1	0	111	0.685
Niger	67	0.176	104	0.649	1	0	99	0.525	89	0.25	58	0.345
Equatorial Guinea	68	0.176	82	0.503	84	0.298	91	0.515	1	0	79	0.522
Gambia, The	69	0.178	103	0.643	1	0	102	0.597	1	0	66	0.349
Central African Republic	70	0.184	92	0.559	1	0	101	0.580	1	0	79	0.522
Kuwait	71	0.186	83	0.505	103	0.599	34	0.258	101	0.5	1	0
Zimbabwe	72	0.187	80	0.491	84	0.298	59	0.369	1	0	111	0.685
Uganda	73	0.187	102	0.637	84	0.298	81	0.411	1	0	79	0.522
Benin	74	0.189	84	0.506	1	0	87	0.469	1	0	111	0.685
Algeria	75	0.190	69	0.405	103	0.599	60	0.386	101	0.5	43	0.172
Bahrain	76	0.197	52	0.321	103	0.599	60	0.386	101	0.5	66	0.349
Mozambique	77	0.200	109	0.698	84	0.298	60	0.386	1	0	79	0.522
Togo	78	0.203	96	0.588	1	0	86	0.445	1	0	111	0.685
Congo, Dem. Rep.	79	0.204	66	0.390	1	0	81	0.411	1	0	119	0.838
Papua New Guinea	80	0.209	50	0.277	1	0	60	0.386	118	0.75	78	0.508

Table 3: Social Institutions and Gender Index (SIGI)

	SIGI		Family code[1]		Civil liberties[2]		Physical integrity[3]		Son preference[4]		Ownership rights[5]	
Country	Rank	Value	Rank	Value	Rank	Value	Rank	Value	Rank	Value	Rank	Value
Cameroon	81	0.217	89	0.543	84	0.298	90	0.483	1	0	109	0.682
Egypt, Arab Rep.	82	0.218	49	0.266	98	0.301	111	0.823	101	0.5	1	0
China	83	0.218	1	0.004	1	0	48	0.299	122	1	1	0
Gabon	84	0.219	107	0.684	84	0.298	91	0.515	1	0	79	0.522
Zambia	85	0.219	108	0.692	1	0	60	0.386	1	0	111	0.685
Nigeria	86	0.220	71	0.421	103	0.599	89	0.478	89	0.25	79	0.522
Liberia	87	0.227	87	0.535	1	0	107	0.758	1	0	79	0.522
Guinea	88	0.228	105	0.671	1	0	105	0.645	1	0	79	0.522
Ethiopia	89	0.233	55	0.327	1	0	109	0.774	1	0	108	0.678
Bangladesh	90	0.245	95	0.583	103	0.599	2	0.041	101	0.5	79	0.522
Libya	91	0.260	67	0.393	103	0.599	91	0.515	101	0.5	79	0.522
United Arab Emirates	92	0.266	93	0.562	103	0.599	100	0.532	101	0.5	66	0.349
Iraq	93	0.275	77	0.474	103	0.599	98	0.520	101	0.5	79	0.522
Pakistan	94	0.283	64	0.378	103	0.599	47	0.282	118	0.75	79	0.522
Iran, Islamic Rep.	95	0.304	91	0.558	119	0.781	91	0.515	89	0.25	79	0.522
India	96	0.318	100	0.607	103	0.599	15	0.170	118	0.75	79	0.522
Chad	97	0.323	111	0.793	98	0.301	84	0.432	1	0	120	0.840
Yemen	98	0.327	97	0.594	119	0.781	60	0.386	101	0.5	79	0.522
Mali	99	0.339	112	0.797	1	0	114	0.971	1	0	58	0.345
Sierra Leone	100	0.342	98	0.602	1	0	110	0.798	1	0	121	0.844
Afghanistan	101	0.582	110	0.716	121	0.818	91	0.515	122	1	109	0.682
Sudan	102	0.678	106	0.680	122	1	111	0.823	101	0.5	122	1
Angola			89	0.543	1	0			89	0.25	79	0.522
Bosnia and Herzegovina					1	0	34	0.258	1	0	1	0
Chinese Taipei					1	0	3	0.088	101	0.5	1	0
Congo, Rep.			101	0.625	1	0			1	0	79	0.522
Guinea-Bissau							107	0.758	1	0	111	0.685
Haiti			65	0.378	1	0	54	0.345	1	0		
Israel			45	0.227	1	0			1	0	1	0
Jordan			85	0.517	103	0.599			101	0.5	79	0.522
Korea, Dem. Rep.					84	0.298	91	0.515	1	0	1	0
Lebanon					103	0.599	60	0.386	1	0	53	0.174
Lesotho			94	0.571	84	0.298			1	0	79	0.522
Malaysia			53	0.322	103	0.599			1	0	1	0
Occupied Palestinian Territory			78	0.486	103	0.599			1	0	66	0.349
Oman			74	0.454	84	0.298			101	0.5	66	0.349
Panama					1	0	8	0.112	1	0	1	0
Puerto Rico					1	0	23	0.216	1	0		
Saudi Arabia			74	0.454	122	1			101	0.5	79	0.522

Table 3: Social Institutions and Gender Index (SIGI)												
	SIGI		Family code[1]		Civil liberties[2]		Physical integrity[3]		Son preference[4]		Ownership rights[5]	
Country	Rank	Value	Rank	Value	Rank	Value	Rank	Value	Rank	Value	Rank	Value
Serbia and Montenegro					1	0					43	0.172
Somalia					103	0.599	113	0.842	1	0	111	0.685
Timor-Leste					1	0	83	0.428	89	0.25	79	0.522
Turkmenistan					1	0	60	0.386	1	0	79	0.522
Uzbekistan					1	0	60	0.386	1	0	1	0

NOTES

1. Family Code refers to institutions that influence the decision making power of women in the household. It contains four variables:
   early marriage measures the percentage of girls between the ages of 15 and 19 who are married, divorced or widowed, providing an indication of forced or arranged marriages;
   polygamy measures the acceptance within a society of men having multiple wives; women in polygamous relationships are frequently prevented from pursuing a professional or academic career and are generally much younger than their husband;
   parental authority measures whether women have the same right to be a legal guardian of a child during marriage, and whether women have custody rights over a child after divorce;
   inheritance measures whether widows and daughters have equal rights as heirs; in many countries, inheritance is the only way in which women can obtain ownership of land, for example.
2. Physical integrity comprises different indicators on violence against women, including the existence of female genital mutilation. It contains two variables:
   violence against women measures the existence of women's legal protection against violent attacks such as rape, assault and sexual harassment;
   female genital mutilation measures the share of women who have been subjected to any type of female genital cutting.
3. Son preference reflects the economic valuation of women, based on the variable missing women, which measures gender bias in mortality due to sex selective abortions or insufficient care given to baby girls. This indicator is inspired by the work of Nobel Laureat Amartya Sen; SIGI countries have been coded by Prof. Stephan Klasen of Göttingen University.
4. Civil liberties capture the freedom of social participation of women. It contains two variables:
   freedom of movement measures the level of restrictions women face in moving freely outside of their own household, for example by being able to go shopping or visit friends without being escorted by male members of the family;
   freedom of dress measures the extent to which women are obliged to follow a certain dress code in public, for example being obliged to cover their face or body when leaving the house.
5. Ownership rights cover women's right and de facto access to several types of property. It includes three variables:
   women's access to land measures women's right and de facto access to agricultural land;
   women access to property other than land measures women's right and de factor access to other types of property, especially immovable property;
   women's access to credit measures women's right and de facto access to bank loans; even though women generally have the legal right to obtain credit, they frequently face restrictions as banks may ask the written permission of a woman's husband or require land a collateral which women are frequently deprived of.

Table 4: Gender-Related Development Index

		Gender-Related Development Index (GDI) 2006			Life Expectancy At Birth (Years) 2006		Adult Literacy Rate (% Aged 15 And Above) 1999—2006				Combined Gross Enrolment Ratio In Education[b] (%) 2006				Estimated Earned Income[c] (PPP US$) 2006				HDI Rank Minus GDI Rank[d]
HDI rank		Rank	Value	as a % of HDI value	Female	Male	Female		Male		Female		Male		Female		Male		
HIGH HUMAN DEVELOPMENT																			
1	Iceland	1	0.963	99.5	83.2	80.0	..	e	..	e	100.0	f	88.2	f	29,283	f	40,000	f	0
2	Norway	3	0.958	99.0	82.3	77.5	..	e	..	e	100.0	f	92.2	f	31,663	f	40,000	f	-1
3	Canada	4	0.958	99.1	82.7	78.0	..	e	..	e	100.0	f,g	96.7	f,g	26,055	f	40,000	f,h	-1
4	Australia	2	0.963	99.8	83.4	78.7	..	e	..	e	100.0	f	97.5	f	27,866		38,152		2
5	Ireland	13	0.944	98.4	81.1	76.2	..	e	..	e	99.1		96.2		23,295	f,h	40,000	f,h	-8
6	Netherlands	7	0.951	99.3	81.6	77.2	..	e	..	e	97.1		97.9		26,207	f	40,000	f	-1
7	Sweden	5	0.958	99.9	82.8	78.4	..	e	..	e	99.0		89.8		30,976		37,067		2
8	Japan	12	0.944	98.8	85.8	78.8	..	e	..	e	85.4		87.7		18,334	f	40,000	f	-4
9	Luxembourg	18	0.938	98.1	81.5	75.5	..	e	..	e	95.4	i	93.6	i	21,837	h	40,000	f,h	-9
10	Switzerland	10	0.946	99.0	83.9	78.7	..	e	..	e	81.4		84.0		26,278	f	40,000	f	0
11	France	6	0.952	99.8	83.8	76.8	..	e	..	e	97.4		93.5		24,529	f	39,731	f	5
12	Finland	8	0.949	99.5	82.2	75.8	..	e	..	e	100.0	f	93.2	f	27,667		38,262		4
13	Denmark	9	0.946	99.4	80.3	75.7	..	e	..	e	100.0	f	92.6	f	29,796	f	40,000	f	4
14	Austria	23	0.929	97.7	82.4	76.7	..	e	..	e	92.1		89.0		16,047	f	40,000	f	-9
15	United States	19	0.937	98.6	80.6	75.4	..	e	..	e	96.9		88.1		25,613	f,h	40,000	f,h	-4
16	Spain	11	0.945	99.6	84.0	77.4	96.3	j	98.5	j	99.9		93.3		20,174	h	38,280	h	5
17	Belgium	17	0.939	99.0	82.0	76.1	..	e	..	e	95.9		92.8		20,683	f	40,000	f	0
18	Greece	15	0.940	99.3	81.3	76.9	95.8	j	98.2	j	100.0	f	97.0	f	21,181	f,h	40,000	f,h	3
19	Italy	16	0.939	99.4	83.3	77.4	98.5	f,j	99.0	f,j	94.7		89.1		19,168	h	38,878	h	3
20	New Zealand	20	0.937	99.3	82.0	77.9	..	e	..	e	100.0	f	90.0	f	21,181		29,391		0
21	United Kingdom	14	0.941	99.8	81.3	76.9	..	e	..	e	92.8		85.9		26,863		38,596		7
22	Hong Kong, China (SAR)	22	0.935	99.3	85.0	79.2	91.4		97.3		73.4	g	75.4	g	31,232	f	40,000	f	0
23	Germany	21	0.937	99.7	82.0	76.4	..	e	..	e	87.5		88.6		24,138	f	39,600	f,h	2
24	Israel	..	..	..	82.5	78.3	..		..		92.1		87.8		19,635	h	29,193	h	..
25	Korea (Republic of)	25	0.917	98.8	81.8	74.6	..	e	..	e	85.7	f	100.0	f	15,781	h	30,143	h	-1
26	Slovenia	24	0.920	99.7	81.3	73.8	98.9	f,j	99.0	f,j	98.1		87.7		19,246	h	31,010	h	1
27	Brunei Darussalam	29	0.895	97.4	79.5	74.8	92.7	j	96.3	j	79.9		77.1		16,701	f	40,000	f,h	-3
28	Singapore	27	0.899	97.9	81.6	77.7	91.2	j	97.2	j	64.1		64.7		20,775	f	40,000	f	0
29	Kuwait	31	0.891	97.7	79.7	75.8	90.8		94.5		77.8		67.8		16,071	f,g,h	40,000	f,g,h	-3
30	Cyprus	26	0.910	99.7	81.5	76.6	96.3	j	98.9	j	77.8		77.3		19,436		32,557		3
31	United Arab Emirates	35	0.876	97.0	81.2	77.0	88.7	j	90.3	j	72.3	g	60.1	g	10,177	f,g,h	40,000	f,g,h	-5
32	Bahrain	32	0.889	98.6	77.2	74.0	85.8	j	90.0	j	95.3		85.8		17,342	f,g	40,000	f,g	-1
33	Portugal	28	0.897	99.7	81.0	74.7	92.9	j	96.3	j	91.6		86.2		15,842		26,061		4
34	Qatar	38	0.870	96.9	76.1	74.9	89.9	j	89.8	j	85.0		71.3		9,935	f,g,h	40,000	f,g,h	-5

Table 4: Gender-Related Development Index (Continued)

		Gender-Related Development Index (GDI) 2006			Life Expectancy At Birth (Years) 2006		Adult Literacy Rate (% Aged 15 And Above) 1999—2006				Combined Gross Enrolment Ratio In Education[b] (%) 2006				Estimated Earned Income[c] (PPP US$) 2006				HDI Rank Minus GDI Rank[d]
HDI rank		Rank	Value	as a % of HDI value	Female	Male	Female		Male		Female		Male		Female		Male		
HIGH HUMAN DEVELOPMENT																			
35	Czech Republic	30	0.894	99.7	79.3	73.0	..	e	..	e	85.1		81.9		16,603	h	27,585	h	4
36	Malta	33	0.889	99.5	81.2	77.0	93.0	j	89.7	j	81.7	g	81.0	g	15,086		28,328		2
37	Barbados	34	0.882	99.3	79.5	73.9	99.0	f,k	98.9	f,k	88.6	g	79.3	g	12,894	g,h	20,139	g,h	2
38	Hungary	36	0.875	99.8	77.2	69.0	98.8	f,j	99.0	f,j	94.0		86.6		14,658		21,951		1
39	Poland	37	0.872	99.6	79.5	71.1	98.4	f,j	99.0	f,j	91.4		84.2		11,084	h	18,466	h	1
40	Chile	42	0.865	99.1	81.4	75.4	96.4	j	96.5	j	82.0		83.0		7,557	h	18,500	h	-3
41	Slovakia	39	0.870	99.7	78.3	70.5	..	e	..	e	83.1		77.9		13,311	h	22,583	h	1
42	Estonia	40	0.869	99.8	76.8	65.7	99.0	f,j	99.0	f,j	98.2		84.6		15,122	h	23,859	h	1
43	Lithuania	41	0.868	99.9	78.2	67.1	99.0	f,j	99.0	f,j	97.6		87.2		13,265		18,533		1
44	Latvia	43	0.862	99.8	77.5	66.9	99.0	f,j	99.0	f,j	97.5		83.2		12,530		18,704		0
45	Croatia	44	0.859	99.7	78.9	72.0	97.5	f,j	99.0	f,j	79.4		75.2		11,753		17,025		0
46	Argentina	45	0.856	99.6	78.8	71.3	97.6	j	97.5	j	93.3		84.0		8,595	h	15,485	h	0
47	Uruguay	46	0.856	99.6	79.6	72.4	98.1		97.4		96.3		85.6		7,456	h	13,097	h	0
48	Cuba	48	0.847	99.1	80.0	76.0	99.0	f,j	99.0	f,j	100.0	f	87.5	f	4,284	g,l	9,467	g,h,l	-1
49	Bahamas	47	0.853	99.9	75.5	70.1	96.7		95.0		72.2		71.4		16,971	g,h,l	23,669	g,h	1
50	Costa Rica	49	0.844	99.6	81.1	76.3	96.0	j	95.6	j	74.4	g	71.6	g	7,073		12,591		0
51	Mexico	50	0.835	99.1	78.3	73.4	89.8		93.9		79.0		81.5		7,311		17,236		0
52	Libyan Arab Jamahiriya	..	..	..	76.5	71.3	77.6	j	94.1	j	..		..		6,273	h	19,931	h	..
53	Oman	59	0.816	97.3	77.0	73.9	76.5	j	88.9	j	68.2		69.1		6,466	g,h	32,361	g,h	-8
54	Seychelles	..	..	..	77.5	67.5	92.3		91.4		83.6	g	80.9	g	..		..		..
55	Saudi Arabia	..	..	..	74.9	70.5	78.4	j	88.6	j	..		..		5,938	h	35,137	h	..
56	Bulgaria	51	0.832	99.8	76.5	69.3	97.9	j	98.7	j	82.9		81.8		8,219		12,459		1
57	Trinidad and Tobago	53	0.827	99.3	71.4	67.4	98.2	f,j	99.0	f,j	62.2	g	59.9	g	13,840	h	29,699	h	0
58	Panama	52	0.830	99.8	78.0	72.8	92.6	j	93.9	j	83.5		76.1		7,728		12,481		2
59	Antigua and Barbuda	..	..	..	74.5	69.6	..		..		..		..		..		..		..
60	Saint Kitts and Nevis	..	..	..	74.3	69.6	..		..		74.1	g	72.1	g	..		..		..
61	Venezuela (Bolivarian Republic of)	58	0.817	98.9	76.5	70.6	92.7		93.3		75.7	g	72.7	g	7,781	h	14,397	h	-3
62	Romania	54	0.825	99.9	75.8	68.7	96.8	j	98.4	j	81.7		76.7		8,648		12,286		2
63	Malaysia	57	0.817	99.3	76.3	71.7	89.1	j	93.9	j	73.1	g	69.8	g	7,596	h	17,301	h	0
64	Montenegro	55	0.819	99.6	76.5	72.1	94.1	m	98.9	m	75.5	g,m,n	73.6	g,m,n	6,512	h,o	12,097	h,o	3
65	Serbia	56	0.818	99.6	76.1	71.5	94.1	m	98.9	m	75.5	g,m,n	73.6	g,m,n	6,752	h,o	12,133	h,o	3
66	Saint Lucia	..	..	..	75.2	71.5	..		..		83.4		75.2		6,577	h	12,589	h	..
67	Belarus	60	0.816	99.8	75.0	62.9	98.8	f,j	99.0	f,j	92.3		86.8		7,722		12,028		0
68	Macedonia (TFYR)	65	0.803	99.4	76.4	71.6	95.2	j	98.5	j	71.1	g	69.1	g	5,184	h	10,643	h	-4

Table 4: Gender-Related Development Index (Continued)

		Gender-Related Development Index (GDI) 2006			Life Expectancy At Birth (Years) 2006		Adult Literacy Rate (% Aged 15 And Above) 1999—2006				Combined Gross Enrolment Ratio In Education[b] (%) 2006				Estimated Earned Income[c] (PPP US$) 2006				Hdi Rank Minus GDI Rank[d]
HDI rank		Rank	Value	as a % of HDI value	Female	Male	Female		Male		Female		Male		Female		Male		
HIGH HUMAN DEVELOPMENT																			
69	Albania	64	0.804	99.5	79.7	73.3	98.4	f,j	99.0	f,j	67.6		68.0		4,171	h	7,599	h	-2
70	Brazil	63	0.804	99.6	75.8	68.4	89.9	p	89.4	p	89.4	g	85.1	g	6,426	h	11,521	h	0
71	Kazakhstan	61	0.805	99.8	71.8	61.0	98.7	f,j	99.0	f,j	95.1		88.5		8,039	h	11,782	h	3
72	Ecuador	..	..	..	77.9	71.9	91.3	j	93.5	j	..		..		5,189	h	9,075	h	..
73	Russian Federation	62	0.805	99.9	72.3	58.7	98.6	f	99.0	f	86.1		78.0		10,360	h	16,474	h	3
74	Mauritius	66	0.795	99.1	76.0	69.3	84.1	j	89.9	j	75.7		78.0		6,228	h	14,949	h	0
75	Bosnia and Herzegovina	..	..	..	77.2	71.9	94.3	f,q	99.0	f,q	..		..		5,282	h	7,866	h	..
MEDIUM HUMAN DEVELOPMENT																			
76	Turkey	72	0.780	97.8	74.1	69.2	80.4		96.0		66.3		75.7		4,959	h	17,988	h	-5
77	Dominica	..	..	..	80.0	73.3	..		..		82.7		74.5		..		..		..
78	Lebanon	71	0.783	98.4	73.9	69.6	83.4	k	93.6	k	78.5		75.0		4,800	h	14,883	h	-3
79	Peru	69	0.784	99.6	73.6	68.5	83.5		94.2		89.9		86.4		5,059	h	9,096	h	0
80	Colombia	68	0.785	99.7	76.3	68.9	92.2		92.4		79.6		76.2		4,898		7,902		2
81	Thailand	67	0.785	99.8	74.7	65.6	92.3	j	95.7	j	79.6		76.6		5,860	h	9,443	h	4
82	Ukraine	70	0.783	99.7	73.7	62.0	98.8	f	99.0	f	91.5		86.3		4,648		8,045		2
83	Armenia	73	0.773	99.4	75.0	68.3	98.6	f,j	99.0	f,j	75.6		70.0		3,524		6,420		0
84	Iran (Islamic Republic of)	74	0.769	98.9	72.1	69.0	78.4	j	89.4	j	73.0	g	73.4	g	5,777	h	14,150	h	0
85	Tonga	75	0.767	99.2	74.0	72.0	99.0	f,j	98.9	f,j	78.8		77.2		2,354	h	4,945	h	0
86	Grenada	..	..	..	70.0	66.7	..		..		73.8	g	72.4	g	..		..		..
87	Jamaica	76	0.767	99.4	75.0	69.7	90.7	j	80.0	j	82.0	g	74.3	g	4,651	h	8,191	h	0
88	Belize	..	..	..	79.2	73.2	..		..		79.2		77.4		3,817	h	9,476	h	..
89	Suriname	77	0.763	99.0	73.2	66.6	87.8		92.5		79.3		69.4		4,194	h	10,322	h	0
90	Jordan	80	0.755	98.2	74.1	70.5	88.8	j	96.3	j	79.9		77.5		2,174		6,989		-2
91	Dominican Republic	78	0.761	99.2	75.1	68.8	89.2	j	88.5	j	76.7	g	70.4	g	3,692	h	8,458	h	1
92	Saint Vincent and the Grenadines	..	..	..	73.4	69.2	..		..		70.3	g	67.6	g	4,900	h	9,285	g,h	..
93	Georgia	..	..	..	74.6	66.8	..		..		77.3		72.1		2,044		6,185		..
94	China	79	0.760	99.8	74.5	71.1	89.5	j	96.3	j	68.5		68.9		3,644	h	5,646	h	1
95	Tunisia	84	0.747	98.0	75.8	71.7	68.0	j	85.8	j	78.9		73.6		3,177	h	10,663	h	-3
96	Samoa	82	0.752	98.9	74.5	68.1	98.4	j	98.9	j	76.3	g	72.0	g	2,083	h	5,430	h	0
97	Azerbaijan	81	0.755	99.6	70.9	63.6	98.3	f,j	99.0	f,j	65.3		67.2		4,915	h	7,495	h	2
98	Paraguay	83	0.749	99.7	73.6	69.4	92.8	j	94.3	j	72.2	g	72.1	g	3,019	h	5,021	h	1
99	Maldives	85	0.745	99.4	68.3	67.0	97.0	j	96.9	j	71.4		71.3		3,404	h	6,528	h	0
100	Algeria	89	0.735	98.3	73.3	70.6	65.3	j	83.7	j	74.5		72.8		3,797	h	10,972	h	-3
101	El Salvador	87	0.743	99.4	74.6	68.4	81.0	q	86.7	q	72.2		72.4		3,670	h	7,343	h	0

Table 4: Gender-Related Development Index (Continued)

		Gender-Related Development Index (GDI) 2006			Life Expectancy At Birth (Years) 2006		Adult Literacy Rate (% Aged 15 And Above) 1999—2006				Combined Gross Enrolment Ratio In Education[b] (%) 2006				Estimated Earned Income[c] (PPP US$) 2006				HDI Rank Minus GDI Rank[d]
HDI rank		Rank	Value	as a % of HDI value	Female	Male	Female		Male		Female		Male		Female		Male		
MEDIUM HUMAN DEVELOPMENT																			
102	Philippines	86	0.743	99.7	73.5	69.1	93.5	j	93.1	j	81.6		77.8		2,394		3,899		2
103	Fiji	88	0.737	99.2	70.8	66.3	92.1	k	95.9	k	73.2		70.0		2,967	h	6,079	h	1
104	Sri Lanka	90	0.735	99.0	75.8	68.2	89.1		92.7		71.9		67.5		2,186		5,636		0
105	Syrian Arab Republic	91	0.723	98.2	75.8	72.0	75.7	j	89.3	j	63.9		67.5		2,143	h	6,261	h	0
106	Occupied Palestinian Territories	107	0.678	92.8	74.7	71.5	87.9	j	96.7	j	83.1		78.1		432	h,r	3,654	h,r	-15
107	Gabon	..	..	..	56.8	55.8	81.3	j	89.6	j	..	g	..	g	10,374	h	18,024	h	..
108	Turkmenistan	..	..	..	67.2	58.7	98.6	f,j	99.0	f,j	..		..		3,461	g,h	5,420	g,h	..
109	Indonesia	93	0.719	99.1	72.0	68.2	87.4	j	94.7	j	66.8		69.5		2,179	h	4,729	h	0
110	Guyana	94	0.719	99.1	68.8	63.1	98.5	f,k	99.0	f,k	84.9		83.0		1,752	h	3,754	h	0
111	Bolivia	92	0.720	99.6	67.2	62.9	84.7	j	95.0	j	83.6	g	89.7	g	2,924	h	5,057	h	3
112	Mongolia	95	0.718	99.7	69.5	63.2	97.7	j	97.0	j	84.8		73.4		2,172		3,603		1
113	Moldova	97	0.715	99.5	72.2	64.9	98.2	f,j	99.0	f,j	75.0		68.9		1,865	h	2,969	h	0
114	Viet Nam	96	0.717	99.8	75.9	72.1	86.9		93.9		60.7	g	63.9	g	1,962	h	2,761	h	2
115	Equatorial Guinea	98	0.708	98.7	52.0	49.6	80.5	q	93.4	q	55.8	g	68.2	g	16,378	h	38,142	h	1
116	Egypt	..	..	..	73.3	68.8	59.7	j	83.3	j	..		..		1,963		7,924		..
117	Honduras	99	0.708	99.2	73.4	66.2	83.2	j	82.0	j	78.3	g	71.3	g	2,254	h	4,863	h	1
118	Cape Verde	101	0.692	98.1	74.1	67.8	77.8	j	88.9	j	71.3		68.7		1,512	h	4,257	h	0
119	Uzbekistan	100	0.698	99.6	70.1	63.7	95.8	q	98.0	q	71.7		74.7		1,646	h	2,727	h	2
120	Nicaragua	104	0.684	97.9	75.4	69.4	80.8	j	79.3	j	72.7		71.5		1,182	h	3,703	h	-1
121	Guatemala	105	0.682	98.0	73.5	66.5	67.2	j	78.4	j	64.4		70.8		2,160	h	6,557	h	-1
122	Kyrgyzstan	102	0.690	99.5	69.7	61.8	98.5	f,j	99.0	f,j	79.8		75.6		1,333	h	2,306	h	3
123	Vanuatu	103	0.685	99.9	71.6	67.8	75.2	j	79.3	j	60.3	g	64.2	g	2,829	h	4,103	h	3
124	Tajikistan	106	0.680	99.4	69.2	63.9	98.7	j	99.0	j	64.3		77.4		1,182	h	2,041	h	1
125	South Africa	108	0.663	98.9	51.0	49.1	86.7	j	88.5	j	77.3	g	76.3	g	5,647	h	12,637	h	0
126	Botswana	109	0.660	99.5	49.0	48.6	82.2	j	82.1	j	71.3	g	70.0	g	10,275		15,240		0
127	Morocco	112	0.620	96.0	73.0	68.6	42.2	j	68.0	j	55.1		64.0		1,578	h	6,319	h	-2
128	Sao Tome and Principe	111	0.626	97.3	67.0	63.2	81.9	j	93.3	j	66.2		66.9		721	h	2,359	h	0
129	Namibia	110	0.629	99.2	52.3	51.3	86.9	j	88.4	j	68.2		66.3		3,487	h	6,186	h	2
130	Congo	113	0.612	98.9	55.7	53.2	80.7	j	91.6	j	55.2	g	62.0	g	2,362	h	4,755	h	0
131	Bhutan	114	0.604	98.5	67.0	63.6	40.5	j	66.2	j	56.7		57.8		2,664	h	5,215	h	0
132	India	116	0.591	97.1	65.7	62.7	53.4	j	76.4	j	57.4		64.3		1,185	h	3,698	h	-1
133	Lao People's Democratic Republic	115	0.601	98.8	65.0	62.3	65.7	j	79.6	j	54.3		64.8		1,341	h	2,622	h	1
134	Solomon Islands	..	..	..	64.1	62.4	..		..		47.8	g	51.4	g	1,054	h	2,080	h	..

Table 4: Gender-Related Development Index (Continued)

		Gender-Related Development Index (GDI) 2006			Life Expectancy At Birth (Years) 2006		Adult Literacy Rate (% Aged 15 And Above) 1999—2006				Combined Gross Enrolment Ratio In Education[b] (%) 2006				Estimated Earned Income[c] (PPP US$) 2006				HDI Rank Minus GDI Rank[d]
HDI rank		Rank	Value	as a % of HDI value	Female	Male	Female		Male		Female		Male		Female		Male		
MEDIUM HUMAN DEVELOPMENT																			
135	Myanmar	117	0.581	99.4	64.6	58.1	86.4	q	93.9	q	57.5		55.2		655	g,h	1,078	g,h	0
136	Cambodia	118	0.571	99.3	61.1	55.9	66.7	j	85.5	j	54.8		62.5		1,392	h	1,858	h	0
137	Comoros	119	0.565	98.8	66.7	62.4	68.8	j	79.6	j	42.3	g	50.4	g	771	h	1,530	h	0
138	Yemen	122	0.535	94.3	63.6	60.4	38.6	j	75.9	j	42.3		65.9		1,038	h	3,454	h	-2
139	Pakistan	121	0.537	95.6	65.2	64.7	39.6		67.7		34.4		43.9		1,076	h	3,569	h	0
140	Mauritania	120	0.550	98.8	65.4	61.8	47.5	j	62.9	j	50.5		50.7		1,290	h	2,474	h	2
141	Swaziland	126	0.527	97.3	40.4	39.9	78.3	q	80.9	q	58.4	g	61.8	g	2,424	h	7,140	h	-3
142	Ghana	125	0.530	99.3	59.8	59.0	57.2	j	71.2	j	50.8		54.9		1,035		1,454	h	-1
143	Madagascar	124	0.530	99.6	60.6	57.1	65.3	q	76.5	q	58.7		61.4		723		1,034		1
144	Kenya	123	0.531	99.9	53.7	51.7	70.2	q	77.7	q	58.2		61.0		1,295		1,577		3
145	Nepal	127	0.517	97.7	63.4	62.5	42.0	j	69.3	j	58.1		63.4		671	h	1,331	h	0
146	Sudan	131	0.502	95.4	59.3	56.4	51.8	q,s	71.1	q,s	37.6		42.2		756	h	2,999	h	-3
147	Bangladesh	128	0.516	98.4	64.4	62.6	46.8	j	57.9	j	52.5	g	51.8	g	722	h	1,567	h	1
148	Haiti	..	..	..	61.9	58.2	62.8	j	59.1	j	..		..		770	h	1,454	h	..
149	Papua New Guinea	..	..	..	60.2	54.4	52.6	j	62.0	j	..		..		1,603	h	2,287	h	..
150	Cameroon	129	0.505	98.3	50.3	49.6	59.8		77.0		45.8		55.6		1,359	h	2,726	h	1
151	Djibouti	130	0.504	98.3	55.5	53.0	61.4	k	79.9	k	21.9		29.0		1,282	h	2,648	h	1
152	Tanzania (United Republic of)	132	0.500	99.4	52.6	50.5	65.2	j	78.9	j	53.1		55.4		947	h	1,307	h	0
153	Senegal	133	0.493	98.3	64.7	60.7	31.5	j	52.7	j	39.0		43.3		1,134	h	2,051	h	0
LOW HUMAN DEVELOPMENT																			
154	Nigeria	136	0.485	97.2	47.2	46.1	62.8	j	79.4	j	46.6	g	58.2	g	1,054	h	2,650	h	-2
155	Lesotho	135	0.487	98.2	42.4	42.1	90.3		73.7		62.3		60.6		1,016	h	1,915	h	0
156	Uganda	134	0.489	99.1	51.0	49.8	64.1	j	81.2	j	61.6		62.9		735	h	1,042	h	2
157	Angola	..	..	..	43.7	40.5	54.2	q	82.9	q	..		..		3,393	h	5,504	h	..
158	Timor-Leste	..	..	..	61.0	59.4	..		..		62.1	g	64.2	g	428	h	902	h	..
159	Togo	138	0.460	95.9	59.8	56.2	38.5	q	68.7	q	47.9		65.3		478	h	1,112	h	-1
160	Gambia	137	0.465	98.6	60.1	58.0	35.4	k	49.9	k	47.2		46.4		804	h	1,498	h	1
161	Benin	141	0.442	96.4	57.0	54.6	27.1	j	52.4	j	44.5		60.1		805	h	1,706	h	-2
162	Malawi	139	0.453	99.2	47.2	46.7	63.3	j	78.7	j	61.7		62.1		596	h	810	h	1
163	Zambia	140	0.444	98.0	41.2	41.0	59.8	q	76.3	q	60.7	g	66.0	g	897	h	1,650	h	1
164	Eritrea	143	0.428	96.9	59.5	54.6	49.7	k	71.5	k	27.6		39.1		349	h	695	h	-1
165	Rwanda	142	0.433	99.6	47.3	44.2	59.8	q	71.4	q	52.4	g	52.0	g	696	h	952	h	1
166	Côte d'Ivoire	145	0.412	95.5	48.6	46.9	38.6	q	60.8	q	31.3		43.7		787	h	2,449	h	-1
167	Guinea	144	0.412	97.5	56.9	53.7	18.1	q	42.6	q	41.5		56.9		893	h	1,337	h	1

Table 4: Gender-Related Development Index (Continued)

		Gender-Related Development Index (GDI) 2006			Life Expectancy At Birth (Years) 2006		Adult Literacy Rate (% Aged 15 And Above) 1999—2006				Combined Gross Enrolment Ratio In Education[b] (%) 2006				Estimated Earned Income[c] (PPP US$) 2006				HDI Rank Minus GDI Rank[d]
HDI rank		Rank	Value	as a % of HDI value	Female	Male	Female		Male		Female		Male		Female		Male		
LOW HUMAN DEVELOPMENT																			
168	Mali	146	0.382	97.8	55.8	51.3	15.6	j	31.1	j	37.5		51.0		842	h	1,284	h	0
169	Ethiopia	148	0.377	96.7	53.5	50.9	22.8		50.0		39.9		50.2		529	h	873	h	-1
170	Chad	149	0.372	95.6	51.8	49.1	12.8	q	40.8	q	27.5	g	45.5	g	1,169	h	1,775	h	-1
171	Guinea-Bissau	150	0.370	96.5	47.7	44.5	52.4	j	73.8	j	28.8	g	44.5	g	315	h	621	h	-1
172	Burundi	147	0.378	99.1	50.2	47.5	52.2	q	67.3	q	42.1		48.0		291	h	377	h	3
173	Burkina Faso	151	0.364	97.9	53.2	50.1	17.9	p	34.3	p	26.5		33.7		861	h	1,306	h	0
174	Niger	154	0.349	94.4	55.4	57.1	15.8	j	43.8	j	21.1		31.4		437	h	781	h	-2
175	Mozambique	152	0.358	97.8	43.1	41.8	32.0	j	57.0	j	50.2		59.4		663	h	819	h	1
176	Liberia	153	0.351	96.6	46.0	44.2	49.2	j	59.6	j	48.6	g	66.5	g	222	h	447	h	1
177	Congo (Democratic Republic of the)	155	0.345	95.5	47.4	44.8	54.1	q	80.9	q	28.1	g	38.7	g	191	h	372	h	0
178	Central African Republic	156	0.336	95.5	45.3	42.6	33.5	q	64.8	q	22.9		34.4		517	h	849	h	0
179	Sierra Leone	157	0.311	94.6	43.7	40.5	25.7	j	49.0	j	37.6	g	51.7	g	396	h	872	h	0
OTHER UN MEMBER STATES																			
10001	Afghanistan	..	..	..	43.2	43.3	12.6	q	43.1	q	35.4	g	63.6	g	..		..		..
10002	Andorra	..	..	..	84.2	77.4	..		..		66.3		64.0		..		..		..
10003	Iraq	..	..	..	60.4	56.4	64.2	q	84.1	q	52.1	g	68.5	g	..		..		..
10004	Kiribati	..	..	..	69.4	63.8	..		..		77.9	g	73.8	g	..		..		..
10005	Korea (Democratic People's Rep. of)	..	..	..	68.9	64.7	..		..		..		..		..		..		..
10006	Liechtenstein	..	..	..	82.2	75.9	..		..		79.3	g	93.2	g	..		..		..
10007	Marshall Islands	..	..	..	72.3	68.3	..		..		71.2	g	71.1	g	..		..		..
10008	Micronesia (Federated States of)	..	..	..	69.0	67.5	..		..		..		..		..		..		..
10009	Monaco	..	..	..	85.0	78.2	..		..		..		..		..		..		..
10010	Nauru	..	..	..	83.0	75.2	..		..		56.1		54.0		..		..		..
10011	Palau	..	..	..	72.3	68.2	..		..		91.2	g	82.4	g	..		..		..
10012	San Marino	..	..	..	84.4	77.6	..		..		..		..		..		..		..
10013	Somalia	..	..	..	48.7	46.3	..		..		..		..		..		..		..
10014	Tuvalu	..	..	..	67.1	63.6	..		..		70.8	g	67.8	g	..		..		..
10015	Zimbabwe	..	..	..	40.9	42.3	87.6	j	93.7	j	53.4	g	55.5	g	..		..		..

4 Gender-Related Development Index (Continued)

NOTES

a. Data refer to national literacy estimates from censuses or surveys conducted between 1999 and 2006, unless otherwise specified. Due to differences in methodology and timeliness of underlying data, comparisons across countries and over time should be made with caution. For more details, see http://www.uis.unesco.org/.
b. Data for some countries may refer to national or UNESCO Institute for Statistics estimates. For details, see http://www.uis.unesco.org/.
c. Because of the lack of gender-disaggregated income data, female and male earned income are crudely estimated on the basis of data on the ratio of the female nonagricultural wage to the male nonagricultural wage, the female and male shares of the economically active population, the total female and male population and GDP per capita in PPP US$ (see Technical note 1). The wage ratios used in this calculation are based on data for the most recent year available between 1997 and 2006.
d. The HDI ranks used in this calculation are recalculated for the countries with a GDI value. A positive figure indicates that the GDI rank is higher than the HDI rank, a negative the opposite.
e. For the purposes of calculating the GDI, a value of 99.0 % was applied.
f. For the purpose of calculating the GDI, the female and male values appearing in this table were scaled downward to reflect the maximum values for adult literacy (99%), gross enrolment ratios (100%), and GDP per capita (40,000 (PPP US$)). For more details, see Technical note 1.
g. Data refer to an earlier year than that specified.
h. No wage data are available. For the purposes of calculating the estimated female and male earned income, a value of 0.75 was used for the ratio of the female nonagricultural wage to the male nonagricultural wage.
i. Statec 2008. Data refer to nationals enrolled both in the country and abroad and thus differ from the standard definition.
j. UNESCO Institute for Statistics estimates based on its Global Age-specific Literacy Projection model, April 2008.
k. In the absence of recent data, estimates from UNESCO Institute for Statistics 2003 based on outdated census or survey information were used, and should be interpreted with caution.
l. Heston, Summers and Aten 2006. Data differ from the standard definition.
m. Data refer to Serbia and Montenegro prior to its separation into two independent states in June 2006. Data exclude Kosovo.
n. UNESCO Institute for Statistics 2007.
o. Earned income is estimated using the economic activity rate for Serbia and Montenegro prior to its separation into two independent states in June 2006. Data exclude Kosovo.
p. Data are from a national household survey
q. Data are from UNICEF's Multiple Indicator Cluster Survey.
r. In the absence of an estimate of GDP per capita (in PPP US$), an HDRO estimate of 2,073 (PPP US$) was used, derived from the value of GDP in US$ and the weighted average ratio of PPP US$ to US$ in the Arab States.
s. Date refer to North Sudan only.

SOURCES

Column 1: determined on the basis of GDI values in column 2.
Column 2: calculated based on data in columns 3—10.
Column 3: calculated based on GDI and HDI values.
Columns 4 and 5: UN 2007.
Columns 6 and 7: UNESCO Institute for Statistics 2008a.
Columns 8 and 9: UNESCO Institute for Statistics 2008b.
Columns 10 and 11: calculated based on data on GDP
Column 12: calculated based on recalculated HDI ranks and GDI ranks in column 1.(in PPP US$) and population from World Bank 2008c and
data on wages from ILO 2008 and economically active population from ILO 2007.

GDI ranks for 157 Countries and Areas

1	Iceland	35	United Arab Emirates	70	Ukraine	104	Nicaragua	133	Tanzania (United Republic of)
2	Australia	36	Hungary	71	Lebanon	105	Guatemala	134	Senegal
3	Norway	37	Poland	72	Turkey	106	Tajikistan	135	Uganda
4	Canada	38	Qatar	73	Armenia	107	Occupied Palestinian Territories	136	Lesotho
5	Sweden	39	Slovakia	74	Iran (Islamic Republic of)	108	South Africa	137	Nigeria
6	France	40	Estonia	75	Tonga	109	Botswana	138	Gambia
7	Netherlands	41	Lithuania	76	Jamaica	110	Namibia	139	Togo
8	Finland	42	Chile	77	Suriname	111	Sao Tome and Principe	140	Malawi
9	Denmark	43	Latvia	78	Dominican Republic	112	Morocco	141	Zambia
10	Switzerland	44	Croatia	79	China	113	Congo	142	Benin
11	Spain	45	Argentina	80	Jordan	114	Bhutan	143	Rwanda
12	Japan	46	Uruguay	81	Azerbaijan	115	Lao People's Democratic Republic	144	Eritrea
13	Ireland	47	Bahamas	82	Samoa	116	India	145	Guinea
14	United Kingdom	48	Cuba	83	Paraguay	117	Myanmar	146	Côte d'Ivoire
15	Greece	49	Costa Rica	84	Tunisia	118	Cambodia	147	Mali
16	Italy	50	Mexico	85	Maldives	119	Comoros	148	Burundi
17	Belgium	51	Bulgaria	86	Philippines	120	Mauritania	149	Ethiopia
18	Luxembourg	52	Panama	87	El Salvador	121	Pakistan	150	Chad
19	United States	53	Trinidad and Tobago	88	Fiji	122	Yemen	151	Guinea-Bissau
20	New Zealand	54	Romania	89	Algeria	123	Kenya	152	Burkina Faso
21	Germany	55	Montenegro	90	Sri Lanka	124	Madagascar	153	Mozambique
22	Hong Kong, China (SAR)	56	Serbia	91	Syrian Arab Republic	125	Ghana	154	Liberia
23	Austria	57	Malaysia	92	Bolivia	126	Swaziland	155	Niger
24	Slovenia	58	Venezuela (Bolivarian Republic of)	93	Indonesia	127	Nepal	156	Congo (Democratic Republic of the)
25	Korea (Republic of)	59	Oman	94	Guyana	128	Bangladesh	157	Central African Republic
26	Cyprus	60	Belarus	95	Mongolia	129	Cameroon	158	Sierra Leone
27	Singapore	61	Kazakhstan	96	Viet Nam	130	Djibouti		
28	Portugal	62	Russian Federation	97	Moldova	131	Sudan		
29	Brunei Darussalam	63	Brazil	98	Equatorial Guinea	132	Tanzania (United Republic of)		
30	Czech Republic	64	Albania	99	Honduras	128	Bangladesh		
31	Kuwait	66	Macedonia (TFYR)	100	Uzbekistan	129	Cameroon		
32	Bahrain	67	Mauritius	101	Cape Verde	130	Djibouti		
33	Malta	68	Thailand	102	Kyrgyzstan	131	Sudan		
34	Barbados	69	Colombia	103	Vanuatu	132	Tanzania (United Republic of)		

Table 5: Gender Empowerment Measure

			Gender Empowerment Measure (GEM)				Seats In Parliament Held By Women[a]		Female Legislators, Senior Officials And Managers[b]		Female Professional And Technical Workers[b]		Ratio Of Estimated Female To Male Earned Income[c]	
HDI rank			Rank		Value		(% of total)		(% of total)		(% of total)			
HIGH HUMAN DEVELOPMENT														
1	Iceland		5		0.881		33.3		29		56		0.73	
2	Norway		2		0.915		36.1		33		50		0.79	
3	Canada		11		0.829		24.9		36		56		0.65	
4	Australia		7		0.866		29.6		38		56		0.73	
5	Ireland		23		0.727		15.5		31		52		0.58	
6	Netherlands		6		0.872		37.8		27		50		0.66	
7	Sweden		1		0.925		47.0		32		51		0.84	
8	Japan		58		0.575		12.3		10	d	47	d	0.46	
9	Luxembourg		..		..		23.3		..		..		0.55	
10	Switzerland		10		0.829		27.2		31		46		0.66	
11	France		17		0.780		19.6		38		48		0.62	
12	Finland		3		0.892		41.5		30		55		0.72	
13	Denmark		4		0.887		38.0		25		53		0.74	
14	Austria		19		0.748		26.6		29		48		0.40	
15	United States		18		0.769		16.6		42		55	d	0.64	
16	Spain		12		0.825		33.6		32		48		0.53	
17	Belgium		9		0.841		36.2		31		49		0.52	
18	Greece		26		0.691		14.7		27		49		0.53	
19	Italy		21		0.734		20.2		33		47		0.49	
20	New Zealand		13		0.823		33.1		40		52		0.72	
21	United Kingdom		14		0.786		19.6		35		47		0.70	
22	Hong Kong, China (SAR)		..		..		..		29		42		0.78	
23	Germany		8		0.852		30.6		38		50		0.61	
24	Israel		29		0.662		14.2		30		52		0.67	
25	Korea (Republic of)		68		0.540		13.7		8		40		0.52	
26	Slovenia		37		0.625		10.0		33		56		0.62	
27	Brunei Darussalam		..		..		..		35	d	37	d	0.42	
28	Singapore		15		0.782		24.5		31		44		0.52	
29	Kuwait		..		..		3.1	e	..		..		0.40	
30	Cyprus		41		0.615		14.3		16		46		0.60	
31	United Arab Emirates		24		0.698		22.5		10		25		0.25	
32	Bahrain		35		0.627		13.8		12		33		0.43	
33	Portugal		20		0.741		28.3		33		51		0.61	
34	Qatar		99		0.380		0.0		7		25		0.25	

Table 5: Gender Empowerment Measure (Continued)

		Gender Empowerment Measure (GEM)		Seats In Parliament Held By Women[a]	Female Legislators, Senior Officials And Managers[b]		Female Professional And Technical Workers[b]		Ratio Of Estimated Female To Male Earned Income[c]
HDI rank		Rank	Value	(% of total)	(% of total)		(% of total)		
HIGH HUMAN DEVELOPMENT									
35	Czech Republic	31	0.650	16.0	29		53		0.60
36	Malta	70	0.529	8.7	18		41		0.53
37	Barbados	43	0.614	13.7	43		52		0.64
38	Hungary	54	0.586	11.1	37		61		0.67
39	Poland	39	0.618	18.0	35		61		0.60
40	Chile	75	0.521	12.7	24	d	50	d	0.41
41	Slovakia	34	0.638	19.3	28		58		0.59
42	Estonia	30	0.655	20.8	34		68		0.63
43	Lithuania	42	0.614	17.7	40		71		0.72
44	Latvia	33	0.644	20.0	41		64		0.67
45	Croatia	38	0.622	20.9	26		51		0.69
46	Argentina	25	0.692	39.8	23		54		0.56
47	Uruguay	66	0.542	12.3	40		53		0.57
48	Cuba	28	0.674	43.2	29	d	60	d	0.45
49	Bahamas	22	0.730	25.0	41		62		0.72
50	Costa Rica	27	0.690	36.8	30		42		0.56
51	Mexico	47	0.603	22.1	27		42		0.42
52	Libyan Arab Jamahiriya	..	..	7.7	..		..		0.31
53	Oman	89	0.434	9.1	9		33		0.20
54	Seychelles	..	..	23.5	..		..		..
55	Saudi Arabia	106	0.297	0.0	9		31		0.17
56	Bulgaria	44	0.605	21.7	32		62		0.66
57	Trinidad and Tobago	16	0.780	33.3	43		53		0.47
58	Panama	49	0.597	16.7	45		49		0.62
59	Antigua and Barbuda	..	..	16.7	45		55		..
60	Saint Kitts and Nevis	..	..	6.7	..		..		..
61	Venezuela (Bolivarian Republic of)	57	0.577	18.6	27	d	61	d	0.54
62	Romania	80	0.500	9.6	30		57		0.70
63	Malaysia	69	0.538	14.6	23		41		0.44
64	Montenegro	85	0.463	11.1	20		60		0.54
65	Serbia	56	0.584	21.6	25		56		0.56
66	Saint Lucia	52	0.590	17.2	52		56		0.52
67	Belarus	..	..	32.5	..		..		0.64

Table 5: Gender Empowerment Measure (Continued)

		Gender Empowerment Measure (GEM)		Seats In Parliament Held By Women[a]		Female Legislators, Senior Officials And Managers[b]		Female Professional And Technical Workers[b]		Ratio Of Estimated Female To Male Earned Income[c]
HDI rank		Rank	Value	(% of total)		(% of total)		(% of total)		
HIGH HUMAN DEVELOPMENT										
68	Macedonia (TFYR)	32	0.644	31.7		27		51		0.49
69	Albania	..	..	7.1		..		..		0.55
70	Brazil	81	0.498	9.4		35		53		0.56
71	Kazakhstan	74	0.524	12.3		38		67		0.68
72	Ecuador	45	0.605	25.0		28		49		0.57
73	Russian Federation	65	0.544	11.5		39		64		0.63
74	Mauritius	76	0.509	17.1		15		42		0.42
75	Bosnia and Herzegovina	..	..	12.3		..		..		0.67
MEDIUM HUMAN DEVELOPMENT										
76	Turkey	101	0.371	9.1		8		33		0.28
77	Dominica	..	..	19.4		57		55		..
78	Lebanon	..	..	4.7		..		..		0.32
79	Peru	36	0.627	29.2		28		42		0.56
80	Colombia	82	0.488	9.7		38	d	49	d	0.62
81	Thailand	78	0.506	12.7		29		55		0.62
82	Ukraine	86	0.453	8.2		38		64		0.58
83	Armenia	95	0.405	8.4		24		65		0.55
84	Iran (Islamic Republic of)	103	0.345	2.8		16		34		0.41
85	Tonga	102	0.362	3.1	f	27		43		0.48
86	Grenada	..	..	21.4		49		53		..
87	Jamaica	71	0.526	13.6		59	g	..		0.57
88	Belize	79	0.506	11.1		41		50		0.40
89	Suriname	46	0.604	25.5		28	d	51	d	0.41
90	Jordan	..	..	8.5		..		..		0.31
91	Dominican Republic	60	0.561	17.1		42		51		0.44
92	Saint Vincent and the Grenadines	..	..	18.2		..		..		0.53
93	Georgia	96	0.399	6.0		33		62		0.33
94	China	72	0.526	21.3		17		52		0.65
95	Tunisia	..	..	19.9		..		..		0.30
96	Samoa	..	..	8.2		..		..		0.38
97	Azerbaijan	88	0.434	11.4		16		51		0.66
98	Paraguay	..	..	13.6		..		..		0.60
99	Maldives	90	0.430	12.0		14		49		0.52

Table 5: Gender Empowerment Measure (Continued)

		Gender Empowerment Measure (Gem)		Seats In Parliament Held By Women[a]		Female Legislators, Senior Officials And Managers[b]		Female Professional And Technical Workers[b]		Ratio Of Estimated Female To Male Earned Income[c]
HDI rank		Rank	Value	(% of total)		(% of total)		(% of total)		
MEDIUM HUMAN DEVELOPMENT										
100	Algeria	105	0.312	6.5		5		35		0.35
101	El Salvador	73	0.525	16.7		29		48		0.50
102	Philippines	61	0.560	20.2		58		61		0.61
103	Fiji	..	..	..	h	51	d	9	d	0.49
104	Sri Lanka	100	0.371	5.8		21		48		0.39
105	Syrian Arab Republic	92	0.415	12.4		15	d,i	40	d	0.34
106	Occupied Palestinian Territories	..	..	..		12		34		0.12
107	Gabon	..	..	16.1		..		..		0.58
108	Turkmenistan	..	..	16.0		..		..		0.64
109	Indonesia	87	0.441	11.6		22	d	51	d	0.46
110	Guyana	55	0.586	29.0		25		59		0.47
111	Bolivia	77	0.509	14.6		36		40		0.58
112	Mongolia	94	0.406	4.2		49		55		0.60
113	Moldova	63	0.552	21.8		39		64		0.63
114	Viet Nam	62	0.555	25.8		22		51		0.71
115	Equatorial Guinea	..	..	6.0		..		..		0.43
116	Egypt	107	0.283	3.7		11		32		0.25
117	Honduras	50	0.590	23.4		41	d	52	d	0.46
118	Cape Verde	..	..	18.1		..		..		0.36
119	Uzbekistan	..	..	16.4		..		..		0.60
120	Nicaragua	67	0.542	18.5		41		51		0.32
121	Guatemala	..	..	12.0		..		..		0.33
122	Kyrgyzstan	59	0.573	25.6		35		62		0.58
123	Vanuatu	..	..	3.8		..		..		0.69
124	Tajikistan	..	..	19.6		..		..		0.58
125	South Africa	..	..	33.9	j	..		..		0.45
126	Botswana	64	0.546	11.1		33		51		0.67
127	Morocco	104	0.316	6.2		12		35		0.25
128	Sao Tome and Principe	..	..	1.8		..		..		0.31
129	Namibia	40	0.616	26.9		36		52		0.56
130	Congo	..	..	9.2		..		..		0.50
131	Bhutan	..	..	13.9		..		..		0.51
132	India	..	..	9.2		..		..		0.32

Table 5: Gender Empowerment Measure (Continued)

		Gender Empowerment Measure (GEM)		Seats In Parliament Held By Women[a]		Female Legislators, Senior Officials And Managers[b]		Female Professional And Technical Workers[b]		Ratio Of Estimated Female To Male Earned Income[c]
HDI rank		Rank	Value	(% of total)		(% of total)		(% of total)		
MEDIUM HUMAN DEVELOPMENT										
133	Lao People's Democratic Republic	..	..	25.2		..		..		0.51
134	Solomon Islands	..	..	0.0		..		..		0.51
135	Myanmar	..	..	..	k	..		..		0.61
136	Cambodia	93	0.409	15.8		14		33		0.75
137	Comoros	..	..	..		..		..		0.50
138	Yemen	108	0.136	0.7		4		15		0.30
139	Pakistan	98	0.392	21.2		3		26		0.30
140	Mauritania	..	..	19.9		..		..		0.52
141	Swaziland	..	..	..		..		..		0.34
142	Ghana	..	..	10.9		..		..		0.71
143	Madagascar	97	0.397	9.4		22		43		0.70
144	Kenya	..	..	9.8		..		..		0.82
145	Nepal	83	0.485	33.2		14		20		0.50
146	Sudan	..	..	16.8		..		..		0.25
147	Bangladesh	..	..	..	l	10	d	22	d	0.46
148	Haiti	..	..	5.2		..		..		0.53
149	Papua New Guinea	..	..	0.9		..		..		0.70
150	Cameroon	..	..	13.9		..		..		0.50
151	Djibouti	..	..	13.8		..		..		0.48
152	Tanzania (United Republic of)	48	0.600	30.4		49		32		0.72
153	Senegal	..	..	29.2		..		..		0.55
LOW HUMAN DEVELOPMENT										
154	Nigeria	..	..	7.3		..		..		0.40
155	Lesotho	53	0.589	25.8		52		58		0.53
156	Uganda	51	0.590	30.7		33		35		0.71
157	Angola	..	..	37.3		..		..		0.62
158	Timor-Leste	..	..	29.2		..		..		0.47
159	Togo	..	..	11.1		..		..		0.43
160	Gambia	..	..	9.4		..		..		0.54
161	Benin	..	..	10.8		..		..		0.47
162	Malawi	..	..	13.0		..		..		0.74
163	Zambia	91	0.425	15.2		19	d	31	d	0.54
164	Eritrea	..	..	22.0		..		..		0.50

Table 5: Gender Empowerment Measure (Continued)

		Gender Empowerment Measure (GEM)		Seats In Parliament Held By Women[a]	Female Legislators, Senior Officials And Managers[b]		Female Professional And Technical Workers[b]		Ratio Of Estimated Female To Male Earned Income[c]
HDI rank		Rank	Value	(% of total)	(% of total)		(% of total)		
LOW HUMAN DEVELOPMENT									
165	Rwanda	..	..	50.9	..		..		0.73
166	Côte d'Ivoire	..	..	8.9	..		..		0.32
167	Guinea	..	..	19.3	..		..		0.67
168	Mali	..	..	10.2	..		..		0.66
169	Ethiopia	84	0.474	21.4	20		30		0.61
170	Chad	..	..	5.2	..		..		0.66
171	Guinea-Bissau	..	..	14.0	..		..		0.51
172	Burundi	..	..	31.7	..		..		0.77
173	Burkina Faso	..	..	15.3	..		..		0.66
174	Niger	..	..	12.4	..		..		0.56
175	Mozambique	..	..	34.8	..		..		0.81
176	Liberia	..	..	13.8	..		..		0.50
177	Congo (Democratic Republic of the)	..	..	7.7	..		..		0.51
178	Central African Republic	..	..	10.5	..		..		0.61
179	Sierra Leone	..	..	13.2	..		..		0.45
OTHER UN MEMBER STATES									
10001	Afghanistan	..	..	25.9	..		..		..
10002	Andorra	..	..	25.0	..		..		..
10003	Iraq	..	..	25.5	..		..		..
10004	Kiribati	..	..	4.3	27	d	44	d	..
10005	Korea (Democratic People's Rep. of)	..	..	20.1	..		..		..
10006	Liechtenstein	..	..	24.0	..		..		..
10007	Marshall Islands	..	..	3.0	19	d	36	d	..
10008	Micronesia (Federated States of)	..	..	0.0	..		..		..
10009	Monaco	..	..	25.0	..		..		..
10010	Nauru	..	..	0.0	..		..		..
10011	Palau	..	..	0.0	36	d	44	d	..
10012	San Marino	..	..	11.7	18		51		..
10013	Somalia	..	..	8.2	..		..		..
10014	Tuvalu	..	..	0.0	25		50		..
10015	Zimbabwe	..	..	18.2	..		..		..

Table 5: Gender Empowerment Measure (Continued)

NOTES

a. Data are as of 31 October 2008, unless otherwise specified. Where there are lower and upper houses, data refer to the weighted average of women's shares of seats in both houses.
b. Data refer to the most recent year available between 1997 and 2006. Estimates for countries that have implemented the International Standard Classification of Occupations (ISCO-88) are not strictly comparable with those for countries using the previous classification (ISCO-68).
c. Calculated on the basis of data in columns 10 and 11 in table 4. Estimates are based on data for the most recent year available between 1996 and 2006. Following the methodology implemented in the calculation of the GDI, the income component of the GEM has been scaled downward for countries whose income exceeds the maximum goalpost GDP per capita value of 40,000 (PPP US$). For more details, see Technical note 1.
d. Data follow the ISCO-68 classification.
e. No woman candidate was elected in the 2008 elections. Two women were appointed to the 16-member cabinet sworn in in June 2008. As cabinet ministers also sit in parliament, there were two women out of a total of 65 members in October 2008.
f. No woman cndidate was elected in the 2008 elections. One woman was appointed to the cabinet. As cabinet ministers also sit in parliament, there was one woman out of a total of 32 members in October 2008.
g. Data for Jamaica combine legislators, senior officials, managers, professional and technical workers.
h. The parliament was dissolved following a coup d'etat.
i. Data for Syrian Arab Republic include clerical supervisors.
j. The figures on the distribution of seats in the Upper House do not include the 36 special rotating delegates appointed on an ad hoc basis. All percentages given are therefore calculated on the basis of the 54 permanent seats.
k. The parliament elected in 1990 has never been convened nor authorized to sit, and many of its members were detained or forced into exile.
l. The parliament was dissolved on 27 October 2006, in view of elections that are yet to take place. Women held 52 of the 345 seats (15%) in the outgoing parliament.

SOURCES

Column 1: determined on the basis of GEM values in column 2.
Column 2: calculated based on data in columns 3—6; see Technical note 1 for details.
Column 3: calculated based on data on parliamentary seats from IPU 2008a and 2008b.
Columns 4 and 5: calculated based on occupational data from ILO 2008.
Column 6: calculated based on data in columns 10 and 11 of table 4.

GEM ranks for 108 Countries and Areas

1	Sweden	28	Cuba	55	Guyana	82	Colombia	100	Sri Lanka
2	Norway	29	Israel	56	Serbia	83	Nepal	101	Turkey
3	Finland	30	Estonia	57	Venezuela (Bolivarian Republic of)	84	Ethiopia	102	Tonga
4	Denmark	31	Czech Republic	58	Japan	85	Montenegro	103	Iran (Islamic Republic of)
5	Iceland	32	Macedonia (TFYR)	59	Kyrgyzstan	86	Ukraine	104	Morocco
6	Netherlands	33	Latvia	60	Dominican Republic	87	Indonesia	105	Algeria
7	Australia	34	Slovakia	61	Philippines	88	Azerbaijan	106	Saudi Arabia
8	Germany	35	Bahrain	62	Viet Nam	89	Oman	107	Egypt
9	Belgium	36	Peru	63	Moldova	90	Maldives	108	Yemen
10	Switzerland	37	Slovenia	64	Botswana	82	Colombia		
11	Canada	38	Croatia	65	Russian Federation	83	Nepal		
12	Spain	39	Poland	66	Uruguay	84	Ethiopia		
13	New Zealand	40	Namibia	67	Nicaragua	85	Montenegro		
14	United Kingdom	41	Cyprus	68	Korea (Republic of)	86	Ukraine		
15	Singapore	42	Lithuania	69	Malaysia	87	Indonesia		
16	Trinidad and Tobago	43	Barbados	70	Malta	88	Azerbaijan		
17	France	44	Bulgaria	71	Jamaica	89	Oman		
18	United States	45	Ecuador	72	China	90	Maldives		
19	Austria	46	Suriname	73	El Salvador	91	Zambia		
20	Portugal	47	Mexico	74	Kazakhstan	92	Syrian Arab Republic		
21	Italy	48	Tanzania (United Republic of)	75	Chile	93	Cambodia		
22	Bahamas	49	Panama	76	Mauritius	94	Mongolia		
23	Ireland	50	Honduras	77	Bolivia	95	Armenia		
24	United Arab Emirates	51	Uganda	78	Thailand	96	Georgia		
25	Argentina	52	Saint Lucia	79	Belize	97	Madagascar		
26	Greece	53	Lesotho	80	Romania	98	Pakistan		
27	Costa Rica	54	Hungary	81	Brazil	99	Qatar		

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Section 1, Chapter 1

Chapter 1

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Chapter 3

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Chapter 4

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563 Convention on the Rights of the Child, G.A. res. 44/25, annex, 44 UN GAOR Supp. (No. 49) at 167, UN Doc. A/44/49 (1989), *entered into force* Sept. 2 1990, Art. 27(1).

564 Ibid., Art. 6(2).

565 League of Arab States. (1994) Arab Charter on Human Rights, Article 38, reprinted in 12 Int'l Hum. Rts. Rep. 893 (2005), *entered into force* March 15, 2008, Art. 38 [hereinafter Arab Charter].

566 Convention on the Rights of the Child, G.A. res. 44/25, annex, 44 UN GAOR Supp. (No. 49) at 167, UN Doc. A/44/49 (1989), *entered into force* Sept. 2 1990, Art. 11(1). See also: Convention on the Elimination of All Forms of Discrimination against Women, G.A. res. 34/180, 34 UN GAOR Supp. (No. 46) at 193, UN Doc. A/34/46, *entered into force* Sept. 3, 1981, Art. 14(2)(h).).

567 Universal Declaration of Human Rights, G.A. res. 217A (III), UN Doc A/810 at 71 (1948), Art. 25 [hereinafter UDHR].

568 International Covenant on Economic, Social and Cultural Rights, G.A. res. 2200A (XXI), 21 UN GAOR Supp. (No. 16) at 49, UN Doc. A/6316 (1966), 993 U.N.T.S. 3, *entered into force* Jan. 3, 1976, Arts. 2 and 12.

569 Convention on the Rights of the Child, G.A. res. 44/25, annex, 44 UN GAOR Supp. (No. 49) at 167, UN Doc. A/44/49 (1989), *entered into force* Sept. 2 1990, Art. 24.

570 African Charter on the Rights and Welfare of the Child, OAU Doc. CAB/LEG/24.9/49 (1990), *entered into force* Nov. 29, 1999, Art. 14.

571 For example, Article 24.2(b) specifically requires that States parties ensure the provision of necessary medical assistance and health care to all children. Article 24.2(e) also mandates that States parties "ensure that all segments of society, in particular parents and children, are informed, have access to education and are supported in the use of basic knowledge of child health and nutrition": Convention on the Rights of the Child, G.A. res. 44/25, annex, 44 UN GAOR Supp. (No. 49) at 167, UN Doc. A/44/49 (1989), *entered into force* Sept. 2 1990, Art. 24.2(b) and 24.2(e)

572 Convention on the Elimination of All Forms of Discrimination against Women, G.A. res. 34/180, 34 UN GAOR Supp. (No. 46) at 193, UN Doc. A/34/46, *entered into force* Sept. 3, 1981, Art. 12.

573 CRC General Comment No. 1: The Aims of Education. UN Doc. CRC/GC/2001/1, Para. 2.

574 The Special Rapporteur on the Right to Education, an independent expert appointed by the UN Human Rights Council to examine and report back on the right, identified four essential requirements for fulfilling the right to primary education: availability, accessibility, acceptability and adaptability: Tomasevski, K. (1999) *Economic, Social and Cultural Rights: The Right to Education*, UN Doc. E/CN.4/1999/49, Paras. 50-74.

575 Convention on the Rights of the Child, G.A. res. 44/25, annex, 44 UN GAOR Supp. (No. 49) at 167, UN Doc. A/44/49 (1989), *entered into force* Sept. 2 1990, Art. 28. See also: International Covenant on Economic, Social and Cultural Rights, G.A. res. 2200A (XXI), 21 UNGAOR Supp. (No. 16) at 49, UN Doc. A/6316 (1966), 993 U.N.T.S. 3, *entered into force* Jan. 3, 1976, Art. 13. See also: The right to education is also provided for in regional conventions: the American Declaration of the Rights and Duties of Man (Art 12). See also: The African [Banjul] Charter on Human and Peoples' Rights, adopted June 27, 1981, OAU Doc. CAB/LEG/67/3 rev. 5, 21 I.L.M. 58 (1982), *entered into force* Oct. 21, 1986, Art. 17 [hereinafter African Charter]. See also in: League of Arab States. (1994) Arab Charter on Human Rights, Article 24, *reprinted in* 12 Int'l Hum. Rts. Rep. 893 (2005), *entered into force* March 15, 2008, Art. 3 [hereinafter Arab Charter]. See also: European Convention for the Protection of Human Rights and Fundamental Freedoms (1950), 213 U.N.T.S. 222, *entered into force* Sept. 3, 1953, Art. 2 [hereinafter European Convention].

576 The African [Banjul] Charter on Human and Peoples' Rights, adopted June 27, 1981, OAU Doc. CAB/LEG/67/3 rev. 5, 21 I.L.M. 58 (1982), *entered into force* Oct. 21, 1986, Art.12 (2) [hereinafter African Charter].

577 CRC General Comment No. 1: The Aims of Education. UN Doc. CRC/GC/2001/1, Para. 10.

578 The African [Banjul] Charter on Human and Peoples' Rights, adopted June 27, 1981, OAU Doc. CAB/LEG/67/3 rev. 5, 21 I.L.M. 58 (1982), *entered into force* Oct. 21, 1986, Art. 12(2) [hereinafter African Charter].

579 Convention on the Rights of the Child, G.A. res. 44/25, annex, 44 UN GAOR Supp. (No. 49) at 167, UN Doc. A/44/49 (1989), *entered into force* Sept. 2 1990, Art. 28.

580 CRC General Comment No. 1: The Aims of Education. UN Doc. CRC/GC/2001/1, Para. 2

581 Ibid., Para. 10

582 Beijing Declaration and Platform for Action, Fourth World Conference on Women, 15 September 1995, A/CONF.177/20 (1995) and A/CONF.177/20/Add.1 (1995), Para. 42.

583 For example, as a means of empowering women in the economy, the Women's Protocol to the African Charter calls for specific State action to: "promote literacy among women": Protocol to the African Charter on Human and Peoples' Rights on the Rights of Women in Africa, Art. 12(2). (2003).

584 CRC General Comment No. 1: The Aims of Education. U.N. Doc. CRC/GC/2001/1, Para. 9.

585 Convention on the Elimination of All Forms of Discrimination against Women, G.A. res. 34/180, 34 U.N. GAOR Supp. (No. 46) at 193, U.N. Doc. A/34/46, *entered into force* Sept. 3, 1981, Art. 11.

586 Ibid., Art. 10.

587 Vienna Declaration and Programme of Action, World Conference on Human Rights, Vienna, Austria, 14-25 June 1993, U.N. Doc. A/CONF.157/23 (1993) [hereinafter Vienna Declaration and Programme of Action].

588 Beijing Declaration and Platform for Action, Fourth World Conference on Women, 15 September 1995, A/CONF.177/20 (1995) and A/CONF.177/20/Add.1 (1995), Para. 7 and 41.

589 CRC Committee General Comment No. 4: Adolescent Health and Development in the Context of the Convention on the Rights of the Child. UN Doc. CRC/GC/2003/4, Para. 20.

590 Example: Universal Declaration of Human Rights, Art. 16(2); International Covenant on Economic, Social and Cultural Rights, G.A. res. 2200A (XXI), 21 UN GAOR Supp. (No. 16) at 49, UN Doc. A/6316 (1966), 993 U.N.T.S. 3, *entered into force* Jan. 3, 1976, Art. 10(1); ICCPR, op. cit., Art. 23(3); See also: American Convention on Human Rights O.A.S Treaty Series No. 36, 1144 U.N.T.S 123, *entered into force* July 18, 1078, *reprinted in* Basic Documents Pertaining to Human Rights in the Inter-American System, OEA/Ser.L.V/II.82 doc.6 rev.1 at 25 (1992), Article 17(3). See also: League of Arab States. (1994) Arab Charter on Human Rights, Article 33, *reprinted in* 12 Int'l Hum. Rts. Rep. 893 (2005), *entered into force* March 15, 2008, Art. 3 [hereinafter Arab Charter].

591 CEDAW, General Recommendation 21, Equality in Marriage and Family Relations (Thirteenth Session, 1992), U.N. GAOR, 1994, Doc. No. A/47/38, Art. 16(2).

592 Committee on the Elimination of Discrimination against Women, General Recommendation No. 21: Equality in marriage and family relations, (Thirteenth session, 1992), UN Doc. A/49/38 at 1 (1994), reprinted in Compilation of General Comments and General Recommendations Adopted by Human Rights Treaty Bodies, UN Doc. HRI/GEN/1/Rev.6 at 250 (2003), Para. 36.

593 Report of the International Conference on Population and Development (1994), Cairo. UN Doc. A/CONF.171/13: Report to the ICPD (94/10/18) (1994), Para. 4.21.

594 The Prohibition of Child Marriage Act. (2006) Law No. 6 of 2007 (10 January 2007), Sec. 2

595 Ibid., Sec. 3.

596 Ibid., Sec. 10.

597 CRC Committee General Comment No. 4: Adolescent Health and Development in the Context of the Convention on the Rights of the Child. UN Doc. CRC/GC/2003/4, Para. 18.

598 Convention on the Rights of the Child, G.A. res. 44/25, annex, 44 UN GAOR Supp. (No. 49) at 167, UN Doc. A/44/49 (1989), *entered into force* Sept. 2 1990, Art. 32. See also: International Covenant on Economic, Social and Cultural Rights, G.A. Res. 2200 (XXI), U.N. GAOR, Supp. No. 16, at 49, U.N. Doc A/6313 (1966) 999 U.N.T.S. 3, Art. 10(3). [Hereinafter ICESCR]

599 Convention on the Rights of the Child, G.A. res. 44/25, annex, 44 UN GAOR Supp. (No. 49) at 167, UN Doc. A/44/49 (1989), *entered into force* Sept. 2 1990, Art. 32

600 CRC Committee General Comment No. 4: Adolescent Health and Development in the Context of the Convention on the Rights of the Child. UN Doc. CRC/GC/2003/4, Para. 18.

601 Beijing Declaration and Platform for Action, Fourth World Conference on Women, 15 September 1995, A/CONF.177/20 (1995) and A/CONF.177/20/Add.1 (1995), Para. 282(c).

602 Ibid.

603 ILO Convention No. 138. (1976) Minimum Age for Admission to Employment, Art. 1, Geneva: ILO.

604 Ibid., Art. 1.

605 Convention on the Elimination of All Forms of Discrimination against Women, G.A. res. 34/180, 34 UN GAOR Supp. (No. 46) at 193, UN Doc. A/34/46, *entered into force* Sept. 3, 1981, Art. 11

606 ILO Convention No. 138. (1976) Minimum Age for Admission to Employment, Art. 3(1), Geneva: ILO.

607 ILO. (1999) Recommendation No. 90: Concerning the Prohibition and Immediate Action for the Elimination of the Worst Forms of Child Labour, Adopted at the 87th Session, Para. 3.

608 ILO Convention No. 182. (1999) Convention concerning the Prohibition and Immediate Action for the Elimination of the Worst Forms of Child Labour, Art. 3 [hereinafter ILO Convention No. 182].

609 Report of the independent expert for the United Nations study on violence against children. (2006) U.N. Doc. A/61/299, Para. 113.

610 *Mme Hadijatou Mani Koraou v The Republic of Niger*, Judgement No. ECW/CCJ/JUD/06/08, 27 October 2008.

611 Ibid. Para. 9.

612 Ibid. Para. 9.

613 Ibid., Para. 84.

614 Ibid., Para. 14-15.

615 Ibid., Para. 86.

616 United Nations General Assembly. (2009) Resolution 63/156: Trafficking in Women and Girls, UN Doc. A/RES/63/156 (30 January 2009), Preamble.

617 Ibid., Para. 3.

618 Convention on the Rights of the Child, G.A. res. 44/25, annex, 44 UN GAOR Supp. (No. 49) at 167, UN Doc. A/44/49 (1989), *entered into force* Sept. 2 1990, Art. 34-35

619 League of Arab States. (1994) Arab Charter on Human Rights, Article 10, *reprinted in* 12 Int'l Hum. Rts. Rep. 893 (2005), *entered into force* March 15, 2008, Art. 10 [hereinafter Arab Charter]. See also: American Convention on Human Rights O.A.S Treaty Series No. 36, 1144 U.N.T.S 123, *entered into force* July 18, 1078, *reprinted in* Basic Documents Pertaining to Human Rights in the Inter-American System, OEA/Ser.L.V/II.82 doc.6 rev.1 at 25 (1992), Art. 6. See also: European Convention for the Protection of Human Rights and Fundamental Freedoms (1950), 213 U.N.T.S. 222, *entered into force* Sept. 3, 1953, Art. 4 [hereinafter European Convention].

620 Protocol to Prevent, Suppress and Punish Trafficking in Persons, Especially Women and Children, Supplementing the United Nations Convention Against Transnational Organized Crime, G.A. Res. 25, annex II, UN GAOR, 55th Sess., Supp. No. 49, at 60, UN Doc. A/45/49 (Vol. I) (2001), *entered into force* Sept. 9, 2003, Art. 3.

621 Compliance with obligations under specific treaties is observed by treaty monitoring bodies. For example, every five years States parties to the Convention on the Rights of the Child must report to the Committee on the Rights of the Child on progress to implement the Convention. The Committee then issues 'Concluding observations', with recommendations on what the State should do to improve implementation of the rights in the Convention.
622 Example: International Covenant on Economic, Social and Cultural Rights, G.A. Res. 2200 (XXI), UN GAOR, Supp. No. 16, at 49, UN Doc A/6313 (1966) 999 U.N.T.S. 3, Art 2(1). [Hereinafter ICESCR].
623 Convention on the Rights of the Child, G.A. res. 44/25, annex, 44 UN GAOR Supp. (No. 49) at 167, UN Doc. A/44/49 (1989), *entered into force* Sept. 2 1990, Art. 28.
624 See: Human Rights Watch. (2008) Perpetual Minors: Human Rights Abuses Stemming from Male Guardianship and Sex Segregation in Saudi Arabia, New York: Human Rights Watch, 24.
625 Ibid., pp. 25-26.
626 Universal Declaration of Human Rights, G.A res 217A (III), U.N Doc A/810 at 71 (1948), Art. 2.
627 International Covenant on Civil and Political Rights, adopted Dec. 16, 1966, G.A Res 2200A (XXI), UN GOAR, 21st Sess., Supp. No. 16, at 52, UN Doc A/6313 (1966) 999 U.N.T.S. 171 (*entered into force* Mar. 23, 1976), Art. 2(1). [Hereinafter ICCPR]
628 International Covenant on Economic, Social and Cultural Rights, G.A. Res. 2200 (XXI), UN GAOR, Supp. No. 16, at 49, UN Doc A/6313 (1966) 999 U.N.T.S. 3, Art. 2. [Hereinafter ICESCR].
629 Convention on the Rights of the Child, G.A. res. 44/25, annex, 44 UN GAOR Supp. (No. 49) at 167, UN Doc. A/44/49 (1989), *entered into force* Sept. 2 1990, Art. 2(1) [hereinafter CRC].
630 Convention on the Elimination of All Forms of Discrimination against Women, G.A. res. 34/180, 34 UN GAOR Supp. (No. 46) at 193, UN Doc. A/34/46, *entered into force* Sept. 3, 1981, Art. 2.
631 Convention on the Elimination of All Forms of Discrimination against Women, G.A. res. 34/180, 34 U.N. GAOR Supp. (No. 46) at 193, U.N. Doc. A/34/46, *entered into force* Sept. 3, 1981, Art. 1. The Protocol to the African Charter on Human and Peoples' Rights on the Rights of Women in Africa contains a similar definition: "Discrimination against women means any distinction, exclusion or restriction or any differential treatment based on sex and whose objectives or effects comprise or destroy the recognition, enjoyment or the exercise by women, regardless of their marital status, of human rights and fundamental freedoms in all spheres of life": Adopted by the 2nd Ordinary Session of the Assembly of the Union, Maputo, CAB/LEG/66.6 (Sept. 13, 2000); *reprinted in* African Human Rights Law Journal, vol. 1, pg.40, *entered into force* Nov. 25, 2005, art. 1(f) [hereinafter Women's Protocol to the African Charter].
632 Convention on the Elimination of All Forms of Discrimination against Women, G.A. res. 34/180, 34 UN GAOR Supp. (No. 46) at 193, UN Doc. A/34/46, *entered into force* Sept. 3, 1981, Art. 1.
633 European Convention for the Protection of Human Rights and Fundamental Freedoms (1950), 213 U.N.T.S. 222, *entered into force* Sept. 3, 1953, Art. 14 [hereinafter European Convention]. See also: American Convention on Human Rights, O.A.S. Treaty Series No. 36, 1144 U.N.T.S. 123, *entered into force* July 18, 1978, *reprinted in* Basic Documents Pertaining to Human Rights in the Inter-American System, OEA/Ser.L.V/II.82 doc.6 rev.1 at 25 (1992), Art. 1 [hereinafter American Convention]. See also: League of Arab States. (1994) Arab Charter on Human Rights, Article 3, *reprinted in* 12 Int'l Hum. Rts. Rep. 893 (2005), *entered into force* March 15, 2008, Art. 3. See also: The African [Banjul] Charter on Human and Peoples' Rights, adopted June 27, 1981, OAU Doc. CAB/LEG/67/3 rev. 5, 21 I.L.M. 58 (1982), *entered into force* Oct. 21, 1986, Art. 2. See also: Protocol to the African Charter on Human and Peoples' Rights on the Rights of Women in Africa. (2003). See also: African Charter on the Rights and Welfare of the Child, OAU Doc. CAB/LEG/24.9/49 (1990), *entered into force* Nov. 29, 1999, Art. 3
634 Beijing Declaration and Platform for Action, Fourth World Conference on Women. (1995) A/CONF.177/20 and A/CONF.177/20/Add.1, Paras. 152-212.
635 Ibid, Paras. 259-285.
636 UN General Assembly, Resolution. (2000) Adopted by the General Assembly. S-23/3: Further actions and initiatives to implement the Beijing Declaration and Platform for Action, UN Doc. A/RES/S-23/3, Para. 33 [hereinafter Beijing +5].
637 Ibid. Follow-up: Beijing Declaration and Platform for Action, Fourth World Conference on Women, 15 September 1995, A/CONF.177/20 (1995) and A/CONF.177/20/Add.1 (1995), Para. 26
638 UN General Assembly, Resolution 41/128. (1986). Declaration on the Right to Development, UN Doc A/RES/41/128, Art. 8.
639 Committee on the Rights of the Child. (2009) General Comment No. 11: Indigenous children and their rights under the Convention, U.N. Doc. CRC/C/GC/11, Paras. 41, 49, 69 and 72.
640 For example, see: Beijing Declaration and Platform for Action, Fourth World Conference on Women, 15 September 1995, A/CONF.177/20 (1995) and A/CONF.177/20/Add.1 (1995), Para. 259-273.
641 Convention on the Rights of the Child, G.A. res. 44/25, annex, 44 UN GAOR Supp. (No. 49) at 167, UN Doc. A/44/49 (1989), *entered into force* Sept. 2 1990, Art. 12-17. The World Fit for Children +5 Declaration of 13 December 2007 also highlights a child's right to participation: "As we welcome the voices and the views of children, including adolescents … we strive to strengthen their participation in the decisions that affect them, in accordance with their age and maturity": UN General Assembly, Resolution 62/88, Declaration of the commemorative high-level plenary meeting devoted to the follow-up to the outcome of the special session on children, UN Doc. A/RES/62/88 (2008), Para. 5
642 Convention on the Elimination of All Forms of Discrimination against Women, G.A. res. 34/180, 34 UN GAOR Supp. (No. 46) at 193, UN Doc. A/34/46, *entered into force* Sept. 3, 1981, Art. 7.
643 The African [Banjul] Charter on Human and Peoples' Rights, adopted June 27, 1981, OAU Doc. CAB/LEG/67/3 rev. 5, 21 I.L.M. 58 (1982), *entered into force* Oct. 21, 1986, Art. 9(1)(c) [hereinafter African Charter].

644 Convention on the Rights of the Child, G.A. res. 44/25, annex, 44 UN GAOR Supp. (No. 49) at 167, UN Doc. A/44/49 (1989), *entered into force* Sept. 2 1990, Art. 7(1). See also: International Covenant on Civil and Political Rights. U.N.T.S. No. 14668, Vol. 999 (1976), Art. 24(2).
645 Human Rights Committee, General Comment No. 17: Rights of the Child (Art. 24): 07/04/89. CCPR General Comment No. 17. UN Doc. HRI/GEN/Rev.8 (2006), Para. 7.
646 International Covenant on Civil and Political Rights. U.N.T.S. No. 14668, Vol. 999 (1976), art. 16 and 26.See also: American Convention on Human Rights O.A.S Treaty Series No. 36, 1144 U.N.T.S 123, *entered into force* July 18, 1078, *reprinted in* Basic Documents Pertaining to Human Rights in the Inter-American System, OEA/Ser.L.V/II.82 doc.6 rev.1 at 25 (1992), Art. 3, 4. See also: League of Arab States. (1994) Arab Charter on Human Rights, Article 11 and 22, *reprinted in* 12 Int'l Hum. Rts. Rep. 893 (2005), *entered into force* March 15, 2008, Art. 3 [hereinafter Arab Charter]. See also: The African [Banjul] Charter on Human and Peoples' Rights, adopted June 27, 1981, OAU Doc. CAB/LEG/67/3 rev. 5, 21 I.L.M. 58 (1982), *entered into force* Oct. 21, 1986, Art. 3 [hereinafter African Charter].
647 Human Rights Watch. (2008) Perpetual Minors: Human Rights Abuses Stemming from Male Guardianship and Sex Segregation in Saudi Arabia, New York: Human Rights Watch, p. 24.
648 See e.g., Committee on the Rights of the Child: General Comment No. 7 (2005): Implementing Child Rights in Early Childhood, .N. Doc. CRC/C/GC/7/Rev.1 (2006), Para. 25.
649 United Nations Economic and Social Affairs. (2007) World Population Prospects: The 2006 Revision Highlights [Internet]. www.un.org/esa/population/publications/wpp2006/WPP2006_Highlights_rev.pdf [Accessed 28 May 2009].
650 UNICEF. (2009) State of the World's Children, p. 48-49[Internet]. www.unicef.org/sowc09/docs/SOWC09_Table_8.pdf [Accessed 28 May 2009].
651 Social Institutions & Gender Index. (2009) Pakistan [Internet]. http://genderindex.org/country/pakistan [Accessed 2 June 2009].

Information on Girls

A list of links to websites, reports, research institutions, databases and agencies working on gender-based discrimination, with a particular focus on girls and young women.

Civil Society Organisations

Amnesty International (Stop Violence Against Women) is a campaign which strives to end violence against women and girls in times of peace as well as war. Its main themes are the empowerment of women, violence against women perpetrated by the state and the implementation of existing laws on rape and sexual violence. For more information visit: *www.amnesty.org/en/campaigns/stop-violence-against-women*

Campaign for Female Education (CAMFED) is an organisation which strives to eradicate poverty in Africa through girls' education and female empowerment. It focuses on rural areas where girls are more likely to be left behind and uses a long-term strategy to ensure that the girls are able to complete their education. Its model has four stages. Girls complete primary and secondary school, then receive business training for their own economic empowerment and finally are able to lead change in their community. For more information visit: *www.camfed.org*

European Women's Lobby is the largest umbrella organisation of women's associations in the EU. Its goal is to promote gender equality in Europe and it is active in several areas including social policy and employment, asylum and immigration and international action. More information can be found at: *www.womenlobby.org*.

Forum of African Women Educationalists (FAWE) is a pan-African NGO founded by five female ministers of education. It works to improve access and quality of education to girls in the region. It has national chapters in 35 African countries. More information can be found at *www.fawe.org*.

Girl Guides – see World Association of Girl Guides and Girl Scouts

Girls, Inc is a non-profit organisation dedicated to empowering girls. It provides educational opportunities to girls in the most vulnerable sections of society in the United States. For more information visit: *www.girlsinc.org*.

Human Rights Watch (Children's Rights Division) works on children's rights in the areas of: child labour, child soldiers, education, HIV and AIDS, street children, juvenile justice, refugees and migrants, violence against children, orphans and abandoned children and violence against children. It has published several reports relating to these issues which can be found at: *www.hrw.org/en/publications/reports/669/related*.

Inter-African Committee on Traditional Practices Affecting the Health of Women and Children works to protect the rights of women and girls through campaigning to end female genital cutting as well as other harmful traditional practices. Of particular interest are its 'Glossary on Violence against Women' and other relevant publications which can be found at: *www.iac-ciaf.com/iacpublications.htm*.

International Save the Children Alliance works to improve children's rights worldwide. Working in over 120 countries it operates in emergency situations as well as long term development. Its Rewrite the Future campaign is the first to include all 27 members of the alliance and focuses on securing education for children out of school in conflict zones. Campaign publications relevant to this report can be found at: *www.savethechildren.net/alliance/what_we_do/rewritethefuture/resources/publications.html*.

Save the Children also produces a yearly State of the World's Mothers Report. The 2009 Report entitled The State of the World's Mothers: Investing in the Early Years can be found here: *www.savethechildren.org/publications/state-of-the-worlds-mothers-report/state-worlds-mothers-report-2009.pdf*.

Ipas is an organisation focused on increasing women's ability to assert their sexual and reproductive rights. It works in several areas, focusing on sexual violence and youth. It works in advocacy, research, training health workers in safe abortion techniques and technologies and advocacy. For more information visit: *www.ipas.org/Index.aspx*.

NGO Working Group on Girls' Rights is an international network dedicated to the development and well-being of girls through all stages of their youth. It aims to ensure domestic implementation of international standards as well as promote advocacy of girls' issues in international policy and promoting girls' active participation as agents of change. More information can be found at: *www.girlsrights.org*

Soroptimist International is an organisation for women in management and professions who work to advance women's status and human rights. Through advocacy, awareness and action, 'soroptimists' work towards social justice and women's empowerment. For more information visit: *www.soroptimistinternational.org/index.html*.

Street Kids International is an international organisation working with street children all around the world. It trains youth workers to disseminate information on various issues affecting street kids such as sexual health and drug use. It runs a street work programme which trains children in how to make a safe and productive living. It also works to raise awareness and develop a global network of organisations working for street children. For more information visit: *www.streetkids.org*.

Womenkind Worldwide aims to promote women as a force for change in development. It works in 15 developing countries funding projects tied to women's legal rights and self-empowerment. An interesting report on female empowerment entitled 'Speaking Out: Promoting Women as Decision-makers Worldwide' can be found at: *www.womankind.org.uk/upload/Speaking%20Out%20Feb%2008.pdf*.

Women's World Summit Foundation has consultative status with the UN and acts to promote the rights of women and children. Recognising that women and children represent a vulnerable constituency with almost no say in their own development and rights, the organisation strives to alert governments and international bodies to take an active role in the empowerment of women and children. More information can be found at: *www.woman.ch*

World Association of Girl Guides and Girl Scouts works worldwide to provide a non-formal education through which girls can gain life skills and self-development. It reaches approximately 10 million girls through 145 member organisations. For more information visit: *www.wagggsworld.org/en/home*.

World Vision International is a relief, advocacy and development organisation working with children and families. For more information visit: *www.worldvision.org*

YWCA is a global network empowering women around the world to enact social and economic change. It works with 25 million women and girls in 22,000 communities. It works in four priority areas: peace with justice, human rights, women's health and HIV and AIDS, and sustainable development. For more information visit: *www.worldywca.info*

Partnerships

The Coalition for Adolescent Girls is a campaign founded by the United Nations Foundation and the Nike Foundation, and it is committed to driving public and private investment in adolescent girls. Information regarding the campaign can be found here: *www.coalitionforadolescentgirls.org*

World Bank Adolescent Girls Initiative is an initiative hoping to improve girls' employment prospects tomorrow with training and education today. It works in partnership with the governments of Australia, the United Kingdom, Denmark, Sweden and Norway. It is also working in partnership with private sector firms

including Cisco, Standard Chartered Bank and Goldman Sachs. Besides preparing girls for the labour market, the initiative also offers incentives to employers to hire and train girls. For more information visit: *http://go.worldbank.org/I5PX4JETM0*.

Multi-Laterals

Organisation for Economic Cooperation and Development (OECD) is an organisation which brings together governments committed to democracy and the market economy. Its OECD Development Centre has created Wikigender, a project which provides a forum through which to exchange and collect information on gender issues. Wikigender aims to look at social institutions and inequality and is a pilot project for the OECD Global Project on Measuring the Progress of Societies. Like other 'wiki' programmes, Wikigender is open to all to use. For more information visit: *www.wikigender.org*.

The **World Bank** works closely with other development organisations towards improving girls' education. It finances projects in developing countries as well as providing technology and financial assistance to countries with high gender disparities in education. Of particular interest to this report is its 'Girls' Education in the 21st Century: Gender Equality, Empowerment and Economic Growth Report' which clearly outlines the rates of return on girls' education and looks at the links between education and female labour force participation (Chapters 4 and 5): *http://siteresources.worldbank.org/EDUCATION/Resources/278200 1099079877269/547664-1099080014368/DID_Girls_edu.pdf*.
Other excellent resources from the World Bank on girls' empowerment can be found at: *http://go.worldbank.org/B9VQI8YJT0*.

Research

Asia Pacific Women's Watch is a regional network of women's organisations. It works to improve women's rights by working with other NGOs, national governments and the UN. More information can be found at: *www.apww.isiswomen.org*.

Association for Women's Rights in Development (AWID) is an international organisation working for women's rights, gender equality and development. It works to build alliances and provide capacity-building within the feminist movement and influence international institutions to advance women's issues. AWID provides current and up-to-date information on women's rights in the news; as well as profiling recent research and information on a multitude of topics, themes and countries. See: *www.awid.org*
Also, a profile of the 'young feminist activism program' can be found here: *www.awid.org/eng/About-AWID/AWID-Initiatives/Young-Feminist-Activism-Program*

Centre for Global Development (CGDev) is a non-profit policy research organisation focusing on reducing poverty. Of particular interest to girls is its report 'Girls Count: a Global Investment and Action Agenda' which can be found at: *www.cgdev.org/files/15154_file_GirlsCount*.

Child Rights Information Network (CRIN) is a global network of children's organisations which coordinates and promotes information on child rights. It presses for child rights, not charity, to be at the top of the global agenda. It has a membership of 2,000 organisations and its search facilities can be narrowed down by region or theme, with extensive information concerning children's legal rights.

It is currently running a campaign for a complaints mechanism to be added to the CRC. For more information concerning child rights mechanisms see *www.crin.org/docs/CRINmechs.pdf* and for information on the campaign see *www.crin.org/law/CRC_complaints/*.

Commonwealth Secretariat Gender Division works to strengthen government and civil society capacity to promote and achieve gender equality. More information can be found at: *www.thecommonwealth.org/subhomepage/34021/gender/*. Publications relevant to this report include Naila Kabeer: *Mainstreaming Gender in Social Protection for the Informal Economy* (2008) and Naila Kabeer: *Gender Mainstreaming in Poverty Eradication and the Millennium Development Goals: A Handbook for Policy-makers and Other Stakeholders* (2003).

The Institute of Development Studies (IDS) runs the BRIDGE project which works to bridge the gap between theory, policy and practice with gender information. Of interest to this report is its 2007 report 'Putting Gender Back in the Picture: Rethinking Women's Economic Empowerment' available from: *www.bridge.ids.ac.uk/reports/BB19_Economic_Empowerment.pdf*.

International Centre for Research on Women (ICRW) is an organisation which works on research, technical support for capacity building and advocacy. Its research focus includes: adolescence, HIV and AIDS, food security and nutrition, economic development, reproductive health and violence against women. Regarding girls, it works towards improving sexual and reproductive rights and combating child marriage. Its many publications on the subject can be found at: *http://catalog.icrw.org/pubsearch.htm*.

International Women's Rights Action Watch (IWRAW) Asia Pacific Based in the South, IWRAW works to promote domestic implementation of international human rights standards. It focuses on the CEDAW, facilitating a flow of information from the international to the domestic to ensure that women worldwide are aware of their rights. More information can be found at: *www.iwraw-ap.org*.

The Population Council is an international non-governmental organisation conducting research into population issues worldwide. It is merging its research areas into three headings: HIV and AIDS, Poverty, Gender & Youth and Reproductive Health. Research relevant to this report includes the report 'Growing Up Global: The Changing Transitions to Adulthood in Developing Countries' which can be found at: *www.popcouncil.org/mediacenter/PresskitNAS.html*, the 'Enhancing the Benefits of Girls' Livelihoods Initiative' briefing paper, which can be found at: *www.popcouncil.org/pdfs/TABriefs/PGY_Brief17_Livelihoods.pdf* and the Poverty, Gender and Youth Working Papers which can be found at: *www.popcouncil.org/publications/wp/index.html*.

Vital Voices is a global partnership that aims to empower women worldwide. It continues the work of the Vital Voices Democracy Initiative which was founded by then First Lady Hillary Clinton and former US Secretary of State Madeleine Albright. Working in partnership with organisations such as the ExxonMobil Foundation, the Bill and Melinda Gates Foundation and the Nike Foundation, it works to train women leaders and entrepreneurs around the world who can then go back and train women in their own communities. Of particular interest is its Vital Voices Radio which airs interviews with influential leaders in different sectors: *www.vitalvoices.org/desktopdefault.aspx?page_id=448*.

Women in Development Europe (WIDE) is an umbrella organisation of European women's organisations which monitors and influences economic and development policy from a feminist perspective. It produces a monthly e-newsletter on its activities and news relating to gender and development. To sign up for the newsletter follow this link: *www.wide-network.org/blocks/join.jsp*.

Database

DevInfo is a powerful database combining three databases to review the implementation of the Millennium Development Goals. Of particular interest is its 'Facts. You decide' page which shows statistics on each of the MDGs. It can be found here: *www.devinfo.org/di_facts.html*.

Gender Institutions and Development Database (OECD): The OECD Gender, Institutions and Development Database (GID-DB) represents a new tool for researchers and policy makers to determine and analyse obstacles to women's economic development. It covers a total of 160 countries and comprises an array of 60 indicators on gender discrimination. The database has been compiled from various sources and combines in a systematic and coherent fashion the current empirical

evidence that exists on the socio-economic status of women. *www.oecd.org/document/16/0,3343,en_2649_33935_39323280_1_1_1_1,00.html*.

WomenWatch provides information and resources on gender equality and women's empowerment. The girl child is one of its critical areas of concern. It is a useful source of information as it provides clear and easy access to the various UN conventions, bodies and activities relating to gender in a user-friendly way. Information specifically related to the girl child can be found at: *www.un.org/womenwatch/directory/the_girl_child_3012.htm*

Business Sector

The Girl Effect is a shared initiative by the Nike Foundation and the NoVo Foundation to create opportunities for girls. It maps the 'girl effect', showing how girl empowerment can impact the girl, her community and humanity at large and also provides tools and information for private employers, NGOs, IGOs and policymakers on how to empower girls. The 'It's Your Move' report can be found at: *www.girleffect.org/downloads/Girl_Effect_Your_Move.pdf*.

The 2009 World Economic Forum Annual Meeting in Davos had a special panel devoted to the Girl Effect.

Goldman Sachs 10,000 Women is an initiative that works to provide under-served women with business and management education and to expand entrepreneurial talent in developing countries. Its goal is to provide 10,000 women with a business and management education over the next five years. 10,000 Women works with development, NGO and educational actors. More information on the initiative can be found at: *www.10000women.org/index.html*.

Standard Chartered Bank – 'Goal': works to empower women in their communities in India through netball in order to help work towards the MDGs. Working with grass-roots NGOs, it reaches 3,500 young women in Delhi. To find out more about Standard Chartered's MDG projects see: *www.standardchartered.com/sustainability/our-approach/millennium-development-goals/en/index.html*.

World Economic Forum runs a Women Leaders and Gender Parity Programme which strives to promote female leadership and close the gender gap. It produces a Global Gender Gap Report which includes a full ranking of 128 countries from both the developing and developed world. It also monitors the change in rank from previous years to map improvements in the gender gap. The 2007 report can be found here: *www.weforum.org/pdf/gendergap/report2007.pdf*.

UN Agencies

International Labour Organisation (ILO) is a UN body that works towards labour rights and standards. Its Bureau for Gender Equality advises offices on promoting gender equality. It also coordinates the ILO Gender Network. Its 2009 Global Employment Trends for Women can be found at: *www.ilo.org/wcmsp5/groups/public/---dgreports/---dcomm/documents/publication/wcms_103456.pdf*.

Also, the ILO **'Gender Equality at the Heart of Decent Work' Campaig**n lasted from June 2008 to June 2009. Built around decent work conditions, the campaign aimed to highlight gender equality issues in the workplace as well as promote ratification of ILO gender equality labour standards. More information can be found at *www.ilo.org/gender*.

An interesting document by the campaign entitled 'Youth Employment, Breaking Gender Barriers for Young Women and Men' can be found at: *www.ilo.org/wcmsp5/groups/public/---dgreports/---gender/documents/publication/wcms_097919.pdf*.

United Nations Children's Fund (UNICEF) focuses on child development, education and gender equality, HIV and AIDS, child protection and policy advocacy. It established the Innocenti Research Centre to provide it with research and data. Of particular interest to girls is the 2007 'State of the World's Children Report – Women and Children: the Double Dividend of Gender Equality': *www.unicef.org/sowc07/docs/sowc07.pdf* and the 2009 State of the World's Children Report: 'Maternal and Newborn Health': *www.unicef.org/sowc09/docs/SOWC09-FullReport-EN.pdf*.

UN Commission on the Status of Women is a commission of the Economic and Social Council dedicated to gender equality and the advancement of women. Of particular interest are the theme of the 53rd Session on 'The equal sharing of responsibilities between women and men, including care-giving in the context of HIV and AIDS' which can be found at: *www.un.org/womenwatch/daw/csw/53sess.htm* and the interactive panellists' papers for the session on 'The Gender Perspectives of the Financial Crisis' which can be found at: *www.un.org/womenwatch/daw/csw/csw53/panel-financialcrisis.html*

United Nations Development Fund for Women (UNIFEM) Since its establishment in 1976, UNIFEM has worked to improve the lives of women in the developing world. It works on gender issues in four different areas: reducing feminised poverty, ending violence against women, reversing the spread of HIV and AIDS among women and girls and achieving gender equality in democratic governance in times of peace as well as war. UNIFEM produces a variety of publications and reports which can be purchased or downloaded. *www.unifem.org*. Of particular interest to this report is their 2005 report: 'Progress of the World's Women 2005: Women, Work & Poverty' which provides important and useful analysis of women's work in the informal sector: *www.unifem.org/resources/item_detail.php?ProductID=48*

United Nations Development Programme (UNDP) is the UN's development organisation and works on the ground in 166 countries. Its yearly Human Development Report monitors development on a national, regional and international level, and can be found at: *http://hdr.undp.org/en/reports/*. The 1995 Report focused specifically on gender: *http://hdr.undp.org/en/reports/global/hdr1995/chapters/*. Of particular interest: Its Human Development Index (HDI) measures a country's development by considering education, life expectancy and income, but it also produces indices specific to gender: the Gender Development Index and the Gender Empowerment Index which can be found at: *http://hdr.undp.org/en/statistics/indices/gdi_gem/*.

It also runs a **Millennium Campaign** to support and promote awareness of the MDGs. The campaign produces 'The Millennium Girls Report' which summarises the data and achievements of all the MDGs. It can be found at: *www.un.org/millenniumgoals/pdf/The%20Millennium%20Development%20Goals%20Report%202008.pdf*.

The Millennium Project was commissioned to come up with a concrete action plan on development. Of particular interest to this report was its 2005 report 'Taking Action: achieving gender equality and empowering women', see Chapter 7 on 'Reducing Gender Inequality in Employment'. The report can be found at: *www.unmillenniumproject.org/documents/Gender-complete.pdf*.

UN Foundation The Foundation's Women and Population section has been working to empower women and girls worldwide. It has funded projects on eradicating fistula and promoting girls' education. It also works to put adolescent girls on the international agenda. More information can be found at: *www.unfoundation.org/our-impact/empowering-women-girls/?priority_area=support-adolescent-girls*.

The UN Foundation provides a vehicle through which donors can support the UN's work on girls – The Girl Fund. *www.thegirlfund.org*.

United Nations Girls Education Initiative (UNGEI) was established in 2000 to narrow the gender gap in primary and secondary education. While it works under UNICEF, it is a worldwide movement that utilises national, regional and international institutions to mobilise and assist governments to ensure that girls have an equal access to education. Its 'Gender Achievement and Prospects' in Education (GAP) projects work to assess progress towards MDG2 (universal primary education by 2015) and identify obstacles and innovations. The GAP Report can be found at: *www.ungei.org/gap/pdfs/unicef_gap_low_res.pdf*.

Of particular interest: In 2009 UNGEI in East Asia and the Pacific produced a report entitled 'Making Education Work: the Gender Dimension of the School to Work Transition' (*www.ungei.org/resources/files/UNC_UNGEI3_130109_Final_Web.pdf*).

UN Interagency Task Force on Adolescent Girls works to put adolescent girls on the international agenda. In partnership with the UN Foundation, it is co-chaired by UNFPA and UNICEF and includes UNESCO, UNIFEM, ILO and WHO. It targets adolescent girls, especially those aged 10 to 14. For more information contact the task force at laski@unfpa.org or mperisic@unicef.org.

United Nations Population Fund (UNFPA) uses population data to ensure that every man, woman and child has the right to a healthy life. It affects women by focusing on reproductive health and gender equality. It produces a yearly 'State of the World's Population' report, several of which have focused on gender. The 2008 Report focuses on 'Culture, Gender and Human Rights': *www.unfpa.org/upload/lib_pub_file/816_filename_en-swop08-report.pdf*

2006 focused on 'Women and International Migration': *www.unfpa.org/upload/lib_pub_file/650_filename_sowp06-en.pdf* and the 2005 report focused on 'Gender Equity, Reproductive Health and the Millennium Development Goals': *www.unfpa.org/upload/lib_pub_file/493_filename_en_swp05.pdf*

Also, The UNFPA 'Campaign to End Fistula' (*www.endfistula.org/q_a.htm*) works to foster awareness and prevention of a debilitating condition that affects many women and girls in the developing world who do not have access to health care during childbirth.

UN Programme on Youth is the UN's focus centre on youth. It produces a biannual World Youth Report. It has several areas of concern, one of which is girls and young women. Information regarding its work on girls and young women can be found at: *www.un.org/esa/socdev/unyin/wpaygirls.htm*

About Plan International

Founded over 70 years ago, Plan is one of the oldest and largest international development agencies in the world. We work in 48 developing countries across Africa, Asia and the Americas. Plan directly supports more than 1.5 million children and their families, and indirectly supports an estimated further 9 million people who live in communities that are working with Plan. We make long-term commitments to children in poverty and assist as many children a possible, by working in partnerships and alliance with them, their families, communities, civil society and government, building productive relationships and enabling their voices to be heard and recognised in issues that affect them.
Plan is independent, with no religious, political or governmental affiliations.

Our vision

Plan's vision is of a world in which all children realise their full potential in societies that respect people's rights and dignity.

Our mission

Plan aims to achieve lasting improvements in the quality of life of deprived children in developing countries, through a process that unites people across cultures and adds meaning and value to their lives, by:

- enabling deprived children, their families and their communities to meet their basic needs and to increase their ability to participate in and benefit from their societies;
- building relationships to increase understanding and unity among peoples of different cultures and countries;
- promoting the rights and interests of the world's children.

http://plan-international.org/what-you-can-do/campaigns/because-i-am-a-girl-campaign

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