IT'S NO BIG DEAL.
JUST THE FUTURE OF HUMANITY.
THE GIRL EFFECT: YOUR MOVE.

Whether you are a funder, a policymaker, a business or an NGO, the girl effect needs you to act today. We’re not talking generally this, or vaguely that. We’re talking specific actions and opportunities you can take to deliver the girl effect.

05 THE BIG DEAL
How girls are excluded today, how much it’s costing us, and what we’re missing out on. This is not rhetoric. See the numbers here.

10 WORKING WITH GIRLS
Whatever you do, it can include girls. Twelve ways to sharpen your work to include girls – and accelerate progress for everyone.

21 TAKE THE TEST
Already include girls in what you do? Test yourself to see if your answer is assumption or fact. There’s a test for each of you.

34 WHO’S DOING SOMETHING
There’s something afoot. See who else is making it happen.

35 MAPPING THE GIRL EFFECT
Compiled for the first time, these maps show the world of 600 million girls. See how one in ten people on the planet are starting behind, and staying behind.

HAVE FEEDBACK? WE WANT TO HEAR IT.
Email info@girleffect.org with “Your Move: Feedback” in the subject line.
WHAT IF THERE WAS AN UNEXPECTED SOLUTION?
If you only do one thing for the 600 million girls in the developing world, do this: spend time with an adolescent girl who is involved in a program or business you support. You’ll learn something.

In Kenya, 1.6 million girls are high school dropouts. If they could finish their secondary education, they would make 30% more money – and contribute $3.2 billion to the Kenyan economy every year.

THE NEW MATH

Or – they could become one of Kenya’s 204,000 adolescent mothers instead, and lose the economy $500 million a year. A three billion upside against a half billion downside.
HOW TO ADD $3B TO A DEVELOPING ECONOMY.

Start with a 12-year-old girl – say, in Kenya. Don’t take her out of school when she’s old enough to bring in a dowry. Keep her there through secondary school, then connect her to a decent job. Thanks to those extra years in school, now she’s bringing in $2,000 more a year.

That’s a 30% lifetime income increase, so her whole family just got a lift – a family that’s smaller, healthier and better-nourished, also thanks to her education.

Now: multiply her increased income by the 1.6 million out-of-school girls in Kenya and you’ve got a $3.2 billion increase in national income every year, all else being equal.

The numbers get bigger. Over their lifetime, those girls could boost their economy by $27.4 billion by virtue of their education, $25 billion if they delay childbirth, and $1.6 billion if they stay HIV-free.

Or – as uneducated mothers at high risk for HIV – they can be a multi-billion dollar cost to society, and endure a lifetime of hardship and suffering.

This isn’t just about Kenya. This is true all over the world. There’s a significant reward for including girls, and a material cost of excluding them.
COST AND REWARD
THE BIG DEAL
WORKING WITH GIRLS
TAKE THE TEST
WHO’S DOING SOMETHING
MAPPING THE GIRL EFFECT

THE COST OF EXCLUSION:
Here’s how one girl drives economic loss.

HER CONTRIBUTION TO HER NATION

TIME

12-YEAR-OLD GIRL IN KENYA

She’s one of the 600 million adolescent girls in the developing world. She will receive less than two cents of every international aid dollar.

Her burden of domestic chores makes it hard to get to school and to study.

Right now she’s in school and HIV-free, but as she gets older she is five times more likely to become HIV-positive than her brother or other boys in her community.

If there’s a youth project in her community, there’s only a one in five chance she’s participating.

3 YEARS LATER

She’s pulled out of school, as her family can only afford her brother’s education. Instantly her lifetime earning potential is reduced by 30% — in a best-case scenario.

She gets pregnant and can’t take a job that would pay her $2,500 annually.

With unplanned health care costs and no government child support, she has to find an additional $600 that year.

Her community views her and her family as an economic burden, and isolates her further.

Her situation is not unique: In 2003, 1.6 million adolescent girls had dropped out of secondary school. That’s a 64% drop out rate.

204,000 adolescent girls become pregnant in Kenya each year. Combined, their lost income could add $504M to the GDP – the same value as Kenya’s construction sector.

GIRL WHEN SHE’S OLDER

She becomes HIV-positive — and so do her next three children. With a 9% HIV treatment rate in Kenya, prospects are bleak for life expectancy.

Over 260,000 girls in her age group were HIV-positive in 2003, placing a huge demand on national health care budgets. As they pass along the virus, costs only rise.

It’s unlikely her children will finish schooling.

Her amount of foregone earnings climb over time. Multiply her foregone lifetime earnings by the other 204,000 girls who became mothers at the same time, and that’s $25 billion that is not brought into Kenya’s economy.

Her other daughter should be able to live a productive life, but she is also pulled out of school early, robbing her of her future earning capacity.

The cycle continues repeating itself.

HER CHILDREN WHEN THEY’RE OLDER

Her three HIV-positive children are denied a lifetime of earnings, as well as social and human capital. They join millions of children who could have made a lifetime contribution to their communities and economy.

There is an enormous drain on health care costs, with no immediate reduction on HIV incidence.

Her other daughter should be able to live a productive life, but she is also pulled out of school early, robbing her of her future earning capacity.

The cycle continues repeating itself.

This scenario repeats in all developing countries. Can the world afford to not invest in girls?
THE REWARD OF INCLUSION:
Here’s how a girl can deliver economic growth.

She’s the most powerful force of change on the planet.
Now pretend that you can fix this picture.
YOU WERE A TEENAGER ONCE

You know everything changes with puberty: your body, your social circle, your economic value and needs. But Mahmuda’s life-changes affect more than just her. At 17, she is a school dropout, a child bride and the mother of a sick baby.
IT'S NOT THAT HARD.

We don’t have to start new programs for girls. We can fit girls into the work we’re doing. The return for our effort? When we use our resources to improve girls’ lives, benefits accelerate for everyone, now and in the future. That’s the girl effect – a high return investment.

If you want to fit girls into your work, just aim for this one goal: catching her at the right time.

When a girl hits adolescence, her world changes. If she has to walk far away to school, she’s now at risk for assault. If her family is poor, she is now marriageable, and they are forced into a sad, but practical, financial decision. If she needs to support herself, her body is now her asset.

When that window of change opens, it can slam shut fast, and forever. If she drops out of school, gets married, becomes pregnant and is exposed to HIV, the results are irreversible for her and her family.

But it doesn’t need to. That change is predictable. We can reach girls precisely at this moment of transition, with what they need to take a different course.

Here, you’ll find twelve guidelines to show you how. They pose a dozen ways to sharpen your work to keep girls, and the world, on a positive path.
TWELVE BY TWELVE.

A 12-year-old girl is right on the edge. What happens to her in the next three years – 36 months – will set the course of her whole life, her future kids’ lives, her future grandkids’ lives. If these 12 factors are present in her life, things look good for all of them.

START WITH FIVE.

How to set the stage for the girl who can offer the greatest change, for herself, her family and her community:

1  FIND HER
It’s the most vulnerable girl whose life will improve the most, and who will bring the greatest return back to her community.

2  MEET HER GATEKEEPERS
Changing girls’ lives means gaining the trust of her community, and addressing their attitudes about girls.

3  RECRUIT HER
Girls aren’t just out and about. Where and how you meet a girl already tells you something about her.

4  GIVE HER SPACE
A safe space for her and her friends to meet doesn’t sound like much, but it’s the basic building block for change.

5  GIVE HER AN ID
Simple proof of age and identity is a form of protection, a badge of self worth, a sign of belonging — and a critical document to open new doors.

SIX MORE TO THRIVE.

Help her navigate her moving world, and give her a chance to stay on track:

6  SHE UNDERSTANDS HER BODY
Learning about her changes helps a girl battle stigma, overcome her fears, and protect her health.

7  SHE HAS FIVE FRIENDS
For boys in poverty, adolescence brings independence. For girls: isolation. Keep her connected to the outside world.

8  SHE HAS AN OLDER MENTOR
No one gets her like someone who’s been there before — but is not her mother, sister or in-laws.

9  HER HERO IS A GIRL
And that girl has the skill and confidence to show others how to both lead and follow. She’s not hard to find: one in ten girls has what it takes to lead others.

10  SHE STAYS IN SCHOOL
Every year in secondary increases her future income by 15-25%. Yet for every out-of-school boy, there are three girls, worldwide.

11  SHE STANDS UP FOR HERSELF
She’s an insecure teen girl. Need we say more? Yes, we do: standing up for herself can be a matter of life and death.

THE POWER OF ECONOMICS.

12  THE POWER OF ECONOMICS
There are no silver bullets in alleviating poverty, but changing the economic possibilities for girls goes to the root of the barriers she faces.

A girl born into poverty is her family’s infrastructure and insurance policy. She’s the water carrier, the wood gatherer, and the caretaker of the young, old and sick.

Her family doesn’t believe she is a source of future income. They have little incentive to invest in her education or in her health. As the mother of the next generation, she passes her illiteracy and ill health on to her children.

But give her a chance, and she’ll prove them wrong. Then, the whole equation shifts.

This isn’t speculation. It’s happening today.
START WITH FIVE.
How to find, access and set the stage for the girl who can offer the greatest change, to herself, her family and her community.

1 FIND HER.
If half of a program’s participants are girls, are you on the road to unleashing the girl effect? Not necessarily. Look behind the details: are these girls truly the most vulnerable? Are they the ones who — overlooked and left behind — will deliver the greatest return on a program investment?

Some categories to seek:
THE CHILD BRIDES: these girls have abruptly left their childhood. Their potential will rapidly dwindle.
THE UNEDUCATED: if she’s never been to school, or is significantly behind in school, she’s a step behind and likely headed toward child marriage.
VERY YOUNG ADOLESCENT GIRLS (AGES 10-14) who, as live-in domestic help or orphans, live outside the protection of family or school.
HIV-AFFECTED GIRLS: as heads of orphaned households, survival can depend on damaging liaisons or sex for money, increasing their already disproportionately high risk of contracting HIV themselves.

2 MEET HER GATEKEEPERS.
Gaining access to girls means gaining the trust of their communities: their elders, families, the mothers, mothers-in-law, husbands and brothers.

There are few short-cuts here: Trust is built by on-the-ground partners, over years of delivering high-quality benefits to a girl’s community. Critical are the attitudes held by the men and boys that surround her. These too can change, with engagement and training.

A community can visibly and formally express its support through a contract, committing to specific behaviors in exchange for program investments.

Continued visibility of a girl-focused program further embeds it in its surroundings, setting expectations and reinforcing girls’ participation. Create posters, post girls’ rights and celebrate their achievements.

THE POWER OF THE FAMILIAR:
In 2004, BRAC launched an innovative microfinance program that grew to serve 40,000 girls. Key to its success was families’ trust in BRAC. After serving 110 million people in 70,000 villages for 30 years, they had reason to. BRAC’s community contracts includes the promise: “We will treat our girls and boys equally and strive to provide equal opportunities for them.” Read more about BRAC in Invest Today.
START WITH FIVE.

3 RECRUIT HER.

Girls’ isolation and vulnerability can make them simply hard to find. There are different ways to look, and each will connect a program to a different profile of girl.

<table>
<thead>
<tr>
<th>Approach to Recruitment</th>
<th>Example</th>
<th>MOST VULNERABLE</th>
<th>LEAST VULNERABLE</th>
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</thead>
<tbody>
<tr>
<td>GIRL-TO-GIRL</td>
<td>Girls spread the word – particularly graduates who know the program. They reach girls like themselves, knowing where and how they live. Through a cohort of 17-19 year old girls, Abriendo Oportunidades in Guatemala is reaching rural, Mayan girls aged 10-19.</td>
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<tr>
<td>HOUSE-TO-HOUSE</td>
<td>Trusted community women can get inside homes to find which girls live or work there, and ask permission for girls’ participation. Biruh Tesfa in Ethiopia reaches marginalized girls in cities who have come from the countryside, often fleeing forced, early marriage.</td>
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<tr>
<td>COMMUNITY STRUCTURES</td>
<td>Reach girls who already take part in public activities via church groups, women’s groups, tribal organizations and community health days. Tostan consults with village leadership, and the Ministries of Education, and Culture and other government agencies in Senegal.</td>
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<tr>
<td>EXISTING PROGRAMS</td>
<td>Participating girls, or participants who have close contacts who are girls, can help start additional programs for girls. Freedom from Hunger recruits girls in India by connecting to mothers and mothers-in-law participating in self-help groups.</td>
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<tr>
<td>SCHOOLS</td>
<td>Government education officials, school administration leadership or parent-teacher associations can help identify girl participants. Young Women in Enterprise (YWE) in Kenya reaches secondary school girls via headmasters and requesting teachers to run girls clubs.</td>
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<tr>
<td>PUBLIC PLACES</td>
<td>Bus stations and market places are unsafe for girls, but not always. A trained eye can tell the rural girl who’s just arrived in the city from the girl helping her mother in a daily stall. To recruit girls in dangerous urban slums, Vencedoras in Brazil rented a mini-car, a billboard and a loudspeaker to broadcast an invitation to an information meeting.</td>
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</tbody>
</table>
4 GIVE HER SPACE.

If there’s only one thing a program needs to deliver for an adolescent girl, it’s this: a safe space where she can regularly meet friends, feel protected and be encouraged to be herself.

Sounds soft, doesn’t it?

You’d be surprised.

Here, older girls teach basic life skills to their younger peers. They learn they have rights, and they can negotiate and speak up to defend them.

They learn the difference between spending money on a want versus a need, and how they can save their funds. They gain access to essential public and private services like job training and microfinance that would otherwise be out of reach.

They find a safety in numbers that extends beyond the walls of the safe space, into often dangerous environments.

These safe spaces are where it all happens — where social, human, health and financial assets are created over time to lift girls out of poverty.

Safe Space Do’s and Don’ts

Do:

• Leverage existing community facilities for a low-cost solution that carves out a fair share of community spaces for girls.
• Get girls to help you find one: their local knowledge is invaluable. Ask them what they want from their space.
• Make sure it’s reliable and conveniently located, ensuring girls can travel to the sites without risk or fear of endangerment.
• Reinforce the space’s importance by using public signage to communicate its girl-only hours and program components.
• Ensure it’s actually safe, with trustworthy guardians, gates and locks.

Don’t:

• Think you need to build something from scratch. Safe spaces can be established in a variety of places at relatively low or no cost, including youth/community centers, schools, religious institutions, offices in off hours, even under a tree.

5 GIVE HER AN ID.

She can’t protect herself from child labor, open a bank account to protect her financial assets, access essential health services or vote for change if she can’t prove her age and identity.

All of this is true for boys too. Girls are just less likely to be present where IDs are issued — at a workplace, youth center or a school. And girls have the critical need to prove their age in defense against child marriage.

A health certificate, a savings passbook, a birth certificate, a program ID card — all can establish a girl as a protected citizen with rights.

SAVE THE CHILDREN’S KISHOREE KONTHA program in rural Bangladesh brings 45,000 girls into safe spaces every day with girl leaders who teach life skills, financial literacy, health and nutrition and how to play, sing and dance. In the community-donated meeting areas, girls of all ages thrive.

KENYAN GIRLS ARE ISSUED IDS — perhaps for the first time — through a unique program from the Population Council, Microsave, K-Rep Bank and Faulu-Kenya. With IDs, girls can access and manage bank accounts, as well as collect other critical identification documents and services.

An ID not only validates girls as individuals, it also connects them to a group, and links them to resources. Ultimately, IDs can give girls a sense of pride and self.
Six powerful insights about how an adolescent girl’s world is changing around her. Design with these in mind to help a girl in poverty avoid trapdoors, and find opportunity.

6 SHE UNDERSTANDS HER BODY.

As she becomes a woman, a girl’s status in her community irrevocably shifts. That much she knows. But she may not know what’s actually happening to her physically.

With basic health knowledge and tools, she can understand puberty, overcoming her fear of the unknown. She can remain HIV-free. She can manage her menstruation, battling the stigma that can keep her out of school once a month.

If she does become a mother, her health and her knowledge will directly influence the starting point of the next generation — not just in the physical wellbeing of her newborn, but also through her knowledge of how to feed and raise her children.

7 SHE HAS FIVE FRIENDS.

For boys living in poverty, adolescence marks an entry into public life. For girls, adolescence marks the end of public life.

Girls are withdrawn into homes for their protection. Their social circle shrinks — even for school-going girls — just when they need their friends the most.

Friends are a primary resource for learning how to strategize, navigate and negotiate life.

They are the first-response team to provide resources and support when they face severe pressures and practical emergencies. They are a place to stay for the night, an emergency loan, a source of health advice.

Where does she gain five friends? In a safe space.

8 SHE HAS AN OLDER MENTOR.

Girls need a female mentor to serve as a role model, someone near but not necessarily their age, someone familiar but not related.

Mentors demonstrate that she can make it through, giving her a tangible example of success and a confidant. Mentors impart skills, confidence and a sense of protection.

When school challenges, sexual issues and marriage pressures arise, girls should feel comfortable turning to her.

Mentors should be flourishing girls and young women. Found in every community, eager mentors will provide their mentees self-confidence and much-needed social validation.

**FREEDOM FROM HUNGER’S REACH INDIA** program brings health education to rural girls via a unique platform: their mothers’ microfinance and self-help groups. Girls join their mothers in games developed to teach girls about nutrition, HIV, their bodies, and basic hygiene.

**SOCCER BRINGS VULNERABLE GIRLS TOGETHER** in Brazil’s Vencedoras employability program. The solidarity they form on the field translates off the field, into new friendships, a strong community and even job opportunities.

**TECHNOSERVE’S YOUNG WOMEN IN ENTERPRISE** program matches young girls from Nairobi’s slum areas with peer mentors in small-business enterprise clubs, which are further led by university student coaches and community business leaders.
9
HER HERO IS A GIRL.

In every community, there is a hidden, untapped network of experts on girls. Who are they? The girls who have already walked the path of the girls you are trying to reach.

They have completed their education against all odds. They are ambitious survivors with the potential to lead other girls. They speak the local language, know their community’s norms, and are committed to its success. They are the girl leaders – and they will show girls how to be both collaborative followers and brave leaders.

Her contributions are irreplaceable. She knows where to find girls, connect them to services, and negotiate for their participation with unsure families. Her insights can shape the nuances of program design and innovation. She is a public role model, showing girls and the community alike that a different path is possible.

She’s been through it and survived. She is the ultimate girl leader.

INSIDE AFRICA’S LARGEST SLUM, the Binti Pamoja Center is a safe space for adolescent girls in Nairobi. It’s led by program graduates, recognizing them as teachers, leaders and role models within their communities and investing in them further to teach other young girls about sexual and reproductive health, financial literacy and life skills.

Unleash A Leader’s Girl Effect

Hire a powerful girl as a leader, and the ripple effect takes off: Her income goes back into her family; her mentorship ushers younger girls onto a new path; and her public profile shows communities that change is possible.

Here are some ways to help them on their way:

• RECRUIT THEM PUBLICLY.
  Hire girls to serve locally, and communicate to the community at large that girl leaders are valuable.

• TRAIN THEM.
  Focus on leadership, organization and negotiation skills, communications, mapping, functional content, and financial literacy. Give them the confidence to transmit information to others.

• FORM A GROUP.
  Connect and train them together in in girl spaces. Provide them with continuous support, access to mentors, and ongoing skills development throughout their transitions.

• HELP THEM WITH FINANCIAL INDEPENDENCE.
  Pay them a stipend, give them a savings account, and help them protect and save their money.

• HONOR THEM AS COMMUNITY LEADERS AND TEACHERS.
  Give them a platform to share their knowledge, like teaching a weekly financial literacy class for mothers. Help them create and maintain social contracts with families and the community.
SIX MORE TO THRIVE.

10
SHE STAYS IN SCHOOL.

The forces that keep a little girl out of primary school intensify when she grows into a teenager. As school fees increase, her family and community often do not see a reason to pay. Her value as a source of free labor or dowry is simply greater than the perceived value of her education.

For those girls who remain in school, it needs to be a safe, productive environment. Girls need a supervised, safe place to complete their homework, away from their home environments.

Schools’ facilities need to be girl-friendly to ensure privacy and discretion, such as separate, hygienic toilets.

The staff needs to have a balance of female and male teachers, with teachers being held accountable for their behavior. Schools must uphold gender-based violence prohibitions and severe consequences for violations.

If girls are not in school, they should be provided with equivalent literacy skills. Training should instill in them the expectation that they will use acquired skills and have the right to participate in society, make their own choices and seek decent work.

GIRLS LEARN HOW TO OPERATE A CALCULATOR, write letters and design a community development project in Tostan’s Community Empowerment Program in Senegal. SMS texting will soon be included – giving girls access to another means of sharing information.

11
SHE STANDS UP FOR HERSELF.

For girls living in the developing world, the forces of poverty will try to pull her out of school, expose her to early marriage, childbirth, sexual violence and HIV, and change her life forever.

To resist that, she’ll need to stand up for herself. But as anyone who’s been a teen knows: adolescence is when self-esteem takes a nose-dive, when stepping out of the norm seems inconceivable.

Girls should be trained in leadership, interpersonal, negotiation and communications skills. Programs should build girls’ self-esteem, give them a proud identity, equip them with basic knowledge of how communities work, develop confident self-will, and give girls the motivation to succeed.

These are not add-ons or nice-to-have components of this work. They are critical skills that girls will not gain elsewhere.

FOR ETHNIC MINORITY CHINESE GIRLS on the verge of migrating to cities for work, Mercy Corps’ Giving Leadership Opportunities to Young Women (GLOW) program offers the tools to be confident, safe and prepared. After an intensive curriculum addressing life skills, HIV, math, language literacy, and vocational training, girls who participated secured better paying jobs than those who didn’t.
We believe an unexplored answer lies in economics. Today, a girl is valued in her family — in the household 'micro-economy' — as the caretaker of the young, old and sick, as the carrier of wood and water, and in the most desperate situations, as collateral for the debt-stricken. Families see little return on investing in a girl’s education, without visible income for her in the future. There is little incentive for her, her family, her community and her nation to disrupt and transform her status quo, without the hope and prospect of something better.

But that picture is changing. In Bangladesh, in India, in Africa, there are places where girls are starting small businesses. The first thing they do with their income? Put themselves back in school. What’s left over goes to their siblings’ education, and often their family’s expenses. Suddenly she is viewed as a good investment. Someone who can generate prosperity for herself and her family. With that shift, other dominoes fall into place. Broader attitudes about girls change. Families become healthier, and wealthier. The girl effect unfolds.

HAVE FEEDBACK? WE WANT TO HEAR IT.
Email info@girleffect.org with “Your Move: Feedback” in the subject line.
WOULD YOU EVEN KNOW IT IF YOU SAW IT?
If you only do one thing for the 600 million girls in the developing world, do this: spend an hour or two with an adolescent girl who is involved in a program or business you support.

HAVE YOU MET?

If you only do one thing for the 600 million girls in the developing world, do this: spend an hour or two with an adolescent girl who is involved in a program or business you support.

Ask her about the challenges she faces. Ask her what she thinks of her future. You'll learn something. Guaranteed.
Often, we don’t target girls because we think we already are. When we direct resources to women, youth or communities, we think we reach girls. But if we are, why are girls suffering higher rates of illiteracy, HIV infection and school drop-out than boys?

There is no plot against adolescent girls, no conspiracy to exclude them. They are simply invisible.

If you walk into a community in the developing world, it’s hard just to see an adolescent girl. Chores and social pressures keep her hidden.

No wonder her unique needs are little understood, much less addressed. How do we know if the resources available in her community are reaching her or helping her?

To even get started, we may need to see our work differently. Maybe you already do. Find out here: diagnose what your organization does and doesn’t know about girls.

1 IF YOU ARE A GOVERNMENT OR INTERNATIONAL ORGANIZATION

Girls will decide four of the ten Millennium Development Goals: universal primary education, gender equity, maternal health and the spread of HIV/AIDS and other diseases. Do you know how girls are being specifically addressed to reach those goals?

2 IF YOU ARE A PRIVATE DONOR

Are your current investments achieving the maximum return for girls—and the communities you are supporting? Do your implementing partners know how to reach and engage girls?

3 IF YOU ARE A PRACTITIONER OR NGO

There is a growing cadre of experts in the specific needs of adolescent girls. How do you grade your knowledge, skill, experience and impact? How are you building your girl expertise?

4 IF YOU ARE A PRIVATE EMPLOYER

The young women in your workforce are paving the path for adolescent girls. You provide the incentive for girls to complete school and delay marriage. Does that change how you do business?
1
YOU ARE A GOVERNMENT OR INTERNATIONAL ORGANIZATION.

You control the policies, laws and resources that shape the breadth of a girl’s opportunities, and the height of her obstacles. Scour the progress reports you receive about your investments and projects. Can you find the answers to these questions in the detail?

A
CAN SHE ACCESS YOUR SERVICES?
She is the hardest to reach of all populations. Does your team apply a specific recruitment and tracking strategy for girls?

B
DOES SHE KNOW HER RIGHTS AND CAN SHE FIGHT FOR THEM?
The laws of a nation can only help girls if they are in place, if they are enforced, and if girls are aware of them.

C
IS SHE HEALTHY AND SAFE AS HER BODY CHANGES?
These are the mothers of every child born into the next generation of poverty. This is a health check for entire nations.

D
IS SHE BEING SET UP FOR FINANCIAL INDEPENDENCE?
She will invest 90 percent of her income back into her family, but only if she has the opportunity to manage resources.

E
HOW DOES SHE SPEND HER TIME?
In impoverished communities, girls make up for the lack of infrastructure. Not much time is left over to be a child.

F
WHO DOES SHE LIVE WITH?
Whether she lives with two parents, a grandmother, a husband, or her siblings as orphans determines what is demanded from her at a young age.

G
IS SHE IN SCHOOL?
The school that’s too far for her to safely walk to, and that her family can only afford for her brother, is not a school for her.
A  CAN SHE ACCESS YOUR SERVICES?

Girls in poverty are the hardest to reach of all populations. To tap their potential, you must specifically and deliberately plan to reach them.

1. What percent of youth who walk into youth centers or health care providers are girls vs. boys? Are girls able to safely access these services?
2. What have these centers specifically and proactively done to ensure girls can safely access services and facilities?
3. What percent of official youth resources benefit girls (aged 10 to 19)?
4. Do efforts exist to specifically increase participation of girls and market directly to them?

B  DOES SHE KNOW HER RIGHTS AND CAN SHE FIGHT FOR THEM?

Girls face a double-vulnerability: youth and gender. The laws of a nation can protect them – if they are in place, if they are enforced, and if girls are aware of them.

DOES THE LAW PROTECT HER CHILDHOOD?

1. What is the legal age of marriage? Of employment? Of consent to sexual relations?
2. Are there laws protecting adolescent girls from child marriage?
3. Are there laws protecting adolescent girls from child labor?
4. How many prosecutions under those laws last year?

DOES THE LAW PROTECT HER BODY?

1. Are there laws protecting adolescent girls from sexual violence?
2. Are there laws protecting adolescent girls from FGM (female genital mutilation or female circumcision)?
3. Does your country have existing laws protecting girls from incest and domestic violence?
4. How many prosecutions under those laws last year?

DOES THE LAW ALLOW HER TO BUILD AND PROTECT HER ASSETS?

1. In your country, are women and girls entitled to inherit land?
2. Are there laws to provide and enforce land rights for women and girls?
B
DOES SHE KNOW HER RIGHTS AND CAN SHE FIGHT FOR THEM?

IS SHE RECOGNIZED AS A PERSON?

1. What percent of 18-year-old girls have official government identification? Boys? □ yes □ no □ no data

2. Has your country ratified international conventions protecting her rights, such as the Rights of the Child and Elimination of All Forms of Discrimination against Women? □ yes □ no □ no data

3. Has your country ratified the Convention on the Rights of the Child? □ yes □ no □ no data

C
IS SHE HEALTHY AND SAFE AS HER BODY CHANGES?

Pregnancy is the leading cause of death for adolescent girls worldwide. Girls are up to five times more likely to be HIV-infected than their male peers. These are the mothers of every child born into the next generation of poverty. This is a health check for entire nations.

CAN SHE MANAGE HER CHANGING BODY?

1. What percent of adolescent girls have accurate knowledge of menstruation, and the privacy and means to handle it? □

2. What percent of voluntarily sexually active adolescent girls seek to avoid pregnancy? What percent use contraception? Use condoms during high-risk sex? □

3. What percent of adolescent girls have anemia? □

CAN SHE PROTECT HER CHANGING BODY?

1. What percent of adolescent girls have experienced unwanted, unprotected sexual relations, inside or outside marriage? □

2. What percent of girls experience other forms of sexual violence? □

3. What percent of adolescent girls report their first sexual experience as non-consensual? □

HOW IS HER COMMUNITY TREATING HER CHANGING BODY?

1. What percent of girls have been subjected to violence and battery inside or outside the family? (ages 10-14, 15-19, 20-24)? □

2. What percent of girls have undergone FGM (female genital mutilation / circumcision) or other severe and harmful health practices? (ages 10-14, 15-19, 20-24)? □
C
IS SHE HEALTHY AND SAFE AS HER BODY CHANGES?

CAN SHE DEFEND HERSELF AGAINST HIV/AIDS?

1 What percent of adolescent girls have comprehensive and correct knowledge of HIV/AIDS? 1
2 What is the HIV prevalence rate for adolescent girls under 18? Boys? 2
3 What is the rate of new HIV infections among girls aged 20-24 years? Boys? 3

IS SHE SURVIVING MOTHERHOOD?

1 What percent of girls give birth before 18? 1
2 What percent of adolescent girls know the danger signs in pregnancy and delivery? 2
3 What percent of maternal deaths occur among the youngest, first-time mothers? 3
4 How does the proportion of attended births vary by the mother’s age and parity? 4

D
IS SHE BEING SET UP FOR FINANCIAL INDEPENDENCE?

Give a girl the chance to earn, to save, to plan and invest in her own future and she’ll also help improve her family and community: she will invest 90 percent of earnings into family, compared to just 30-40 percent for boys. Laws and financial systems can support her or stand in her way.

IS SHE BEING PREPARED?

1 Is financial literacy/education part of the school curriculum? 1 □ yes □ no □ no data
2 What percent of girls are enrolled in vocational training or entrepreneurship programs? 2
3 What percent of vocational training or entrepreneurship slots are held by girls? 3
4 What is the percent of adolescent girls who have completed a financial literacy class and mastered basic skills (i.e. budgeting)? 4

WHAT KIND OF ECONOMIC OPPORTUNITIES EXIST FOR HER?

1 What are the types/industries/sectors of work in which adolescent girls are found working today? 1
2 What percent of formal sector jobs are held by women and girls? 2
3 What percent of girls aged 15 to 19 are currently generating income or employed? 3
### D
**IS SHE BEING SET UP FOR FINANCIAL INDEPENDENCE?**

**DOES SHE HAVE ACCESS TO FINANCIAL PRODUCTS AND SERVICES?**

1. What is the legal age to open a bank account?
2. What percent of savings accounts are held by girls?
3. What percent of financial institutions (formal and informal) offer products for girls (differentiating by profiles of girls)?
4. Given they are the first to be pulled from school to support family emergencies, what percent of girls have access to or benefit from insurance products (health, crop, school fees, etc.)?
5. What percent of microcredit is given to: Females? Females 19 and under? Married? Unmarried?

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### E
**HOW DOES SHE SPEND HER TIME?**

In impoverished communities, girls make up for the lack of infrastructure. She carries wood and water, and looks after the very old and very young. When does she get to be a child?

1. How much time do girls spend on household chores per day? Boys?
2. What percent of girls aged 10 to 14 are out of school?
3. What percent of girls are actively involved in sports or other group-based recreational activities?
4. What percent of girls aged 15 to 19 is currently generating income or employed?

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<td>4</td>
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</table>
### F
**WHO DOES SHE LIVE WITH?**

The 17-year-old head of an HIV-orphaned household. The 15-year-old rural girl driven by economic need to work as a domestic live-in worker in the city. The 16-year-old bride. How many girls are forced into early adulthood?

### WHO IS LOOKING OUT FOR HER?

<table>
<thead>
<tr>
<th>Question</th>
<th>Answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. What percent of girls aged 10-14, and 15-19, are out of school and living without either parent?</td>
<td></td>
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<tr>
<td>2. What percent of girls report having more than three friends outside of their own family?</td>
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<tr>
<td>3. How many households are headed by girls under 18 years?</td>
<td></td>
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</table>

### IS SHE MARRIED?

<table>
<thead>
<tr>
<th>Question</th>
<th>Answer</th>
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</thead>
<tbody>
<tr>
<td>1. What percent of girls aged 10-24 are married by age 15? By 18?</td>
<td></td>
</tr>
<tr>
<td>2. What is the average spousal age difference for girls married by age 15 and 18, compared to girls married at 20?</td>
<td></td>
</tr>
</tbody>
</table>

### G
**IS SHE IN SCHOOL?**

Girls’ education has long been known as a high-return investment, yet 70% of the world’s 130 million out-of-school children are girls. Availability, access and quality are all critical factors.

<table>
<thead>
<tr>
<th>Question</th>
<th>Answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. What percent of girls have a school within an hour’s walk from home?</td>
<td></td>
</tr>
<tr>
<td>2. What percent of girls can’t attend school due to school fees or lack of essentials, such as feminine hygiene products?</td>
<td></td>
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<tr>
<td>3. What percent of out-of-school girls ages 10-14 have never been to school? Have 1-4 years of schooling?</td>
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<tr>
<td>4. What percent of girls in school, ages 10-14, are in an appropriate grade for their age?</td>
<td></td>
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<tr>
<td>5. What percent of adolescent girls who started grade 1 at age 8 reach grade 5 at age 12?</td>
<td></td>
</tr>
<tr>
<td>6. What percent of girls 15-19 complete primary school?</td>
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<tr>
<td>7. What percent of young women 20-24 complete secondary school?</td>
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<tr>
<td>8. What is the literacy rate of 18-year-old girls?</td>
<td></td>
</tr>
</tbody>
</table>
2 YOU ARE A PRIVATE DONOR.

Are your current investments achieving the maximum return for girls and the communities you are supporting? Do your implementing partners know how to reach and engage girls?

ARE YOU READY?

1. What percent of the programs you fund are girl-only? Boy-only? Co-ed?
2. What percent of the programs you fund specifically target adolescent girls aged 10 to 19?
3. Is your staff knowledgeable about the high return of investing in girls, and the spiraling intergenerational cost of not investing in girls?
4. Do you require all grantees (no matter the program) to count and report on girls they serve by tracking gender? Age? Marital status?
5. Does your organization have the capability and tools to actively promote/communicate the importance of investing in girls?

ARE YOU WORKING WITH THE RIGHT GIRL EXPERTS?

1. Does the organization have skilled staff at customizing programs specifically for adolescent girls?
2. How many girl-specific programs has the organization implemented?
3. Does the organization have knowledge and executional strength in locations where the most vulnerable adolescent girls are living in poverty?
4. Does the organization take a holistic approach to designing for girls – from social systems, health and education to economic empowerment programs?
5. Does the organization have a way to regularly engage girls in program-related or activities?
6. What percent of the staff that will be working with girls are female?
7. Does the organization have systems in place to prevent, detect and sanction sexual harassment of girls by trainers/leaders?
8. Does the organization have the ability (and opportunity) to link with other organizations that deliver programs to adolescent girls (i.e. partners that can help with skills training, knowledge on reproductive health, microfinance institutions)?
9. Does the organization advocate for girls internally and externally?
10. Is the organization actively seeking new and innovative approaches to girl programming?
### YOUR WORK WITH GIRLS – IS IT ASSUMPTION, OR FACT?

<table>
<thead>
<tr>
<th>Question</th>
<th>Yes</th>
<th>No</th>
<th>Data</th>
</tr>
</thead>
<tbody>
<tr>
<td>What percent of youth that your organization supports are adolescent girls?</td>
<td></td>
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<tr>
<td>Do you segment and target girls according to their needs and profiles (for example rural, urban, married girls, out of school girls, orphans)?</td>
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<tr>
<td>Do you ensure your programs are age-, context- and gender-specific?</td>
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<tr>
<td>In your monitoring and evaluation activities, do you specifically track demographic information on girls (such as age, sex, marital status, etc.)?</td>
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<tr>
<td>Do you do follow-up work with girls who complete your programs?</td>
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</tbody>
</table>

### HAVE YOU COVERED THE BASICS?

<table>
<thead>
<tr>
<th>Question</th>
<th>Yes</th>
<th>No</th>
<th>Data</th>
</tr>
</thead>
<tbody>
<tr>
<td>Do you issue girls personal identification?</td>
<td></td>
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<tr>
<td>Do you have dedicated spaces for girls (and girl-only hours) to deliver your programs?</td>
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<tr>
<td>Do you offer a network of social support (i.e. mentors, access to peers and friends)?</td>
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<tr>
<td>Do you deliver knowledge and skills training specific to her (i.e. life skills, basic literacy, financial education, legal rights)?</td>
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<tr>
<td>Do you educate girls on reproductive health to help them manage bodily changes (e.g. menstruation, proper hygiene)?</td>
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<tr>
<td>Is your training curriculum specifically tailored to or adapted for adolescent girls?</td>
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</table>

### ARE YOU ENGAGING INFLUENCERS AND GATEKEEPERS?

<table>
<thead>
<tr>
<th>Question</th>
<th>Yes</th>
<th>No</th>
<th>Data</th>
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<tbody>
<tr>
<td>Do you use two cohorts of girls in your programming (older girls who can serve as mentors/teachers, and younger girls who are the direct beneficiaries of program intervention)?</td>
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<tr>
<td>Do you actively engage girls’ families, men and boys, and their communities as key stakeholders for effectively reaching girls (as mentors, role models, gatekeepers, etc.)?</td>
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<td>Do you address competing responsibilities of adolescent girls, including adolescent girl mothers (i.e. school, children and providing childcare, household responsibilities/chores)?</td>
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<tr>
<td>Do you have strategies and means to enable girls to access financial products and services and/or other appropriate economic opportunities?</td>
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4
YOU ARE A PRIVATE EMPLOYER.

The young women in your workforce are paving the path for adolescent girls. You provide the incentive for girls to complete school and delay marriage. Does that change how you do business?

YOUR BASIC GIRL SCORECARD

1. What percent of your business enterprise labor force (including supplier workforce) are young women between the ILO minimum working age of 15 and 24 years of age? Do you know how many have migrated from distant homes and live without family or social support?  
   1. ________________

2. Do your hiring practices consider gender, marital status or pregnancy as part of consideration of employment? (They should not. Private sector employers should practice nondiscrimination in hiring.)
   2. □ yes □ no □ no data

3. What percent of your applicant pool are young women? How do you specifically find and recruit them?
   3. ________________

4. Do young men and women receive the same pay and employment benefits? (They should. Fair wages and benefits should applicable to all employees.)
   4. □ yes □ no □ no data

5. What is your retention rate for young women in the workforce? How does it compare to that of their male peers?
   5. ________________

6. Are your workforce training programs equally available and accessed by young women and men?
   6. □ yes □ no □ no data

7. Do you provide some kind of incentive for goal-oriented savings i.e. education funds for children, matching funds, etc.?
   7. □ yes □ no □ no data

THE GIRL EFFECT CHAMPION SCORECARD

1. Does management training include specific mention of the value of gender diversity to the business and training to address sexual vulnerability, sexual harassment and violence?
   1. □ yes □ no □ no data

2. Does workforce training address gender norms and behaviors to reduce the risk of violence?
   2. □ yes □ no □ no data

3. Do you provide specific measures to protect the safety and security of young women in your workforce? (e.g. private and adequate sanitation facilities, secure dormitories)
   3. □ yes □ no □ no data

4. Do you provide rights training for girls and women in your workforce?
   4. □ yes □ no □ no data

5. Do girls at your worksites have a safe space to network, socialize, exchange work-related knowledge and life skills?
   5. □ yes □ no □ no data

6. Do you facilitate access to safe savings to all employees under independent control (taking into account that women may face special needs/requirements)?
   6. □ yes □ no □ no data
4
YOU ARE A PRIVATE EMPLOYER.

7 Does your organization help to provide community resources and services that build personal assets and maintain wellbeing? For example, do you help young women build and manage their financial assets by providing financial literacy training, access to savings products and financial institutions? Do you facilitate linkage of young women to existing government entitlements and health resources?

8 Do you offer any of your business facilities after hours to the community to use as safe spaces or learning and study centers for girls?

9 Do you have incentive plans in place to ensure the children of your workers (both boys and girls) are in school?

10 Do you have incentive plans in place to ensure your business and your workers are reinvesting in and contributing to the surrounding community with a special emphasis on protection and investment of girls?

11 Have you used influence to press governments to prepare and protect girls and women? (You can. The private sector can use its considerable influence to increase the pool of skilled female workers and to enact and enforce measures that protect the safety of girls and young women. Encouraging investment in water, transportation, and other infrastructure simultaneously enhances the potential for economic growth and reduces the burden on girls and women.)

12 Have you worked with government to press for implementation of national identity papers for all individuals?

HAVE FEEDBACK? WE WANT TO HEAR IT.
Email info@girleffect.org with “Your Move: Feedback” in the subject line.
ARE YOU FOLLOWING WHAT’S HAPPENING HERE?
Sharifa is 16, and pays her own school fees. Her dad’s impressed. He decided the more economically independent girls in their village, the better – so he leased a field to his neighbor’s adolescent daughter.
WHO’S DOING SOMETHING

IT’S NOT ABOUT MONEY, REALLY.

It’s about how we make decisions. Put girls at the center of your vision, and witness change. These folks did.

HELENE GAYLE, president & CEO of CARE, enables 10 million girls to complete primary school and develop leadership skills; PETER & JENNIFER BUFFETT, co-chairs of the NOVO Foundation, have invested $45 million to support girls as primary change agents and are investing for the long-term.

RUTH LEVINE, Center for Global Development’s vice president for Programs & Operations, co-authored the groundbreaking “Girls Count” advocacy report. ROBERT ZOELLICK, World Bank president, NGOZI OKONJO-IWEALA, World Bank managing director, and MARK PARKER, Nike Inc’s chief executive officer launched the Adolescent Girls Initiative connecting adolescent girls in six countries to economic opportunities and raised $20.5 million from the governments of Denmark, Sweden, Norway, the United Kingdom and the City of Milan; PRESIDENT BARACK OBAMA established the White House Council on Women and Girls; PETER SANDS, group chief executive of Standard Chartered, runs GOAL, a community programme using sport and education to enable economic pathways for adolescent girls in India; ALYSON WARHURST, director of Maplecroft, is developing a global girls database; NICHOLAS KRISTOF, columnist for the New York Times, has written Half the Sky, arguing that effective foreign assistance requires investing in women and girls; PAUL BEKKERS, Dutch AIDS ambassador, JOHN TEDSTROM, executive director of the Global Business Coalition on HIV/AIDS Tuberculosis and Malaria and MARIA EITEL, Nike Foundation’s president, urge global leaders to collaborate with them on a girl-focused HIV prevention program in Africa; Former U.S. President BILL CLINTON opened the 2008 Clinton Global Initiative meeting by saying, “to put every single girl in the world in school, and give every young woman adequate, equal access to the labor markets … is the sort of thing we need to be doing everywhere”; LAWRENCE SUMMERS, director of the White House National Economic Council, has argued that girls’ education yields the best investment returns in the developing world; FAZLE ABED, BRAC’s founder & chair, is expanding its successful adolescent girl microfinance program in Bangladesh to East Africa; President ELLEN JOHNSON-SIRLEAF, has made investments in economic opportunities for girls a priority in Liberia; Her Majesty QUEEN RANIA AL ABDULLAH, has made girls education a priority; SENATOR JOHN KERRY wrote that the girl effect delivers ‘a significant return for a small investment’ in the Washington Times; DR. NICHOLAS ALIPULI, UNICEF director of programs, has declared “Investing in adolescent girls will not only benefit girls themselves, but society as a whole” GENE SPERLING, TOM KALIL and JANES WALES, chairs of the U.S. Education, Global Health & Poverty Tracks, put girls firmly in the Clinton Global Initiative’s 2008 agenda; JUDITH BRUCE, Population Council senior associate, is a pioneer of early adolescent girl programming. U.S. Secretary of State HILLARY CLINTON urged that “Issues affecting women and girls should not be dismissed as ‘soft’ or marginal but should be integrated fully into domestic and foreign policy decisions.” GEETA RAO GUPTA, ICRW president, is a leader in the study and measurement of girls; UK first lady SARAH BROWN urged the World Health Assembly to act so that maternal mortality is no longer the leading cause of death for girls 15-19 in the developing world; 400,000 MEMBERS OF THE PUBLIC, shared girleffect.org with their own networks to support girls; KATHY BUSHKIN CALVIN, United Nations Foundation’s executive vice president & chief operating officer, invested $43 million to support girl programming, co-founded the Coalition of Adolescent Girls and is collaborating with the United Nations Inter-agency Task Force on Adolescent Girls; ASHLEY JUDD, global ambassador for YouthAIDS, illustrated the barriers girls face at “Breakthrough: The Women, Faith, and Development Summit to End Global Poverty”; ADRIENNE GERMAIN, president of the International Women’s Health Coalition, wrote “A New Agenda for Girls’ and Women’s Health and Rights,” a report that helped inform the 2009 incoming U.S. presidential administration; U.S. Congresswoman, BETTY MCCOLLM, introduced the International Protecting Girls by Preventing Child Marriage Act, which makes the elimination of child marriage a national goal; RICK LITTLE, ImagineNations president & CEO, and PAWAN PATIL, chief executive of the World Bank’s Global Partnership for Youth Investment, represent girl interests across their youth employment portfolio; and RAJIV SHAH, director of agricultural development, Bill & Melinda Gates Foundation, improves girls’ technical skills.
MAPPING THE GIRL EFFECT

What do the maps show us? A global picture of 600 million girls – one of six people on the planet – who are starting behind and staying behind.

AT 12, A GIRL IS LESS LIKELY TO BE IN SCHOOL THAN A BOY – WORLDWIDE.

For every boy who is out of school globally, there are three girls. The disparity is most alarming in Africa, where less than 6% of the poorest girls complete primary school in ten countries. See maps here.

AT 15, SHE CAN’T READ.

Makes sense, if she’s not in school. The gap between her and her brother widens. See world map of girls’ and boys’ literacy here.

SHE’S ON THE ROAD TO EARLY MARRIAGE.

In the ten countries where child marriage is most prevalent, five to seven girls out of ten will be married by the age of 18. See map.

LOOK CLOSER.

If you just look at national averages, you miss pockets of extremely vulnerable girls. There are regions in Africa where a 15-year-old girl has more than a 50% chance of being married. The same is true in regions of India and Bangladesh.

AND SHE’S AT A DISPROPORTIONATELY HIGHER RISK FOR HIV INFECTION.

If you want one very clear picture of the consequences of not investing in girls, HIV infection rates are it.

Her physiology already puts a girl at higher risk than a boy. Combine that with lack of knowledge about her body, lack of power to protect herself, and economic need that can force her to trade sex for money, and you’ve got a grim story.

Even worse, that story is reality. In 2001, 62% of HIV-positive youth in Africa between the ages of 15-24 were girls. In 2007, that figure was 75%. See comparative rates of infection between African boys and girls here. Additional countries listed here.

The trend is going the wrong direction for girls – and when it goes the wrong direction for girls, it goes the wrong direction for everyone.

And she’s still just a teenager.
At 12, a girl is less likely to be in school than a boy—worldwide.

For every boy who is out of school globally, there are three girls. The disparity is most alarming in Africa.

**Primary School Attendance (Girls of Official Primary School Age)**

- **Girls Attending School as % of Children of Official Primary School Age (2000-2006)**
  - Somalia: 20 girls, 24 boys
  - Niger: 25 girls, 36 boys
  - Chad: 31 girls, 41 boys
  - Comoros: 31 girls, 31 boys
  - Mali: 33 girls, 45 boys
  - Afghanistan: 40 girls, 66 boys
  - Yemen: 41 girls, 68 boys
  - Mauritania: 42 girls, 46 boys
  - Burkina Faso: 44 girls, 49 boys
  - Ethiopia: 45 girls, 45 boys

**Map**

- **Data Source:** UNICEF, State of the World's Children 2008
- **Design and Preparation:** Maplecroft

**Legend**

- > 90%
- 75.1 - 90%
- 40.1 - 50%
- <= 40%
- No data
WHERE GIRLS ARE LEFT OUT, POOR GIRLS ARE THE MOST EXCLUDED.

Here, less than 6% of the poorest girls complete primary school in ten countries.

### PRIMARY SCHOOL COMPLETION BY THE POOREST GIRLS

**TEN BOTTOM-RANKED COUNTRIES**

<table>
<thead>
<tr>
<th>Country</th>
<th>Primary School Completion (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Chad</td>
<td>1.1</td>
</tr>
<tr>
<td>Niger</td>
<td>1.3</td>
</tr>
<tr>
<td>Mozambique</td>
<td>2.2</td>
</tr>
<tr>
<td>Mali</td>
<td>2.3</td>
</tr>
<tr>
<td>Benin</td>
<td>3.0</td>
</tr>
<tr>
<td>Guinea</td>
<td>3.0</td>
</tr>
<tr>
<td>Burkina Faso</td>
<td>3.2</td>
</tr>
<tr>
<td>Guinea Bissau</td>
<td>3.3</td>
</tr>
<tr>
<td>Senegal</td>
<td>4.7</td>
</tr>
<tr>
<td>Gambia</td>
<td>5.3</td>
</tr>
</tbody>
</table>

**Data Source:**

**Designed and prepared by:**
maplecroft
AT 15, SHE CAN’T READ.
Makes sense, if she’s not in school. The gap between her and her brother widens, worldwide.

LITERACY RATE (GIRLS AGED 15-24)

TEN BOTTOM-RANKED COUNTRIES (WITH MALE COMPARISON)

<table>
<thead>
<tr>
<th>COUNTRY</th>
<th>GIRLS</th>
<th>BOYS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mali</td>
<td>17</td>
<td>32</td>
</tr>
<tr>
<td>Afghanistan</td>
<td>18</td>
<td>51</td>
</tr>
<tr>
<td>Chad</td>
<td>23</td>
<td>56</td>
</tr>
<tr>
<td>Niger</td>
<td>23</td>
<td>52</td>
</tr>
<tr>
<td>Burkina Faso</td>
<td>27</td>
<td>40</td>
</tr>
<tr>
<td>Benin</td>
<td>33</td>
<td>59</td>
</tr>
<tr>
<td>Guinea</td>
<td>34</td>
<td>59</td>
</tr>
<tr>
<td>Mozambique</td>
<td>37</td>
<td>60</td>
</tr>
<tr>
<td>Sierra Leone</td>
<td>37</td>
<td>60</td>
</tr>
<tr>
<td>Ethiopia</td>
<td>39</td>
<td>62</td>
</tr>
</tbody>
</table>
AT 15, SHE’S ON THE ROAD TO EARLY MARRIAGE.

In the ten countries where child marriage is most prevalent, five to seven girls out of ten will be married by the age of 18.

CHILD MARRIAGE (WOMEN AGED 20 - 24 MARRIED BEFORE 18 YEARS OLD)

PERCENTAGE OF WOMEN (20 - 24) MARRIED/IN UNION BEFORE 18 YEARS

<table>
<thead>
<tr>
<th>TEN BOTTOM-RANKED COUNTRIES</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Niger</td>
<td>74.5</td>
</tr>
<tr>
<td>Chad</td>
<td>71.5</td>
</tr>
<tr>
<td>Mali</td>
<td>70.6</td>
</tr>
<tr>
<td>Bangladesh</td>
<td>64</td>
</tr>
<tr>
<td>Guinea</td>
<td>63.1</td>
</tr>
<tr>
<td>Central African Republic</td>
<td>60.6</td>
</tr>
<tr>
<td>Mozambique</td>
<td>55.9</td>
</tr>
<tr>
<td>Sierra Leone</td>
<td>55.6</td>
</tr>
<tr>
<td>Nepal</td>
<td>51</td>
</tr>
<tr>
<td>Malawi</td>
<td>50.2</td>
</tr>
</tbody>
</table>

DATA SOURCE:

Designed and prepared by:

maplecroft
In parts of Africa, one in two 15-year-olds are brides. Where girls’ literacy is lowest, their chances of early marriage are highest.

**Prevalence of Girls Married by Age 15**

- Chari Baguirmi (Chad): 53.7%
- Zinder (Niger): 53.4%
- Centre Est (Chad): 48.8%
- Kayes (Mali): 43.7%
- Diffa (Niger): 43.5%
- Maradi (Niger): 43.0%
- Amhara (Ethiopia): 42.9%

**Regional Hotspots (Prevalence over 40%)**

- Chari Baguirmi (Chad)
- Zinder (Niger)
- Centre Est (Chad)
- Kayes (Mali)
- Diffa (Niger)
- Maradi (Niger)
- Amhara (Ethiopia)

**Prevalence Among 18-24 Yr Old Girls as a Percentage of Total Population of Girls 18-24 Yrs**

- <15%
- 15 - 20%
- 20.1 - 30%
- 30.1 - 40%
- >40%

**Countries with no available data >15%**

- Data Source: Demographic and Health Surveys (2001-2007)
- Compiled by the Population Council’s Poverty, Gender and Youth Adolescent Girls Program
- Designed and prepared by: maplecroft

**Prevalence Among 18-24 Yr Old Girls as a Percentage of Total Population of Girls 18-24 Yrs**

- 25 - 50%
- 50.1 - 60%
- 60.1 - 70%
- 70.1 - 80%
- 80.1 - 95%
- Countries with no available data >50%

**Data Source**: Demographic and Health Surveys (2001-2007), Multiple Indicator Cluster Surveys (2005-2006)

**Compiled by**: The Population Council’s Poverty, Gender and Youth Adolescent Girls Program, UNICEF
THE ECONOMICS OF MARRIAGE.

Uneducated and without opportunities, she’s not seen as a breadwinner. Poor families make hard choices: marry her off, and there’s one less mouth to feed.

PREVALENCE OF GIRLS MARRIED BY AGE 15

Data Source: Demographic and Health Surveys (2001-2007)
Compiled by the Population Council’s Poverty, Gender and Youth Adolescent Girls Program
Designed and prepared by: maplecroft
HIV: A WINDOW TO HER ISOLATION AND VULNERABILITY.

In regions of Africa, girls are six times more likely to be HIV-positive than boys. That’s bad news for everyone.

GENDER BALANCE OF HIV AND AIDS AMONG YOUNG PEOPLE

FEMALE : MALE RATIO OF HIV AND AIDS PREVALENCE BETWEEN 15 - 24 YEAR OLDS

TEN WORST COUNTRIES FOR YOUNG WOMEN

<table>
<thead>
<tr>
<th>Country</th>
<th>Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kenya</td>
<td>5.2 : 1</td>
</tr>
<tr>
<td>Central African Republic</td>
<td>5.0 : 1</td>
</tr>
<tr>
<td>Swaziland</td>
<td>3.9 : 1</td>
</tr>
<tr>
<td>Cameroon</td>
<td>3.6 : 1</td>
</tr>
<tr>
<td>Malawi</td>
<td>3.5 : 1</td>
</tr>
<tr>
<td>Sudan</td>
<td>3.3 : 1</td>
</tr>
<tr>
<td>Burundi</td>
<td>3.3 : 1</td>
</tr>
<tr>
<td>Ghana</td>
<td>3.3 : 1</td>
</tr>
<tr>
<td>Liberia</td>
<td>3.3 : 1</td>
</tr>
<tr>
<td>Sierra Leone</td>
<td>3.3 : 1</td>
</tr>
</tbody>
</table>

Data Source: 2006-2008 Reports on the global AIDS epidemic, UNAIDS / WHO

Designed and prepared by:

maplecroft
THE TREND IS GETTING WORSE.

In 2001, 62% of HIV-positive youth in Africa were girls. In 2007, that figure was 75%.

2008 REPORT ON THE GLOBAL AIDS EPIDEMIC
Chapter 2, page 42; figure 2.10
WANT TO DIG DEEPER?

In Zinder, Niger, a girl has a 50% chance of being married at 15. If she’d been born a few hundred miles away, in northern Niger, her chances would drop to 20%. To precisely target the world’s most vulnerable girls requires going a step further, into understanding the variations within one country’s borders.

These resources can help you go deeper:

**MINE EXISTING DATA FOR THE FACTS ABOUT GIRLS:**
- National census
- Department of Health Services data
- World Bank Living Standards Measurements Surveys
- Urban poverty surveys.

**SEEK OUT THE GIRL EXPERTS IN THESE RESEARCH INSTITUTIONS:**
- Population Council
- International Center for Research on Women
- Center for Global Development
- Guttmacher Institute

**CONSULT THESE REPORTS AND PUBLICATIONS:**
- Growing Up Global
- World Development Report and Indicators (2007 report on youth)
- Girls Count Report (Center for Global Development)
- State of the World’s Children (UNICEF)
- State of the World’s Mothers 2005. The Power and Promise of Girls’ Education (Save the Children)

**HAVE FEEDBACK? WE WANT TO HEAR IT.**
Email info@girleffect.org with “Your Move: Feedback” in the subject line.