



Poverty dimensions of Covid for Adolescent Girls and young women in LICs and MICs

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Before and After Covid19...



THE CASE FOR HOLISTIC INVESTMENT IN GIRLS

Improving Lives, Realizing Potential, Benefitting Everyone

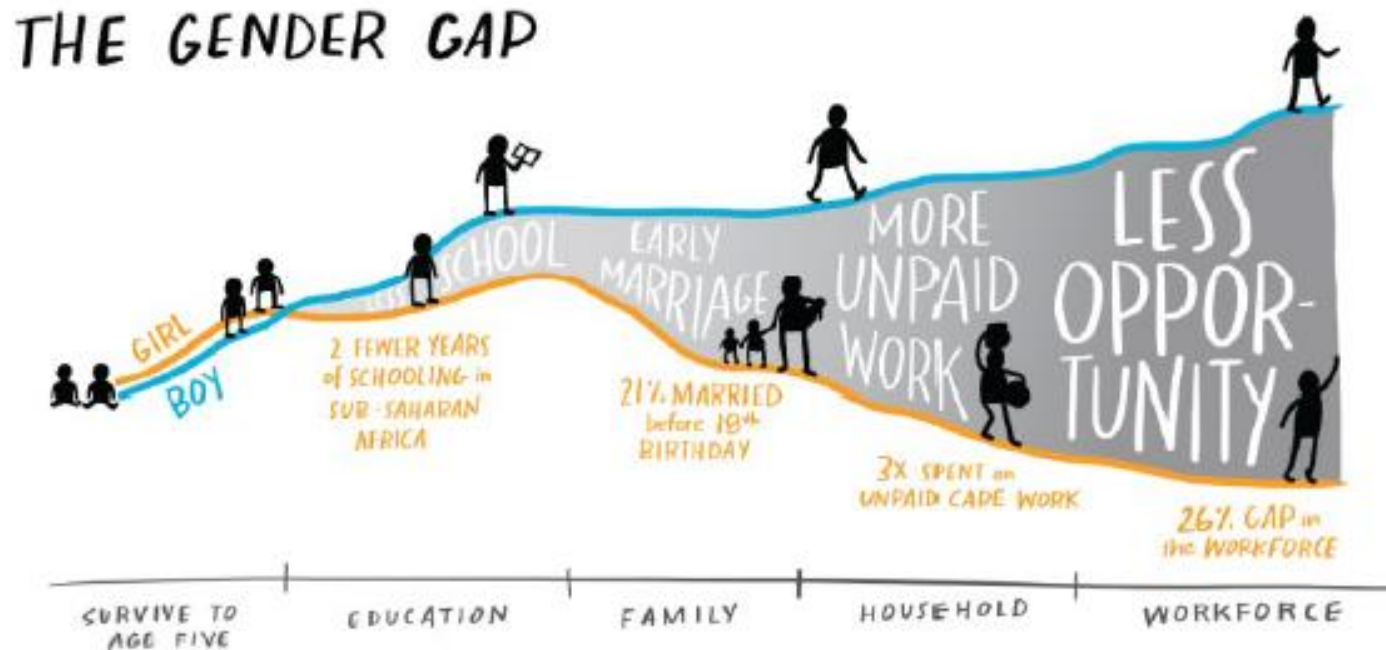
Citi GPS: Global Perspectives & Solutions

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The Gender Gap – Adolescent Girls

Figure 2. The Gender Gap



Source: Bill and Melinda Gates Foundation (2019) Goalkeeper report 2019

Adolescence is commonly defined as the second decade of life. The ages of 10 to 19 signify a particularly critical phase in life for both girls and boys when many transitional social, economic, biological, and demographic events set the stage for adult life.

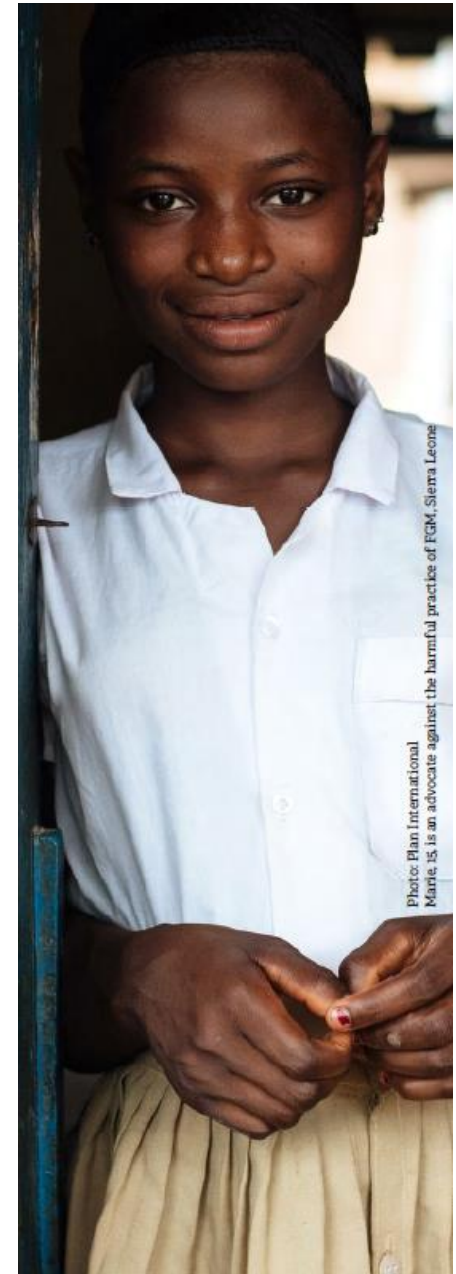
Some Key Statistics Relating to Adolescent Girls (before Covid)

- 132 million girls worldwide are out of school, which includes almost 100 million girls of secondary school age (UNESCO).
- More than 85 percent of girls in low-income countries do not complete secondary school (UNESCO).
- 15 million girls of primary school age (half of them in Sub-Saharan Africa) will never enter a classroom (UNESCO).
- Intimate partner violence affects an estimated 29 percent of girls aged 15-19 worldwide (WHO).
- Globally, 1 in 5 women were married before their 18th birthday (UN Children's Fund).
- Almost 1 billion girls and young women under the age of 24 (64 percent) are currently lacking key skills needed for life and work. In lower-middle income countries, this translates to 75 percent of girls and young women, and rises to 93 percent for low-income countries (Malala Fund).
- 90 percent of countries have at least one law restricting economic equality for girls and women (World Bank).

Economic empowerment challenges for older adolescent girls in Africa

Older adolescent girls and young women (15-18) in Africa face restrictions to their economic empowerment due to:

- ❑ fewer and more gendered options than their male peers for decent paid work;
- ❑ disadvantage in labour and enterprise markets due to their **lower numeracy and literacy levels**;
- ❑ limited and **gendered skill training** (access to only 'feminine' skills such as tailoring or beauty work) **and in lower value sectors**;
- ❑ limits to their movement and market interactions due to fears for their **physical safety** and threats of sexual abuse in workplaces;
- ❑ over-represented in **informal and precarious** work;
- ❑ lack of access to **capital** and credit to start their own business;
- ❑ pressures related to **unpaid, domestic and care** work burdens - such as care of elders and children, family farms, family business for which they give labor but remain unrecognized and unremunerated;
- ❑ lack control over their **reproductive health** and access to reproductive and general health services;
- ❑ pressure to marry early;
- ❑ **social norms** silencing their voice and agency in household decisions directly affecting them.



Key assumptions of the research - intervention scenario, relative to business as usual

1. Increased years of schooling (actual and learning adjusted) lead to higher productivity and higher earnings in employment.
2. An increase in secondary school completions leads to an increase in the relative share of formal employment and a decrease in the share of informal employment.
3. An increase in secondary completion leads to an increase in the number of women who participate in the labour force.
4. In general, studies have found that girls who stay longer in school are more likely to get a job in the formal workforce.



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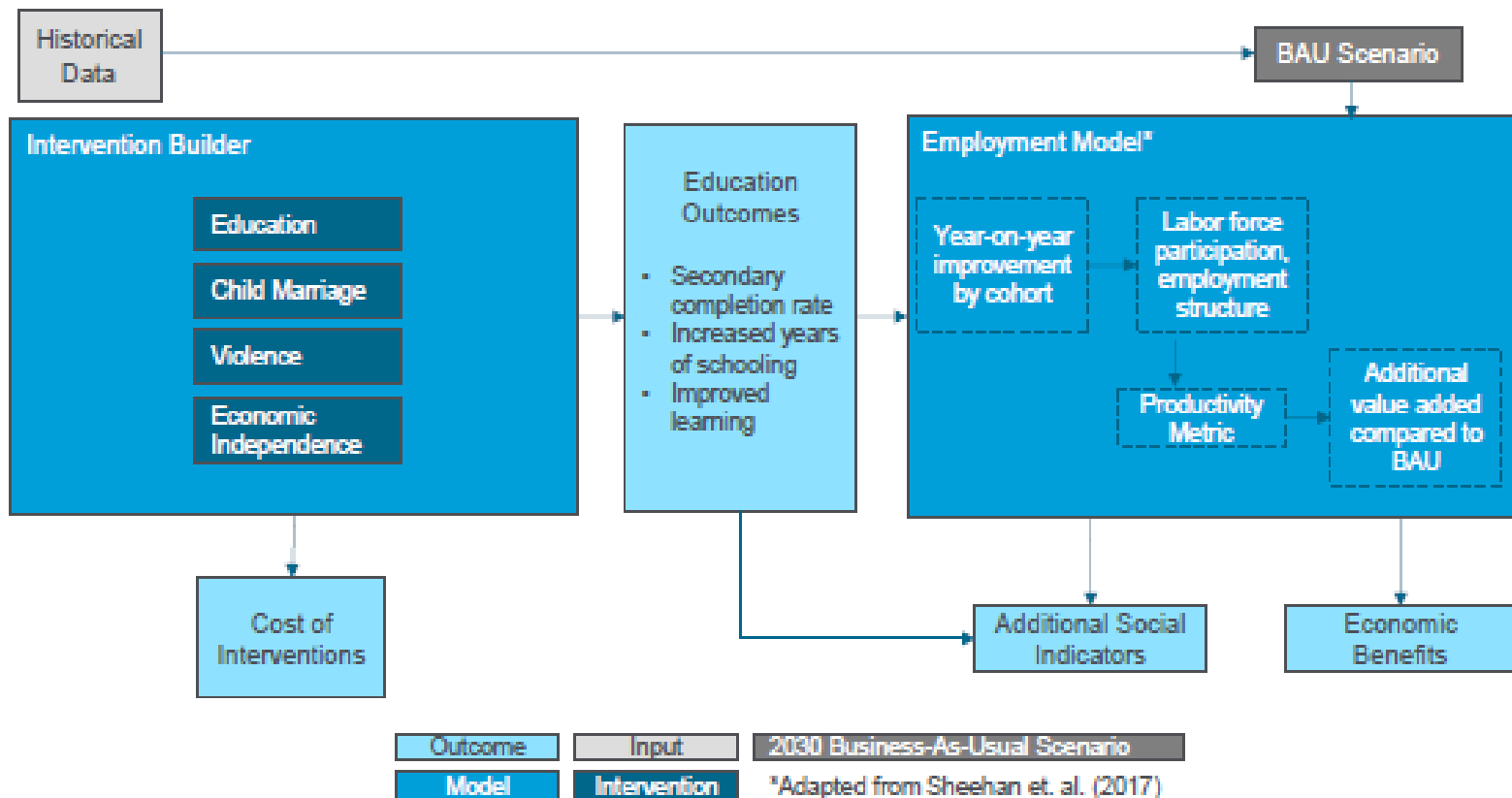


The research examined eight low and lower-middle income countries — Ghana, Uganda, Mali, El Salvador, Bolivia, India, Lao PDR, and Egypt.

Looking at investment in 12 year of education, and 2 years of multi component intervention to prevent child marriage and violence and promote economic independence.

Analytical framework for the research

Figure 31. Analytical Framework



Source: Citi Global Insights

Focused on the supply of educated secondary female graduates on employment and its associated economic outcomes.

Ignores other factors including tertiary education, labour demand, and government policies will influence the transition from education to labour market outcomes.

Limitations and boundaries

- Prioritized the correlation between education and employment, and look to the case studies to help illustrate the complex inter-dependencies across sectors;
- the study does **not** quantify the impact of a multi-component intervention on violence prevention and economic independence.
- due to limited data on interventions in violence prevention, and its connections with education and child, early and forced marriage, the study does not quantify the impact of a multi-component intervention on the chosen violence indicator — Intimate Partner Violence (IPV) rate;
- the costing of interventions were kept the same across all country case studies which in reality will depend strongly on country context;
- lack of inter-generational considerations and, therefore, impact on population changes;
- does not take into account broader impacts on the economy arising from an increased number of educated females;
- Gaps in data disaggregated for gender and age make it difficult to analyse the situation for adolescent girls.

Costing of inputs

- interventions that delay child, early and forced marriage and early pregnancy, prevent violence against girls, and build economic capacity and independence - taking the average costing of similar programs across developing countries;
- making the assumption that all secondary-aged females (regardless of education status) will receive two years of intervention in child, early and forced marriage, violence prevention, and economic independence;
- does not capture investments planned by governments outside education;
- applies the child, early and forced marriage, violence, and economic independence interventions to all secondary-aged females;
- considers 12 years from primary (6 years), to lower secondary (3 years) and upper secondary (3 years).

Data sources on impacts of investments

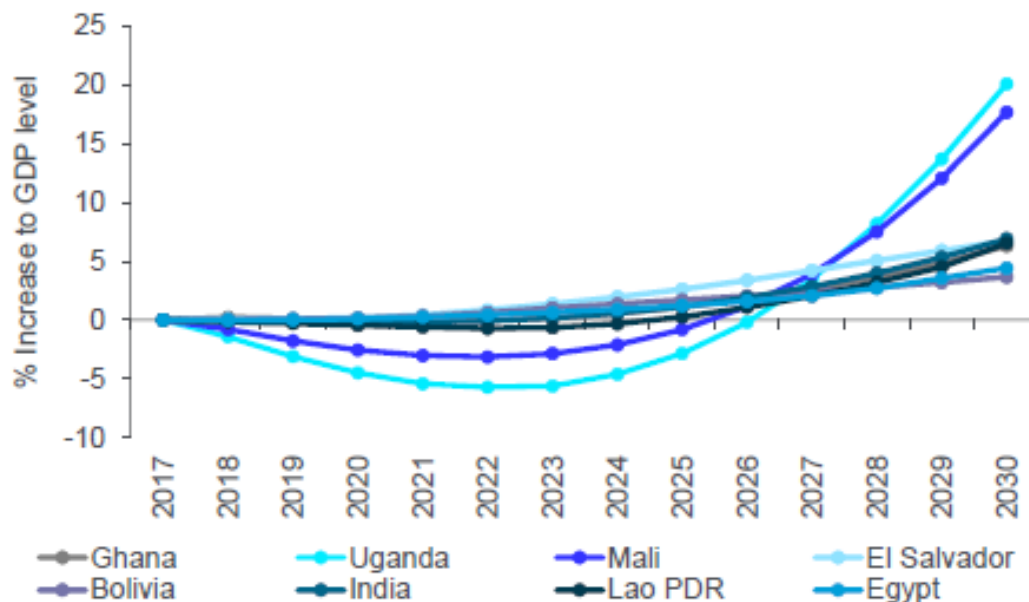
Figure 32. Data Used in Our Study

Variable	Description	Time period	Data Source
Female lower secondary completion rate	Gross intake ratio to the last grade of lower secondary education, calculated as the number of new entrants in the last grade of lower secondary education, regardless of age, divided by the population at the entrance age for the last grade of lower secondary education.	Annual 1970 - 2018	UNESCO Institute for Statistics
Average years of schooling	Average years of schooling at Primary and Secondary	Every five years 1950-2010	Barro and Lee v2.2 2018
Years of schooling	Expected years of schooling calculated as the sum of age-specific enrollment rates between ages 4 and 17	2018	World Bank Human Capital Index
Years of learning-adjusted schooling	Calculated using estimates of expected years of school by the ratio of most recent harmonized test scores to 625, where 625 corresponds to advanced attainment on the TIMSS test	2018	World Bank Human Capital Index
Female Upper secondary completion rate	Completion rate for upper secondary education (household survey data).	Annual 2012 – 2017	UNESCO Institute for Statistics
Intimate partner violence rate	share of women aged 15+ who experienced physical or sexual violence from an intimate partner in the last year	1990, 1995, 2000, 2005, 2010, 2016	Institute for Health Metrics and Evaluation (IHME), 2017
Child, early and forced marriage rate	Women who were first married by age 18 refers to the percentage of women ages 20-24 who were first married by age 18.	Annual 1985-2018	World Bank Data (DHS, MICS, AHS, RHS and other household surveys
Percentage of females with a bank account	The percentage of respondents who report having an account at a bank or another type of financial or report personally using a mobile money service in the past 12 months female (% age 15+).	2011, 2014, 2017	World Bank Findex
Female labor force participation rate	Proportion of the population ages 15+ that is economically active (all people who supply labor for the production of goods and services during a specified period	Annual 1990-2018	ILOSTAT
Female informal employment rate	Share of informal employment in total employment	Annual 2000-2018	ILOSTAT
Projected number of female students	Projected number of female students, considering completing age-female and aged female for primary, lower secondary and upper secondary	Annual up to 2030	UNESCO 2015 Education Costing model
GDP/Capita	Gross Domestic Product per capita, current prices (US dollars)	Annual up to 2024	IMF World Economic Outlook Database 2019
GDP	Gross Domestic Product, current prices (US dollars)	Annual up to 2024	IMF World Economic Outlook Database 2019
Earnings return to additional schooling	Country-specific return to secondary schooling	Annual up to 2010	Montenegro and Patrinos (2012)
Returns to increased average quality of schooling	Assumption that the common elasticity of productivity with respect to school quality of 0.2 is used		Sheehan et al. (2017)
Productivity of informal employment compared to formal	Assumption that the average productivity in informal employment is 50% of that in informal employment		Sheehan et al. (2017)
Intervention cost: Education	Education costs per child in developing countries (low and lower-middle income) considering a full cycle of education (13 years from pre-primary to secondary)	Annual up to 2030	UNESCO Global Education Monitoring Report
Intervention cost: Child, early and forced marriage, violence prevention life skills	See below		Literature/ Plan International

Report Conclusions:

a multi-component and fully-costed series of interventions to attain **100% upper secondary school completion** rates for girls by 2030, **could lift GDP in emerging economies by 10%** on average compared to a business-as-usual scenario.

Figure 1. Potential Contributions to Net GDP as a Result of Reaching 100% Secondary Completion Rate for Girls by 2030



Source: Citi Global Insights

Conclusions on investment formula to break down the barriers holding adolescent girls back

1. ***Holistic approach to investment and interventions have a higher return*** - across education, child marriage and violence prevention and economic independence over the course of a girl's life.
2. ***Collaborative approaches between governments, the private sector, and NGOs*** that best utilize the strengths of each sector and its resources, as well as between girls, their families, communities, and the state.

If we act in silos, progress is still possible but might only be achieved at a greater cost, with less impact, and over a longer period of time.

There is a need for *systemic and long-lasting change* that creates an environment in which educated and empowered girls can thrive.

This calls for consistent improvement of laws, policies, and norms that end discrimination of girls and women, and open up equal opportunities.

Covid has thrown new level of challenge to adolescent girls' economic, health and social power.

BEFORE COVID:

More than 130 million girls worldwide were out of school before the COVID-19 crisis.

Globally, 1 in 5 women were married before their 18th birthday and intimate partner violence affects almost 30 percent of girls aged 15-19.



AFTER COVID:

EDUCATION: Some 743 million girls were out of school and UNESCO estimated over 11 million girls may not go back to school after the crisis.

Teenage pregnancies often increase in times of crisis and for these young women a return to education is even less likely.

The suspension of school lunch programmes, affecting 370 million children worldwide, increased hunger for many families. Malnutrition can have deadly consequences for adolescence girls and young women, especially in pregnancy.

ECONOMIC CRISIS: Many girls and women earn money with jobs in food preparation, beauty salons and local trading which become impossible with social distancing in place. When families run drastically short of food adolescent girls are often sexually exploited and forced into risky behaviour to help put food on the table.

CARING RESPONSIBILITIES: In a public health crisis such as COVID-19, girls and women bear the added burdens of domestic work and care, including looking after sick family members which in turn puts their own health at greater risk. Additionally, older girls may go hungry, as younger siblings eat first.

CHILD MARRIAGE: School closures increase the risk of adolescent pregnancy and child marriage - Families experiencing household poverty may resort to child marriage as a survival strategy.

DOMESTIC VIOLENCE: Girls and women are most likely to suffer abuse and violence at home when the protective umbrellas of education and care systems are removed. All over the world reports of domestic violence are on the rise.