Adolescent girls are uniquely capable of raising the standard of living in the developing world.

It’s been shown: she will reinvest her income and knowledge back into her family and her community. As an educated mother, an active citizen, an ambitious entrepreneur or prepared employee, a girl will break the cycle of intergenerational poverty.

That is the girl effect.

Yet, despite her proven potential, she is more likely to be uneducated, a child bride, and exposed to HIV/AIDS. Less than two cents of every international development dollar is directed to her.

Today, the world is starting to see that the cost of excluding a girl doesn’t just impact her. It impacts everyone.

The ranks of girl champions around the world are growing, including the Nike Foundation, the NoVo Foundation, the United Nations Foundation, the Coalition for Adolescent Girls, the International Center for Research on Women, the Population Council, CARE, the White Ribbon Alliance for Safe Motherhood, the Center for Global Development, Plan International, and the Global Business Coalition, among others.

Progress has been made and solutions identified, yet more must be done.

The 600 million adolescent girls in developing countries are ready to change the world.

**THE GIRL EFFECT**, n. — The unique potential of 600 million adolescent girls to end poverty for themselves and the world.

For more information about the girl effect, contact media@girleffect.org.
She’s the economic backbone of her family: the chore doer, the caretaker, the insurance policy. She’ll be the mother off the next generation. She will reinvest 90 percent of her income into her family, generating a powerful ripple effect. Her brother? Thirty to forty percent.

When she’s educated through secondary school, she’ll bring 25% more income into her family. When she’s healthy, her community’s health will improve as maternal mortality and child malnutrition drop, and HIV rates decline. She will drive 70% of agricultural production. She is an unrealized economic force, accelerating growth and progress in every sector.

Exclude her and the world misses out on an enormous opportunity. Kenya would gain $27 billion in potential income per generation if its female secondary-school dropouts continued their education. Brazil foregoes an average of $17.3 billion per year as a result of girls’ joblessness. India sacrifices a potential of $100 billion over a lifetime due to adolescent pregnancy.

There are 600 million adolescent girls in the developing world. Invest in their lives, and many more lives benefit.
THE REVOLUTION WILL BE LED BY A 12-YEAR-OLD GIRL

IF YOU WANT TO END POVERTY AND HELP THE DEVELOPING WORLD, THE BEST THING YOU CAN DO IS INVEST TIME, ENERGY, AND FUNDING INTO ADOLESCENT GIRLS. IT'S CALLED THE GIRL EFFECT, BECAUSE GIRLS ARE UNIQUELY CAPABLE OF INVESTING IN THEIR COMMUNITIES AND MAKING THE WORLD BETTER. BUT HERE ARE 10 THINGS THAT STAND IN THEIR WAY:

1. **LET'S SEE SOME ID**
   Without a birth certificate or an ID, a girl in the developing world doesn't know and can't prove her age, protect herself from child marriage, open a bank account, vote, or eventually get a job. That makes it hard to save the world.

2. **ILLITERACY DOES NOT LOOK GOOD ON A RESUME...**
   70% of the world's out-of-school children are girls. Girls deserve better. They deserve quality education and the safe environments and support that allow them to get to school on time and stay there through adolescence.

3. **THE FACE OF HIV IS INCREASINGLY YOUNG AND FEMALE**
   When girls are educated about HIV, they stand a better chance of protecting themselves. But education is not enough. Girls need to be empowered and supported to make their own choices.

4. **AND PREGNANCY DOESN'T LOOK GOOD ON A LITTLE GIRL**
   Child marriage and begging are the same in every culture, when girls build and contribute.
   Girls have the right to be protected from abuse and violence.

5. **A NICE PLACE TO WORK WOULD BE NICE**
   If girls have the skills for safe and decent work, if they understand their rights, if they are financially literate and considered for nontraditional jobs at an appropriate age, if they get their fair share of training and internships, they will be armed and ready for economic independence.

6. **THE CHECK IS IN THE MAIL, BUT IT'S GOING TO YOUR BROTHER**
   Adolescent girls aren't just “future women.” They are girls. They deserve their own category. The time we talk about aid, education, sports, civil participation, health, mothers, and economics, Yes, they are future mothers. But they are also live in the present!

7. **SHE SHOULD BE A STATISTIC**
   We don't know how to help girls until we know what's going on with them. Hey, all you governments and NGOs and social scientists: You're accountable! We need an annual girl report card for every country so we can keep track of which girls are thriving and which girls are not.

8. **LAWS WERE MADE TO BE ENFORCED**
   Girls need advocates to fight with them, lobby, and work to enforce good laws and change discriminatory policies.

9. **EVERYONE GETS ON BOARD OR WE'RE ALL OVERBOARD**
   Boys, girls, moms, dads. If we don't all rally to support girls, nothing is going to change. Not for them, and not for us. Change starts with you. So get going.

@girleffect.org
Kidan's story demonstrates the difficult economic choices that families are forced to make for their daughters that ensure the continuation of poverty. Anita shows what it takes for a not-so-ordinary girl to transcend her circumstances. Stephanie's life traces a path of fundamental survival — and how her lessons keep other girls safe. Juthika is the girl effect: what a girl can do for her community, with just a little support. And Baser and Sharifa show how change is happening, now. They are five girls' stories, but they reflect many more — the lives of brothers, sisters, parents and children that girls will affect, and the lives of girls whose stories are not told.

For more information about the Girl Effect, contact media@girleffect.org
When this picture was taken, Kidan was 13 years old, living in a rural village distant from Addis Ababa. When she talked about her life, she described days filled with long hours of hard domestic labor. She walked many kilometers to get water and wood, in an inhospitable and barren land. But that didn’t stop her from telling her visitors that she wanted to be a doctor. What she didn’t know was her life path had already been decided. She had been promised in marriage in exchange for cattle, her mother said. Against the backdrop of poverty, it’s an economic decision. Cattle mean food and drink and currency for further barter- ing. In comparison, paying to educate a daughter is a risky speculation. The odds she’ll become a doctor are slim to none. Kidan’s family traded her future for their survival. Her mother’s family had made the same choice, as did her grandmother’s. When a girl’s education, health and potential are stunted, she passes her poverty along to her children. She’s more likely to have children early and more likely to suffer complications. Her children are more likely to be malnourished and uneducated.

Where is Kidan today? Her location is unknown, but this is almost guaranteed: she and her children continue to live in poverty. That simple and devastating economic choice made it so.
ANITA KUMARI, 20, BIHAR, INDIA

At age 5, Anita peeked over a wall and saw a line of schoolkids standing outside their classroom. She went home and pestered her parents to let her join them as one of the only girl students.

Five years later, she asked them for secondary school fees, but the family couldn’t afford them. At age 10, she started her first business, tutoring other kids to pay her own tuition.

Five years after that, her father became ill, placing the family in debt. So Anita put herself into a new school for a better-paying job: beekeeping. She was a 15-year-old girl in a room full of men in their 40s where she learned how to be her village’s first female beekeeper.

Somewhere along the way, she also learned how to fake a hunger strike that delayed the marriage her parents had arranged for her.

Today, at 20, she is paying her college tuition. She’s formed a women’s farmers club. She’s hired her brother. She’s trained 20 girls in beekeeping, and beekeepers look very different in her village now.

A gutsy story of overcoming hardship — yes. But Anita’s hardship was just this: she’s a girl.

There are 600 million more adolescent girls in the developing world. Less than two cents of every international aid dollar is directed to them. Do all of them have to be an Anita to succeed?

THE BIG PICTURE

The school drop-out rate for girls aged 6–16 is more than 57% in India.

Excluding girls comes at great cost: early school dropout costs the Indian economy $10 billion in potential income over a lifetime.

86 percent of India’s 84.6 million girls aged 15–24 are jobless.

If adolescent girls were employed at the same rate as males their age, India could add $53.2 billion to its GDP, all else equal.

Going to School in India shows girls a world of possibilities beyond early marriage and early childbearing. The Be! an Entrepreneur Fund inspires girls to create businesses that solve the social, economic and environmental problems they face in their daily lives.

ANITA, THE PIONEER

FOR MORE INFORMATION ABOUT THE GIRL EFFECT, CONTACT MEDIA@GIRLEFFECT.ORG
On the list of the world’s most dangerous places to be an adolescent girl, Kibera, Nairobi, ranks high — if not at the top. In this slum, a million people live in an area 75% the size of Central Park. More than half of the population is younger than 20, orphaned in effect by immigration, or in fact by HIV/AIDS and tuberculosis. Half of these kids are HIV-positive — and of these, 85% are girls.

No one has the means to earn an income — except girls, who quickly discover upon adolescence that their bodies are assets. It’s an asset that’s often violated, leading to pregnancy, school drop-out, HIV risk, and continued suffering for girls and their children.

That was Stephanie’s situation three years ago, after she was raped in her neighborhood. Her future could have been lost. But she had the support of Binti Pamoja, a girls’ safe space that offers four walls, a roof, a locked gate, and the support a girl needs to stay healthy in her own community.

There, she learned how girls can protect themselves. After her son’s birth, she trained as a Binti leader, joining other girl leaders as they’ve spread throughout Kibera. They’ve brought safety to hundreds more girls and are giving the girl effect the tiniest of chances.

In Kibera, and in every urban slum throughout the developing world, it’s the only place to start.

Stephanie, 20, Kenya

In one year, adolescent pregnancy costs Kenya $503.9 million in GDP. The effect on one girl? Becoming an adolescent mother here means girls forego an average of $2,470 in annual potential earnings.

Education isn’t much better. More than 1.6 million Kenyan girls are out of school.

If they stay in school, Kenya’s adolescent girls could boost their economy by $27.4 billion: $25.1 billion if they delay childbirth and $1.6 billion if they stay HIV-free.

In Kenya, girls aged 15–19 are three times more likely to be HIV-positive than their male counterparts. Girls 20–24 are 5.5 times more likely.

Carolina for Kibera/Binti Pamoja fosters leadership among girls, providing safe spaces for peer mentoring in the slums of urban Kenya.

For more information about the girl effect, contact media@girleffect.org
In poor families, an old equation rules: educating a boy will bring returns, but not so a girl. Earning no income, a daughter is married off as soon as possible, removed from the family balance sheet.

In Ishwarpur, a small village in Gazipur, Bangladesh, Juthika is rewriting that equation. She has ducks. She has a vegetable garden. She tutors schoolboys, and embroiders handkerchiefs. She makes $37 dollars a month, and is putting herself through school, along with her brother. She supports her father and her mother.

What made the difference? Inside a corrugated tin shed, Juthika joins 30 other girls several times a week in a program run by the world’s largest NGO, BRAC. What do they get there? Friends. Games. Knowledge of their rights. An understanding of how HIV is spread. Confidence to challenge their parents if they are betrothed too early. The skills to look after poultry and small crops, and the acumen to profit from it. Credit to start their businesses.

Joining Juthika is Sanchita, Sheuli, Yasmin, Jhonuka, Bishakha, Dulali — all running small businesses to keep themselves and their siblings in school, while adding to their families’ income. The local elders confirm: their village used to be poor. When they needed rice, they went into debt. Not any more.

In the village of Ishwarpur, the girl effect has made the difference.

JUTHIKA
FROM BURDEN TO BREADWINNER

THE BIG PICTURE
In Bangladesh, 67 percent of the country’s 11.7 million girls aged 15–24 are jobless.

Without school or job training, marriage is often the next step: more than one-half of Bangladeshi girls are married by age 18.

If adolescent girls were employed at the same rate as males their age, Bangladesh could add $2.75 billion to its GDP, all else equal.

Beyond GDP, there is an equally important ripple effect on families. When women and girls earn income, they reinvest 90 percent of it into their families, as compared to only 30 to 40 percent by males.

BRAC provides customized microfinance programs for rural girls that include access to safe spaces, small loans, life skills and livelihood training.

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SHARIFA AND BASER

CHANGING THE UNCHANGEABLE

THE BIG PICTURE

The girl effect is about boys too, because when a girl benefits, everyone benefits: her brothers, sisters, future children and grandchildren.

Boys and men have a critical role in unleashing girls’ ripple effect, as they often control the environment for girls and have a strong influence over what happens.

Boys and men must be part of the solution: breaking the cycle of poverty and building a sustainable global economy cannot happen if 50 percent of the world’s population is left behind.

BRAC provides rural girls with access to customized microfinance programs that include access to safe spaces, small loans, life skills and livelihood training.

SHARIFA, 16, BANGLADESH

In the corner of Sharifa’s family hut, she has a small table, and on the table is a mirror, a jewelry box and some make-up — what you’d expect among a teenage girl’s purchases.

Her more surprising acquisition is sitting in the hut’s courtyard: a sanitary water closet.

Sharifa is among the nearly 50,000 girls who have received training in life skills, income generation and microloans from the NGO BRAC. Her small business of selling eggs and vegetables is allowing her to stay in school, buy herself some nice things, and support her family’s needs.

Baser, her father, has been impressed. Girls with money, he noticed, are good for families, and good for villages.

So when he had a field to lease, he purposely leased it to his neighbor’s adolescent daughter.

Sharifa’s is the first generation of girls in her village to have such opportunity — and Baser’s is the first generation of fathers to see their daughters in a brand new light.

Attitudes and traditions are complex and deeply held. For girls in the developing world, they’ve led to behaviors that leave girls unsupported and vulnerable, which locks in cycles of poverty for families and communities.

But social norms are not immutable, and neither are the systems they foster. When you meet Baser, you’re seeing change unfold, and a system that’s re-engineering itself.

FOR MORE INFORMATION ABOUT THE GIRL EFFECT, CONTACT MEDIA@GIRLEFFECT.ORG
WHAT HAPPENS TO HER IN THE NEXT THREE YEARS — 36 MONTHS — WILL SET THE COURSE OF HER WHOLE LIFE, HER FUTURE CHILDREN’S LIVES, HER FUTURE GRANDCHILDREN’S LIVES.

WE’VE IDENTIFIED 12 FACTORS THAT, WHEN PRESENT IN HER LIFE, WILL MEAN A BETTER FUTURE FOR ALL OF THEM.

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. Like the one in five girls in Ethiopia who will be married before their 15th birthdays. Berhane Hewan offers safe spaces for high-risk girls, providing a supportive network, where 11,000 girls delayed marriage and continued schooling.

2 MEET HER GATEKEEPERS.  
Changing girls’ lives means gaining the trust of her community, and addressing their attitudes about girls. Through community-led education, Tostan’s work in Senegal has inspired 3,700 communities to end traditional practices of early marriage and female genital cutting, shifting gender norms.

3 RECRUIT HER.  
Girls aren’t just out and about. Where and how you meet a girl already tells you something about her. Through a cohort of 17–19 year old girls, Abriendo Oportunidades in Guatemala is reaching rural, Mayan girls aged 10–19. Girls spread the word — particularly graduates who know the program. They reach girls like themselves, knowing where and how they live.

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. 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.

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. Kenyan girls are being issued IDs — perhaps for the first time — through a unique program from the Population Council, Micro-Save, 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.

6 SHE UNDERSTANDS HER BODY.  
Learning about her physical changes helps a girl battle stigma, overcome her fears, and protect her health. Freedom from Hunger’s Reach India program brings health education to rural girls through their mothers’ microfinance and self-help groups. Girls play games alongside their mothers, learning about nutrition, HIV, their bodies, and hygiene.

FOR MORE INFORMATION ABOUT THE GIRL EFFECT, CONTACT MEDIA@GIRLEFFECT.ORG
WHAT GIRLS NEED (CONT.)

7 SHE HAS FIVE FRIENDS.
For boys in poverty, adolescence brings independence. For girls: isolation. Keep her connected to the outside world. Girls are connecting through soccer in Brazil's Vencedoras employability program. The solidarity they form on the field translates into new friendships, a strong community and even job opportunities.

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. Helping girls find mentors is TechnoServe’s Young Women in Enterprise program. It matches young girls from Nairobi’s slums with mentors in small business enterprise clubs, which are led by university student coaches and community business leaders.

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. That’s true in Africa’s largest slum where the Binti Pamoja Center is a safe space for adolescent girls. 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.

10 SHE STAYS IN SCHOOL.
Every year in secondary school increases her future income by 15–25%. Yet for every out-of-school boy, there are three girls. Fundación Paraguaya is a school that all local girls can attend, regardless of income. It’s a functioning farm, where girls grow the school’s revenue stream — and become agricultural professionals, gaining skills, expertise and a vision for the future that their farm worker fathers never had.

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. 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.

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. If her family doesn’t believe she is a source of future income, they have little incentive to invest in her education or health. But give her a chance, and she’ll prove them wrong. Then, the whole equation shifts. This isn’t speculation. It’s happening today. BRAC (Bangladesh Rural Advancement Committee) is demonstrating the value of adolescent girls as economic actors instead of as child-brides. BRAC pioneered a microfinance program in which 40,000 adolescent girls gained the confidence, skills and capital to run their own businesses and manage their own resources. These entrepreneurs are delaying marriage, paying their own school fees and often covering the cost of their siblings’ tuition.

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Little research has been done to understand how investments in girls impact economic growth and the health and well-being of communities. This lack of data reveals how pervasively girls have been overlooked. For millions of girls across the developing world, there are no systems to record their birth, their citizenship, or even their identity. However, the existing research suggests their impact can reach much further than expected.

**THE RIPPLE EFFECT**

When a girl in the developing world receives seven or more years of education, she marries four years later and has 2.2 fewer children.


An extra year of primary school boosts girls’ eventual wages by 10 to 20 percent. An extra year of secondary school: 15 to 25 percent.


Research in developing countries has shown a consistent relationship between better infant and child health and higher levels of schooling among mothers.


When women and girls earn income, they reinvest 90 percent of it into their families, as compared to only 30 to 40 percent for a man.


**POPULATION TRENDS**

Today, more than 600 million girls live in the developing world.


More than one-quarter of the population in Asia, Latin America, the Caribbean, and sub-Saharan Africa are girls and young women ages 10 to 24.


The total global population of girls ages 10 to 24 — already the largest in history — is expected to peak in the next decade.


**EDUCATIONAL GAPS**

Approximately one-quarter of girls in developing countries are not in school.


Out of the world’s 130 million out-of-school youth, 70 percent are girls.

CHILD MARRIAGE AND EARLY CHILDBIRTH

One girl in seven in developing countries marries before age 15.

38 percent marry before age 18.

One-quarter to one-half of girls in developing countries become mothers before age 18; 14 million girls aged 15 to 19 give birth in developing countries each year.

In Nicaragua, 45 percent of girls with no schooling are married before age 18 versus only 16 percent of their educated counterparts. In Mozambique, the figures are 60 percent versus 10; in Senegal, 41 percent versus 6.

A survey in India found that girls who married before age 18 were twice as likely to report being beaten, slapped, or threatened by their husbands as were girls who married later.
(International Center for Research on Women, Development Initiative on Supporting Healthy Adolescents [2005], analysis of quantitative baseline survey data collected in select sites in the states of Bihar and Jharkhand, India [survey conducted in 2004].)

HEALTH

Medical complications from pregnancy are the leading cause of death among girls ages 15 to 19 worldwide. Compared with women ages 20 to 24, girls ages 10 to 14 are five times more likely to die from childbirth, and girls 15 to 19 are up to twice as likely, worldwide.

75 percent of 15- to 24-year-olds living with HIV in Africa are female, up from 62 percent in 2001.