

## A problem with a solution

How can the global community achieve the goal of gender equality and the empowerment of women? This question is the focus of Goal 3 of the Millennium Development Goals endorsed by world leaders at the UN Millennium Summit in 2000. It is also the focus of this report.

Gender inequality is a problem that has a solution. Two decades of innovation, experience, and activism have shown that achieving the goal of greater gender equality and women's empowerment is possible. There are many practical steps that can reduce inequalities based on gender—inequalities that restrict the potential to reduce poverty and achieve high levels of well-being in societies around the world. There are also many positive actions that can empower women. Without leadership and political will, however, the world will fall short of taking these practical steps—and meeting the Goal. Because gender inequality is deeply rooted in entrenched attitudes, societal institutions, and market forces, political commitment at the highest international and national levels is essential to institute the policies that can trigger social change and to allocate the resources necessary for gender equality and women's empowerment.

Before the UN Millennium Summit in 2000 nearly every country had made a commitment to equal rights for women and girls by ratifying the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) and the Convention on the Rights of the Child (CRC).<sup>1</sup> Signatories are legally obligated to meet the commitments they specify. Often described as the international bill of rights for women, CEDAW provides for women's equal enjoyment with men of civil, cultural, economic, political, and social rights. It is unique in establishing legal obligations for state parties to ensure that discrimination against women does not occur in the public sphere or the private sphere.

UN member states also made important commitments to promoting gender equality and women's empowerment at the 1994 International Conference

**Genuine equality means more than parity in numbers, which can sometimes be achieved by lowering the bar for all—it means equality is achieved at high levels of well-being**

on Population and Development in Cairo and the 1995 Fourth World Conference on Women in Beijing.<sup>2</sup> The inclusion of gender equality and women's empowerment as Millennium Development Goal 3 is a reminder that many of those promises have yet to be kept. It also offers a critical opportunity to implement those promises.

National and international women's movements have worked to hold governments accountable for the legal and political commitments they have made through CEDAW, the Beijing Platform for Action, and other international agreements. It is women's activism and social mobilization, combined with innovative responses from some governments and civil society organizations, that have led to significant improvements in women's and girls' status since the first UN Conference on Women in 1975 in Mexico City. Investing in women's advocacy organizations is key to holding the international community and national governments accountable for achieving Millennium Development Goal 3.

In the past three decades women have made gains, particularly in health and education, as evidenced in lower mortality rates, higher life expectancy, and reduced gender gaps in primary school education. Despite these gains, it is clear that many countries will miss the first deadline for the Goal 3 target: eliminate gender disparity in primary and secondary education preferably by 2005 and in all levels of education no later than 2015. This will be the first visible Millennium Development Goal failure. That failure should spur the global community to reenergize and take action so that the 2015 target deadline is met. In doing so, countries should strive to achieve more than numerical parity.

The spirit of the Goal—gender equality and the empowerment of women—requires fundamental transformation in the distribution of power, opportunities, and outcomes for both men and women. Genuine equality means more than parity in numbers, which can sometimes be achieved by lowering the bar for all—men and women. It means justice, greater opportunity, and better quality of life so that equality is achieved at high levels of well-being.

To ensure that Millennium Development Goal 3 is met by 2015, the task force has identified seven strategic priorities (box 1.1). These interdependent priorities are the minimum necessary to empower women and alter the historical legacy of female disadvantage that remains in most societies of the world.

These seven priorities are much broader than the Goal 3 target. That target is restricted to education, a focus justified by the strong evidence that investing in girls' education yields high returns for girls themselves and high returns for development (Schultz 2001).<sup>3</sup> By setting an ambitious target for eliminating gender disparities in primary and secondary education—in less than a decade—Goal 3 sends a clear message that gender inequality in education in the twenty-first century is unconscionable and must be rectified.

Important as it is for women's well-being and the development of societies, education alone is insufficient to eliminate the wide range of gender inequalities

**Box 1.1**  
**Seven strategic**  
**priorities for**  
**action on**  
**Millennium**  
**Development**  
**Goal 3**

1. Strengthen opportunities for postprimary education for girls while meeting commitments to universal primary education.
2. Guarantee sexual and reproductive health and rights.
3. Invest in infrastructure to reduce women's and girls' time burdens.
4. Guarantee women's and girls' property and inheritance rights.
5. Eliminate gender inequality in employment by decreasing women's reliance on informal employment, closing gender gaps in earnings, and reducing occupational segregation.
6. Increase women's share of seats in national parliaments and local government bodies.
7. Combat violence against girls and women

found in many societies. Education may be an important precondition to women's empowerment, but it does not guarantee that empowerment. For this to occur, women must also enjoy equal rights with men, equal economic opportunities, use of productive assets, freedom from drudgery, equal representation in decisionmaking bodies, and freedom from the threat of violence and coercion.

Achieving true gender equality and women's empowerment requires a different vision for the world, not just piecemeal rectification of different aspects of inequality.<sup>4</sup> The task force's vision is of a world in which men and women work together as equal partners to secure better lives for themselves and their families. In this world women and men share equally in the enjoyment of basic capabilities, economic assets, voice, and freedom from fear and violence. They share the care of children, the elderly, and the sick; the responsibility for paid employment; and the joys of leisure. In this world the resources now used for war and destruction are invested in human development and well-being, institutions and decisionmaking processes are open and democratic, and all human beings treat each other with respect and dignity.

It is our vision of such a world, together with our analysis of why women and men today rarely enjoy equality, that underlies the recommendations in this report.

## Task force perspective on gender equality and empowerment

The task force affirms that gender equality and women's empowerment are central to the achievement of all the Millennium Development Goals (box 2.1). Development policies and actions that fail to take gender inequality into account and that fail to enable women to be actors in those policies and interventions will have limited effectiveness and serious costs to societies (World Bank 2003c). The reverse is also true: achievement of Goal 3 depends on how well each of the other goals addresses gender-based constraints and issues (box 2.2). Thus, this task force believes that achieving Goal 3 depends both on the extent to which the priorities suggested here are addressed and the extent to which the actions taken to achieve the other Goals promote equality of boys and girls and men and women. While this interdependence among the Goals is important, the task force wishes to underscore that Goal 3 has intrinsic value in and of itself. That is why this report focuses on priorities and actions to achieve Goal 3.

### **Defining gender equality and empowerment**

Like race and ethnicity, gender is a social construct. It defines and differentiates the roles, rights, responsibilities, and obligations of women and men. The innate biological differences between females and males form the basis of social norms that define appropriate behaviors for women and men and determine the differential social, economic, and political power between the sexes. Although the specific nature and degree of these differing norms vary across societies and across time, at the beginning of the twenty-first century they still typically favor men and boys, giving them more access than women and girls to the capabilities, resources, and opportunities that are important for the enjoyment of social, economic, and political power and well-being.

In addressing Goal 3, the task force has focused on the historical disadvantage experienced by women and on how gender norms and the policies based on those

**Box 2.1**  
**Gender equality**  
**is critical to**  
**achieving all**  
**the Goals**

**Millennium  
 Development Goal**

**Goal 1**

Eradicate extreme poverty and hunger

**Goal 2**

Achieve universal primary education

**Goal 4**

Reduce child mortality

**Goal 5**

Improve maternal health

**Goal 6**

Combat HIV/AIDS, malaria, and other diseases

**Goal 7**

Ensure environmental sustainability

**Goal 8**

Develop a global partnership for development

**Importance of gender equality for achieving the goal**

- Gender equality in capabilities and access to opportunities can accelerate economic growth.
- Equal access for women to basic transport and energy infrastructure (such as clean cooking fuels) can lead to greater economic activity.
- Gender equality in farm inputs helps increase agricultural production and reduce poverty because women farmers form a significant proportion of the rural poor.
- Equal investment in women's health and nutritional status reduces chronic hunger and malnourishment, which increases productivity and well-being.
- Educated girls and women have greater control over their fertility and participate more in public life.
- A mother's education is a strong and consistent determinant of her children's school enrollment and attainment and their health and nutrition outcomes.
- A mother's education, income, and empowerment have a significant impact on lowering child and maternal mortality.
- Greater economic independence for women, increased ability to negotiate safe sex, greater awareness of the need to alter traditional norms about sexual relations, better access to treatment, and support for the care function that women perform are essential for halting and reversing the spread of HIV/AIDS and other epidemics.
- Gender-equitable property and resource ownership policies enable women (often as primary users of these resources) to manage them in a more sustainable manner.
- Greater gender equality in the political sphere may lead to higher investments in development cooperation.

norms have perpetuated that disadvantage. This report notes the ways in which gender norms and policies also negatively affect boys and men, but the primary focus is to rectify the most common gender-based disadvantages—those faced by women and girls. The report recognizes, however, that men's engagement in meeting Goal 3 is vital. They can work as partners with women to bring about changes in gender roles and norms that can benefit both women and men. The report, therefore, suggests ways in which policies and interventions can engage men as equal partners in achieving gender equality and the empowerment of women.

***Identifying the dimensions of gender equality***

Based on past analyses of gender in society, the task force has adopted an operational framework for understanding gender equality that has three main dimensions:

- The *capabilities domain*, which refers to basic human abilities as measured by education, health, and nutrition. These capabilities are fundamental to individual well-being and are the means through which individuals access other forms of well-being.

**Box 2.2**  
**Achieving the Millennium Development Goals is critical for gender equality**

**Millennium Development Goal**

**Goal 1**

Eradicate extreme poverty and hunger

**Goal 2**

Achieve universal primary education

**Goal 4**

Reduce child mortality

**Goal 5**

Improve maternal health

**Goal 6**

Combat HIV/AIDS, malaria, and other diseases

**Goal 7**

Ensure environmental sustainability

**Importance of Goal for gender equality**

- Failure to design actions that reduce poverty equally for women and men will leave significant pockets of female poverty in many countries.
- Failure to achieve universal primary education has significant consequences for girls' enrollment and completion of higher levels of education and hence their ability to access resources and opportunities to the same extent as boys.
- Child mortality is one reason fertility remains high in some parts of the world. High fertility is associated with greater unpaid work burdens for women, and multiple pregnancies are associated with elevated risks of disability or death. In some countries child mortality partly reflects discrimination against girls in nutrition and medical care. Reducing child mortality in these countries will mean ending such discrimination.
- Women cannot enjoy equal rights, opportunities, and voice with men if they continue to suffer the ill-health, disability, and risks of dying associated with pregnancy and childbirth. The ability to have the number of children they desire when they desire is also critical if women are to take control of their lives and contribute productively to their families, communities, and societies.
- Because the HIV/AIDS pandemic is rapidly being feminized, both in risk of becoming infected and in the burden of care, failure to control this epidemic is likely to leave girls and women increasingly vulnerable.
- Because women are the major food producers in the developing world, failure to ensure environmental sustainability is likely to damage their ability to feed themselves and their families. Failure to limit certain types of pollutants, such as indoor smoke from cooking fires, will also have particularly deleterious effects on the health of women and children.

- The *access to resources and opportunities domain*, which refers primarily to equality in the opportunity to use or apply basic capabilities through access to economic assets (such as land, property, or infrastructure) and resources (such as income and employment), as well as political opportunity (such as representation in parliaments and other political bodies). Without access to resources and opportunities, both political and economic, women will be unable to employ their capabilities for their well-being and that of their families, communities, and societies.
- The *security domain*, which is defined here to mean reduced vulnerability to violence and conflict. Violence and conflict result in physical and psychological harm and lessen the ability of individuals, households, and communities to fulfill their potential. Violence directed specifically at women and girls often aims at keeping them in "their place" through fear.

These three domains are interrelated, and change in all three is critical to achieving Goal 3. The attainment of capabilities increases the likelihood that women can access opportunities for employment or participate in political and legislative bodies but does not guarantee it. Similarly, access to opportunity decreases the likelihood that women will experience violence (although in certain circumstances, it may temporarily increase that likelihood).

**The seven strategic priorities represent first-generation development problems that have not yet been addressed systematically**

Progress in any one domain to the exclusion of the others will be insufficient to meet the Goal of gender equality. For example, in many countries in Latin America girls enroll in primary school at the same rate as boys and even outnumber them in secondary school. However, many studies in Latin America show that women are disadvantaged in the labor market relative to men with similar education and experience. Thus, investments need to be directed to interventions across all three domains in order to achieve the Goal.

The strategic priorities listed in box 1.1 are based on this conceptual framework. The first two—strengthening opportunities for postprimary education for girls while meeting commitments to universal primary education and guaranteeing universal access to a broad range of sexual and reproductive health information and services—represent the priority for strengthening women’s capabilities. The next four (investing in infrastructure to reduce women’s time burdens, guaranteeing girls’ and women’s property and inheritance rights, eliminating gender inequality in employment, and increasing women’s share of seats in national parliaments and local governmental bodies) reflect priorities for economic and political opportunity. And the final strategic priority—combating violence against girls and women—addresses the security domain.

### ***Understanding the importance of female empowerment***

The concept of empowerment is related to gender equality but distinct from it. The core of empowerment lies in the ability of a woman to control her own destiny (Malhotra, Schuler, and Boender 2002; Kabeer 1999). This implies that to be empowered women must not only have equal capabilities (such as education and health) and equal access to resources and opportunities (such as land and employment), but they must also have the agency to use those rights, capabilities, resources, and opportunities to make strategic choices and decisions (such as is provided through leadership opportunities and participation in political institutions). And for them to exercise agency, they must live without the fear of coercion and violence.

Because of the historical legacy of disadvantage women have faced, they are still all too often referred to as a vulnerable minority. In most countries, however, women are a majority, with the potential to catalyze enormous power and progress. While this report identifies the constraints that women face, it also emphasizes their resilience and the contributions they make to their families, communities, and economies despite those constraints—contributions that could be multiplied if those constraints were removed.

### **The case for the seven strategic priorities**

The seven strategic priorities selected by the task force for action on the international and national level represent first-generation development problems that have not yet been addressed systematically within and across countries.

**The task force believes that three subpopulations of women must receive preference in implementing the strategic priorities and allocating resources**

They are interrelated: empowering women and promoting gender equality entail action on all of them. The task force considered selecting a smaller set of priorities but decided that dropping any one of the seven priorities would compromise achieving Goal 3 because gender inequality results from an interlocking, self-reinforcing set of conditions. Some of the priorities are already present in the Millennium Development Goal framework (as indicators for Goal 3 and the target of Goal 4), but the task force wishes to highlight their importance for achieving Goal 3.

These seven priorities are a subset of the priorities outlined in previous international agreements, including the Beijing Declaration and Platform for Action and the Cairo Programme of Action. The recommendations in these international agreements remain important for achieving gender equality and women's empowerment, but the task force sees the seven priorities as needing immediate action if the Goal is to be met by 2015.

Although empowerment and equality should be enjoyed by all women and men, the task force believes that three subpopulations of women must receive preference in implementing the strategic priorities and allocating resources if poverty is to be reduced:

- Poor women in the poorest countries and in countries that have achieved increases in national income but where poverty remains significant.
- Adolescents, who constitute two-thirds of the population in the poorest countries and the largest cohort of adolescents in the world's history.
- Women and girls in conflict and postconflict settings.

Prioritizing these groups is not intended to minimize the vulnerability and needs of other groups of women, but to emphasize that investments in these subpopulations are a priority for achieving immediate and long-term results in reducing poverty.

A focus on poor women is justified for several reasons. Poor women have the greatest needs. Investments in them will produce the greatest benefits. It is often suggested that women outnumber men among the poor. Although precise estimates of the relative proportion of males and females living in poverty are not available, recent research suggests that women are overrepresented among the poor (Quisumbing, Haddad, and Peña 2001). Gender inequalities tend to be greater among the poor than the rich, especially for inequalities in capabilities and opportunities (World Bank 2001a; Filmer 1999). Moreover, the well-being and survival of poor households depends disproportionately on the productive and reproductive contributions of their female members. Also, an increasing number of poor households are headed or maintained by women (Bruce, Lloyd, and Leonard 1995).

Investing in the health, education, safety, and economic well-being of adolescents, especially adolescent girls, must also be a priority. Adolescence is a formative period, one of transition between childhood and adulthood. It is a time when interventions can dramatically alter subsequent life outcomes. The sheer



**Investments  
are needed  
to help girls  
complete second-  
ary schooling,  
support their  
transition from  
education to  
work, develop  
healthy  
sexuality, and  
guarantee their  
physical safety**

size of the current adolescent cohort in poor countries means that interventions to improve their lives will affect national outcomes. One example illustrates this point well. If the mean age of childbearing in Bangladesh were to rise by five years, the country's population growth would fall by 40 percent—and the well-being of young women would almost certainly improve (Mensch, Bruce, and Greene 1998, p. 3). Within the adolescent cohort the task force has given priority to the needs of adolescent girls because they experience greater overall social, economic, and health disadvantages in most countries than do boys.<sup>1</sup> Therefore, investments to help girls complete good quality secondary schooling, support their transition from education to work, develop healthy sexuality, and guarantee their physical safety are urgently needed and can accelerate progress toward several of the Millennium Development Goals.

Finally, responding to these strategic priorities is particularly urgent for women in conflict and postconflict situations. Situations of conflict have disproportionate impacts on women and children, who typically are the majority of displaced persons in refugee camps and conflict zones (Landsberg-Lewis 2002). In times of conflict women and children are also more likely to be heads of households, underscoring the need for special assistance in overcoming the gender barriers that restrict their access to resources and threaten the survival of their households. Postconflict periods present a window of opportunity to reduce gender barriers and create a gender-equitable society, which is more likely to occur if reconstruction fosters the full participation of women. For example, in Rwanda the postconflict period was used as an opportunity to right previous gender inequalities in access to resources and political participation. One result was that Rwanda now has one of the largest proportions of national parliamentary seats held by women anywhere in the world.

## Strengthen opportunities for postprimary education for girls

Global commitments to girls' education have focused in the main on primary education. As a result, over the past decade, girls' primary school enrollment rates have increased in most regions. While this focus must continue, and international commitments to universal primary education must be met, the task force notes achieving Goal 3 requires strengthening postprimary education opportunities for girls. The evidence suggests that among all levels of education, secondary and higher levels of education have the greatest payoff for women's empowerment.

Moreover, focusing on secondary education can strengthen the pipeline that channels students through the education system and give parents an incentive to send their children to primary school. It is obvious that for girls (and boys) to reach secondary education, investments must be made in primary education. Thus it is important not to separate primary, secondary, and tertiary education into discrete components but to see them as an integral part of an education system in which each component has knock-on effects on the others.<sup>1</sup>

A number of interventions that have proven their effectiveness for increasing girls' participation in primary school may also apply to postprimary education. These include making schooling more affordable by reducing costs and offering targeted scholarships, building secondary schools close to girls' homes, and making schools safe and girl-friendly. Additionally, the content, quality, and relevance of education must be improved through curriculum reform, teacher training, and other actions (DeJaeghere 2004). Most important, education must serve as the vehicle for transforming attitudes, beliefs, and entrenched social norms that perpetuate discrimination and inequality. All interventions taken to promote gender equality in education must, therefore, be transformational in nature.

**Investments must be made simultaneously in secondary education while meeting global commitments for universal primary education**

### **Why strengthening girls' opportunities for postprimary education is a strategic priority**

Education is a life-long process and can occur at different ages. Deficits in education can also be rectified at different ages and through different mechanisms, both formal and nonformal. Adult literacy, nonformal programs for dropouts, and other efforts are a valuable complement to the formal education system. However, because the target for Goal 3 focuses entirely on the formal education system, this chapter primarily discusses how that system can be transformed to eliminate gender gaps.<sup>2</sup>

Within formal education the task force has chosen to highlight postprimary education for several reasons. First, the 2005 target for Goal 3 will be missed for both primary and secondary education but by a much larger number of countries for secondary education. Concerted effort will have to be made today if gender disparities in both primary and secondary education are to be eliminated at least by the 2015 deadline. Investments in postprimary education cannot wait until universal primary education has been achieved.

Second, the research evidence shows that postprimary education has far stronger positive effects on women's own outcomes than primary education does—their health and well-being, position in family and society, economic opportunities and returns, and political participation. Therefore, investments must be made simultaneously in secondary education while meeting global commitments for universal primary education. The task force's companion report on universal primary education discusses in detail policies and interventions to achieve that goal and the target of gender parity in primary education, while the evidence presented here focuses on how postprimary education leads to or leverages changes and impacts in the other domains of gender equality and in empowerment (UN Millennium Project 2005c).

### ***Education and women's empowerment***

Data from around the world show that increased education is associated with the empowerment of women (Malhotra, Pande, and Grown 2003). Educated women are more effective at improving their own well-being and that of their family. They are better equipped to extract the most benefit from existing services and opportunities and to generate alternative opportunities, roles, and support structures. These empowering effects of women's education are manifested in a variety of ways, including increased income-earning potential, ability to bargain for resources within the household, decisionmaking autonomy, control over their own fertility, and participation in public life.

Any such impacts, however, are highly dependent on the context. They are strongly conditioned by such factors as level of economic development, depth of the labor market, and degree of gender stratification. The impact of women's education is greater in settings that are already relatively egalitarian. Under such conditions even modestly educated women are more likely to participate

**Higher levels  
of education  
increase  
the gains  
from formal  
labor force  
participation  
more for women  
than for men**

in important family decisions, to work in nonfarm occupations, and to control economic resources.<sup>3</sup> Education alone may not be transformative in the absence of other normative shifts and changed power relations. In such settings, it takes more than education to reach thresholds of change.

***Labor market benefits to educated women***

Studies in Latin America, Asia, and Africa show that higher levels of education increase the probability that women will engage in formal paid employment (Birdsall and Behrman 1991; Cameron, Dowling, and Worsick 2001). Higher levels of education increase the gains from formal labor force participation more for women than for men (Deolalikar 1994; Aromolaran 2002; Birdsall and Fox 1985). A review of the literature on returns to investment in education finds that, overall, women receive only slightly higher returns to their schooling investments (10 percent) than men (9 percent; Psacharopoulos and Patrinos 2002). Returns vary, however, by level of schooling. Women experience higher returns to secondary education (18 percent) than do men (14 percent), but lower returns (13 percent) to primary education than do men (20 percent).

***The impact of education on fertility and mortality***

Female secondary education is a critical influence on fertility and mortality. Subbarao and Rainey (1995) conducted a cross-country study of fertility and secondary school attainment among women in 65 low- and middle-income countries in 1985 that covered 93 percent of the population of the developing world. In countries where few women had a secondary education, families averaged more than five children, of whom one or two died in infancy. In countries where half the girls were educated at the secondary level, the fertility rate fell to just over three children and child deaths were rare. Subbarao and Rainey calculate that in these 65 countries, doubling the proportion of girls educated at the secondary level from 19 percent to 38 percent, holding constant all other variables (including access to family planning and healthcare) would have cut the fertility rate from 5.3 children per woman to 3.9 and the infant mortality rate from 81 deaths per 1,000 births to 38.

Another study summarizing sample surveys across the developing world found that the higher the level of female education, the lower is desired family size and the greater the success in achieving it (Schultz 1993). Further, each additional year of a mother's schooling cuts the expected infant mortality rate by 5–10 percent (table 3.1).

***The impact of education on women's health and bodily integrity***

Higher levels of education play an important role in promoting health. Studies have found that only at secondary or higher levels of schooling does education have a significant beneficial effect on women's own health outcomes, for risks of disease, and their attitudes toward female genital cutting (Malhotra, Pande,

**Table 3.1**  
**Total fertility rate and desired family size by years of schooling, by region: averages for countries with World Fertility Surveys in the 1970s**

Source: Schultz 1993.

Years of schooling	Total fertility rate	Desired family size
<i>Africa (8 countries)</i>		
7 or more	5.0	5.0
4–6	6.2	5.9
1–3	7.2	6.4
0	7.0	6.9
<i>Latin America (13 countries)</i>		
7 or more	3.2	3.7
4–6	4.8	4.2
1–3	6.2	4.7
0	6.8	4.8
<i>Asia and Oceania (13 countries)</i>		
7 or more	3.9	4.0
4–6	5.8	4.2
1–3	6.4	4.3
0	7.0	5.4

and Grown 2003). Higher levels of education—six years or more—always have a positive effect on a woman’s use of prenatal and delivery services and postnatal care, and the effect is always much larger than the effect of lower levels of schooling (Elo 1992; Bhatia and Cleland 1995; Govindasamy 2000).<sup>4</sup>

Profiles of nine African countries found that the traditional practice of female genital cutting was more prevalent among uneducated than among educated women (Population Reference Bureau 2001). Women with primary or no education are more likely to have been cut than those who have received secondary instruction. In the Central African Republic, for example, 48 percent of women with no education and 45 percent with primary education have been cut, while only 23 percent of women with secondary education have been subjected to the practice. Another study by the World Health Organization (WHO 1998a) reports that in Côte d’Ivoire, 55 percent of uneducated women had been cut, compared with 24 percent of women with a primary or higher level of education.

Women’s education also affects their attitude toward the genital cutting of their daughters. A study in Egypt found that women who had some secondary education were four times more likely to oppose female genital cutting in general and for their daughters and granddaughters than were women who had never completed primary school (El-Gibaly and others 1999). In Burkina Faso a study found that 78 percent of girls whose mothers had not graduated from primary school had been cut compared with 48 percent of girls whose mothers had received some secondary education (WHO 1998a).

Education is also strongly related to women’s age at marriage. Girls with fewer than seven years of schooling are more likely to be married by age 18 than those with higher levels of schooling (Population Reference Bureau 2000).

**Female education can reduce violence against girls and women and enhance their control over their own bodies**

Enrollment of young women in secondary school is inversely related to the proportion of girls married before the age of 18 (figure 3.1). Other multicountry studies confirm that girls who drop out of school and marry in their early teens typically begin childbearing before their bodies are mature and continue with closely spaced births. The result is high mortality among both children and mothers. Evidence also consistently shows that women with less than primary schooling tend to marry earlier, bear children earlier, and have more children than women who have completed primary schooling (Herz and Measham 1987; Ainsworth, Beegle, and Nyamete 1996). Early marriage is also associated with women’s lack of bargaining power and decisionmaking in the household.

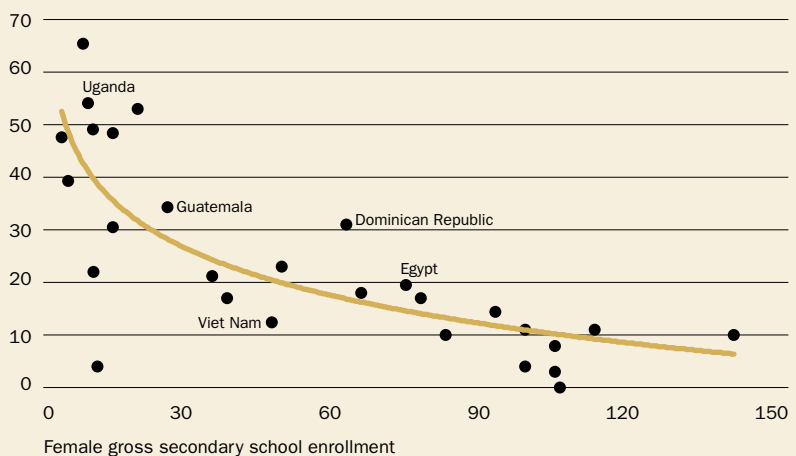
There is a similar relationship between higher levels of education and the incidence of violence against women. Female education can reduce violence against girls and women and enhance their control over their own bodies (although it does not eliminate violence). A recent analysis of Demographic and Health Survey (ORC-Macro 2004) data from Cambodia, Colombia, India, and Nicaragua finds that women with more education are less likely to report ever having experienced violence (Kishor and Johnson 2004).<sup>5</sup> In the Dominican Republic, Egypt, Peru, and Zambia the highest rates of violence were found among women with primary education and the lowest rates among women with secondary or higher education (Kishor and Johnson 2004).

***The impact of education on women’s vulnerability to HIV/AIDS***

The HIV infection rate in many developing countries is growing fastest among teenage girls and young adult women. Education for girls may be critical for breaking that pattern, by increasing their understanding of risks and their capacity to avoid them. Primary education has a significant positive impact on knowledge of HIV prevention and condom use, but secondary education has an even greater impact (Global Campaign for Education 2004). As Herz and Sperling (2004, p. 35) explain, “Girls who attend school are far more likely to

**Figure 3.1**  
**The rate of early marriage falls with higher girls’ enrollment in secondary school**  
 Share of women married by age 18 (%)

Source: Mathur, Greene, and Malhotra 2003.



**Improving  
educational  
opportunities  
for girls is  
essential to  
improving  
the next  
generation's  
educational  
outcomes**

understand the risks involved in risky behavior, not believe the myths associated with sex, and (in the case of good school programs) even know effective refusal tactics in difficult sexual situations.”

A 32-country study found that women with postprimary education are five times more likely than illiterate women to know facts about HIV/AIDS. For example, literate women are three times less likely than illiterate women to think that a healthy-looking person cannot be HIV-positive and four times less likely to believe that there is no way to avoid AIDS (Vandemoortele and Delmonica 2000). Another study in rural Uganda found that during the 1990s people who finished secondary education were seven times less likely to contract HIV—and those who finished primary education half as likely—as those who received little or no schooling (De Walque 2002).

It must be noted, however, that because sexual assaults of adolescent girls also occur at secondary schools, schools need to be made safer so that these education benefits can accrue.

### *Intergenerational effects of girls' education*

Education of girls and mothers leads to sustained increases in educational attainment from one generation to the next. Multiple studies find that a mother's level of education has a strong positive effect on her daughters' enrollment—more than on sons and significantly more than the effect of fathers' education on daughters (Lavy 1996; Ridker 1997; King and Bellew 1991; Lillard and Willis 1994; Alderman and King 1998; Kambhupati and Pal 2001; Parker and Pederzini 2000; Bhalla, Saigal, and Basu 2003). Further, the more educated a mother is, the stronger the effects. A study by the Inter-American Development Bank (1998) finds that in Latin America 15-year-old children whose mothers have some secondary schooling will remain in school for two to three more years than the children of mothers with less than four years of education.

Improving educational opportunities for girls, therefore, is essential to improving the next generation's educational outcomes. But to what extent does providing educational opportunities to uneducated or illiterate mothers of young children today facilitate better education outcomes in the current generation? Although limited, information on this question suggests that adult literacy programs for women are beneficial to themselves and their children.

A longitudinal study in Nepal concluded that women's literacy programs contributed to women's overall empowerment through improvements in their reproductive health and participation in income-generating and community and political activities (Burchfield 1997). They also positively affected children's education and family health. The women in the sample who did not participate in adult literacy programs were poorer, less active in community activities, less knowledgeable about several health and political related issues, and less likely to send their children to school.<sup>6</sup> Another longitudinal study in

**All regions except South Asia and Sub-Saharan Africa had primary enrollment ratios close to parity in 2000**

Bolivia found that NGO literacy programs had a significant positive impact on women's social and economic development (Burchfield and others 2002). Taking into account factors such as education level, marital status, locality, and home material possessions, the study found that participants in literacy programs showed greater gains in reading skills than individuals in the control group and were better able to help their children with homework. At the same time, few women were reading to their young children, and the program had little impact on women's involvement in their children's school.

### **Progress toward gender equality in education, 1990–2000**

Gender parity in access to schooling is the first step toward gender equality in education. However, the world is still far from achieving gender parity in enrollment and completion rates, particularly in secondary school. Worldwide, it is estimated that 54–57 percent of all out-of-school children are girls.<sup>7</sup> In South Asia girls constitute two-thirds of all out of school children (UNESCO 2004).

There are two indicators for tracking progress toward gender parity in education: the ratio of girls to boys in primary, secondary, and tertiary education and the ratio of literate females to males ages 15–24. Although enrollment rates are important indicators of educational inputs, school completion rates are a better proxy for outcomes (Bruns, Mingat, and Rakotomala 2003). For this reason, this section reports on both enrollment and completion rates. The literacy indicator, which was chosen to reflect the performance of the national education system and the quality of the human resources, is problematic because countries differ in their definition of literacy and in how they collect data on this indicator. Thus the literacy indicator is not included in the analysis of progress described here, although it is shown in appendix table A1.10 to assess progress toward the target for Goal 3.

#### ***Primary school enrollment and completion***

All regions except South Asia and Sub-Saharan Africa had enrollment ratios close to parity in 2000 (table 3.2). While the gender gap has not closed in these two regions, both experienced a 10 percent or more increase in girls' gross enrollment rates over the past decade, from 79.5 percent to 96.6 percent in South Asia and from 68.1 percent to 87.1 percent in Sub-Saharan Africa (table 3.3). It is encouraging to see that the convergence toward parity in primary school has occurred mainly through increases in girls' gross enrollment rates.<sup>8</sup> At this rate of progress, the task force believes that gender parity in primary enrollment is attainable with appropriate public policy and investments.

While the trends are positive, several countries are likely to miss both the 2005 and 2015 targets. Projections are that 19 of 133 countries will still have primary enrollment ratios in the 0.70–0.89 range in 2005. By 2015, 21 countries are expected to have girls' to boys' primary enrollment ratios below 0.9. Of these,



**Table 3.2****Gender parity in primary school gross enrollment rates, 1990 and 2000***Gender parity index**Source: UNESCO 2004.*

Region	1990	2000
Developed countries	0.99	0.99
East Asia and Pacific	0.95	0.97
Europe and Central Asia	0.98	0.98
Latin America and the Caribbean	0.98	0.97
Middle East and North Africa	0.86	0.92
South Asia	0.77	0.89
Sub-Saharan Africa	0.80	0.86

**Table 3.3****Primary school gross enrollment rates by sex, 1990 and 2000***Percent**Source: UNESCO 2004.*

Region	1990		2000	
	Male	Female	Male	Female
Developed countries	102.2	102.2	104.4	104.1
East Asia and Pacific	105.5	101.1	107.2	104
Europe and Central Asia	95.4	94.3	99.8	98
Latin America and the Caribbean	100.0	98.9	113.0	111.0
Middle East and North Africa	93.9	82.4	97.6	91.3
South Asia	100.0	79.5	107.0	96.6
Sub-Saharan Africa	81.4	68.1	99.3	87.1

12 are in Sub-Saharan Africa, which should be viewed as a “priority” region for interventions.<sup>9</sup> (Projection results are reported in detail in appendix table A1.7.)

The picture is less hopeful for primary school completion.<sup>10</sup> In 1990, with the exception of Latin America and the Caribbean, boys completed primary school at a higher rate than girls in all regions (table 3.4). Overall, boys’ primary completion rates were more than 7 percentage points ahead of girls’, although this varied by region. In South Asia the difference was almost 14 percentage points in favor of boys, while in the Middle East and North Africa and Europe and Central Asia, boys’ completion rates were about 11 percentage points ahead of girls’.

Despite these gender gaps, there have been improvements in girls’ completion rates in all regions. The biggest improvement has been in Europe and Central Asia, where the difference between girls’ and boys’ completion rates declined from 11 percentage points to 2 percentage points.<sup>11</sup> This narrowing of the gender gap was due mostly to increases in girls’ completion rates, except in South Asia and the Middle East and North Africa, where slight drops in boys’ completion rates have contributed to improved parity.

In absolute levels, completion rates for both boys and girls are still low, particularly in the Middle East and North Africa, South Asia, and Sub-Saharan Africa. School dropout is a major problem (discussed below).

### *Secondary school enrollment and completion*

Across the world there is greater variation in enrollment rates at the secondary level than at the primary level (table 3.5). Once again, South Asia and

**Table 3.4****Primary school completion rates by sex, 1990 and 2000***Percent**Source: World Bank 2004f.*

Region	1990		2000	
	Male	Female	Male	Female
East Asia and Pacific	88.8	85.4	91.2	90.9
Europe and Central Asia	96.0	85.7	95.6	93.9
Latin America and the Caribbean	83.4	86.7	85.7	88.6
Middle East and North Africa	82.6	71.7	80.5	72.3
South Asia	94.9	81.0	87.8	81.3
Sub-Saharan Africa	56.2	46.2	56.9	51.9

Sub-Saharan Africa fare poorly, with girls' to boys' gross enrollment ratios below 0.90. East Asia and Pacific, Europe and Central Asia, and the Middle East and North Africa have a gender parity ratio above 0.90. Latin America and the Caribbean and developed countries have reverse gender gaps.

A closer look at the numbers, however, shows that girls' enrollment rates are still fairly low in most regions (table 3.6). Although 78 of 149 countries for which there are data have girls' to boys' secondary enrollment ratios of 1.0 or greater in 2000, only 33 of the 78 countries have female enrollment rates above 90 percent. The female secondary enrollment rate is 47.1 percent in South Asia and only 29.7 percent in Sub-Saharan Africa.

Projections show that 24 of 118 countries are expected to have gender parity ratios in secondary education below 0.90 in 2005 (appendix table A1.8). Projections for 2015 show that the number of countries with ratios below 0.90 will rise to 27.<sup>12</sup> These results suggest that achieving gender parity at high levels of enrollment will take concerted national and international action.

Data on secondary school completion rates are scarce. The World Education Indicators program, a collaboration between the UNESCO Institute for Statistics and the Organisation for Economic Co-operation and Development (OECD), gathers data on upper secondary graduation rates from 26 OECD countries and 19 middle-income countries. With such a highly constrained sample, the inferences that can be drawn for developing countries are fairly limited, but it is noteworthy that female completion rates and total completion rates are below 50 percent for all 19 middle-income countries in the sample.

### *Differences within countries*

The regional averages reported above often mask variations within countries arising from differences in geography, ethnicity, or wealth. Recent studies point to a high correlation between household income and education demand (table 3.7). Filmer and Pritchett (1999), for instance, find that in Senegal enrollment of 6- to 14-year-olds is 52 percent lower for the poorest households than for the richest households. The difference is 48.8 percent in Benin and 36 percent in Zambia.

In many countries gender and wealth effects interact, and the outcome is almost always to the disadvantage of the girls. This trend is particularly visible

**Table 3.5**  
**Gender parity in**  
**secondary school**  
**gross enrollment**  
**rates, 1990 and 2000**  
*Gender parity index*

Source: UNESCO 2004.

Region	1990	2000
Developed countries	1.02	1.03
East Asia and Pacific	0.88	0.95
Europe and Central Asia	0.99	0.99
Latin America and the Caribbean	1.14	1.07
Middle East and North Africa	0.87	0.96
South Asia	0.64	0.86
Sub-Saharan Africa	0.68	0.77

**Table 3.6**  
**Secondary school**  
**gross enrollment**  
**rates, by sex,**  
**1990 and 2000**  
*Percent*

Source: UNESCO 2004.

Region	1990		2000	
	Male	Female	Male	Female
Developed countries	95.9	97.9	112.3	117.0
East Asia and Pacific	46.4	43.2	64.3	63.7
Europe and Central Asia	83.2	83.0	85.8	85.2
Latin America and the Caribbean	49.2	54.5	77.5	82.5
Middle East and North Africa	58.2	52.7	69.1	68.7
South Asia	50.1	35.3	53.7	47.1
Sub-Saharan Africa	24.9	19.4	35.6	29.7

in Egypt, India, Morocco, and Niger (Filmer 1999). In India, for example, there is a 2.5 percentage point difference in enrollment between girls and boys for the richest households, but a 24 percentage point difference for the poorest households (table 3.7).

In the majority of 41 countries with appropriate data, gender parity deteriorates with declining household income.<sup>13</sup> In 13 countries, however, the girls' to boys' enrollment ratio is higher in poorer households than richer households (Ghana, Bangladesh, Kenya, Madagascar, Namibia, Dominican Republic, Haiti, Nicaragua, Indonesia, Philippines, Brazil, Kazakhstan, and Colombia).<sup>14</sup>

### *Education and gender in countries in conflict*

UNESCO (2004) reports that half of the 104 million out-of-school children, two-thirds of them girls, live in countries in the midst of or recovering from armed conflict. Of the 17 Sub-Saharan African countries in which enrollment declined in the 1990s, 6 are countries affected by or recovering from conflict (Angola, Burundi, Democratic Republic of the Congo, Liberia, Sierra Leone, and Somalia). Of the 14 Sub-Saharan African countries with very low girls' to boys' enrollment ratios, 3 are currently in conflict (Burundi, Côte d'Ivoire, and Liberia) and 2 are recovering from it (Ethiopia and Mozambique; UNESCO 2004). Armed conflict particularly disrupts the education of girls, who may be forced to care for younger siblings as mothers become more engaged in survival and livelihood activities, or who are not allowed to go to school because of fear of rape, abduction, and sexual exploitation.

**Table 3.7****Enrollment rates and ratios of 6- to 14-year-olds by wealth and sex***Percent*

Note: For countries in bold type, the girls' to boys' enrollment ratio is higher in poorer than in richer households.

Source: Filmer 1999.

Country	Year	Male		Female		Parity ratio	
		Rich	Poor	Rich	Poor	Rich	Poor
Benin	1996	84.7	33.2	60.3	14.2	0.71	0.43
Burkina Faso	1992–93	70.2	18.7	56.2	9.9	0.80	0.53
Cameroon	1991	93.6	55.9	90.6	42.5	0.97	0.76
Central African Republic	1994–95	83.3	50.8	78.0	28.7	0.94	0.56
Chad	1998	64.2	30.4	50.2	14.2	0.78	0.47
Côte d'Ivoire	1994	84.6	38.6	64.2	24.9	0.76	0.65
<b>Ghana</b>	<b>1993</b>	<b>93.6</b>	<b>70.3</b>	<b>88.1</b>	<b>68.2</b>	<b>0.94</b>	<b>0.97</b>
Mali	1995–96	68.1	14.4	56.1	7.9	0.82	0.55
Niger	1997	58.7	14.9	51.2	8.1	0.87	0.54
Senegal	1992–93	71.0	17.8	60.3	10.0	0.85	0.56
Togo	1998	94.7	67.6	80.3	50.0	0.85	0.74
Egypt	1995–96	95.2	77.9	95.7	56.5	1.01	0.73
Morocco	1992	94.4	38.5	84.5	14.4	0.90	0.37
<b>Bangladesh</b>	<b>1996–97</b>	<b>86.0</b>	<b>65.6</b>	<b>80.9</b>	<b>68.0</b>	<b>0.94</b>	<b>1.04</b>
India	1992–93	95.4	61.4	92.9	37.5	0.97	0.61
Nepal	1996	90.1	73.3	81.5	49.8	0.90	0.68
Pakistan	1990–91	85.8	50.0	85.4	21.3	1.00	0.43
Comoros	1996	78.8	45.5	68.4	32.7	0.87	0.72
<b>Kenya</b>	<b>1998</b>	<b>94.0</b>	<b>86.2</b>	<b>90.2</b>	<b>87.6</b>	<b>0.96</b>	<b>1.02</b>
<b>Madagascar</b>	<b>1997</b>	<b>90.5</b>	<b>46.5</b>	<b>89.5</b>	<b>47.1</b>	<b>0.99</b>	<b>1.01</b>
Malawi	1996	93.0	88.7	93.6	85.4	1.01	0.96
Mozambique	1997	77.6	51.2	77.8	36.4	1.00	0.71
<b>Namibia</b>	<b>1992</b>	<b>93.0</b>	<b>81.9</b>	<b>90.8</b>	<b>86.0</b>	<b>0.98</b>	<b>1.05</b>
Rwanda	1992	65.0	46.5	65.0	45.3	1.00	0.97
Tanzania	1996	62.8	40.0	64.0	39.6	1.02	0.99
Uganda	1995	83.5	64.1	81.9	53.8	0.98	0.84
Zambia	1996–97	85.3	49.7	84.4	48.0	0.99	0.97
Zimbabwe	1994	92.6	82.2	92.9	80.0	1.00	0.97
<b>Dominican Republic</b>	<b>1996</b>	<b>98.3</b>	<b>87.7</b>	<b>97.3</b>	<b>89.9</b>	<b>0.99</b>	<b>1.03</b>
Guatemala	1995	91.2	51.3	90.5	41.7	0.99	0.81
<b>Haiti</b>	<b>1994–95</b>	<b>93.6</b>	<b>55.5</b>	<b>86.8</b>	<b>54.9</b>	<b>0.93</b>	<b>0.99</b>
<b>Nicaragua</b>	<b>1998</b>	<b>90.8</b>	<b>61.4</b>	<b>94.9</b>	<b>66.4</b>	<b>1.05</b>	<b>1.08</b>
<b>Indonesia</b>	<b>1997</b>	<b>95.1</b>	<b>79.4</b>	<b>94.9</b>	<b>81.5</b>	<b>1.00</b>	<b>1.03</b>
<b>Philippines</b>	<b>1998</b>	<b>95.0</b>	<b>75.5</b>	<b>94.6</b>	<b>82.5</b>	<b>1.00</b>	<b>1.09</b>
Bolivia	1997	99.1	89.7	96.5	85.8	0.97	0.96
<b>Brazil</b>	<b>1996</b>	<b>99.4</b>	<b>87.7</b>	<b>96.4</b>	<b>89.4</b>	<b>0.97</b>	<b>1.02</b>
<b>Colombia</b>	<b>1995</b>	<b>98.7</b>	<b>79.1</b>	<b>96.5</b>	<b>82.7</b>	<b>0.98</b>	<b>1.05</b>
Peru	1996	94.7	87.0	94.4	84.5	1.00	0.97
<b>Kazakhstan</b>	<b>1995</b>	<b>84.0</b>	<b>85.5</b>	<b>83.6</b>	<b>86.0</b>	<b>1.00</b>	<b>1.01</b>
Turkey	1993	83.7	68.0	76.6	53.6	0.92	0.79
Uzbekistan	1996	78.4	79.6	83.8	80.8	1.07	1.02

**There is ample understanding of how to remedy the problem of girls' low enrollments**

### *Learning differentials*

Despite problems with international literacy data (described more fully in chapter 10), it is apparent that large gender gaps exist in adult literacy in many countries. In 2000 the adult literacy rate in developing countries was 66 percent for women and 81 percent for men (UNESCO 2004). Less than half of all adult women were literate in the Middle East and North Africa (48 percent) and South Asia (44 percent). And in Sub-Saharan Africa the female adult literacy rate was 52 percent. In 2000, the gender parity ratio in the three regions ranged from below 0.7 to 0.75.

### **The costs of gender inequality in education to productivity and economic growth**

Research on education and economic growth has shown that failing to invest in girls' education lowers gross national product (GNP) (Knowles, Lorgelly, and Owen 2002; Klasen 2001). Hill and King (1995) estimate that, everything else being equal, countries in which the ratio of girls' to boys' enrollment in primary or secondary education is less than 0.75 can expect levels of GNP that are roughly 25 percent lower than countries in which there is less gender disparity in enrollments.

More recently, Abu-Ghaida and Klasen (2002) report that countries that fail to meet the goal of gender parity in education will face considerable costs, both in forgone economic growth and in reductions in fertility, child mortality, and malnutrition. And without appropriate action, these costs will increase over time. They estimate that countries that are off-track in female primary and secondary school enrollment might lose 0.1–0.3 percentage point in annual economic growth between 1995 and 2005 and an average of 0.4 percentage point between 2005 and 2015.

### **Interventions to increase gender parity in primary and secondary education**

Current efforts must be scaled up in order to meet the target date for Goal 3 of eliminating gender disparities in primary and secondary education, preferably by 2005 and at all levels no later than 2015. The insights and lessons learned in the past two decades of experimenting with a range of interventions (Subrahmanian 2002) must be applied and the interventions brought to scale in the next 12 years.

There are few rigorous evaluations of which interventions have the greatest impact on increasing girls' participation in secondary education, and more research is needed to fill gaps in current knowledge. But there is ample understanding of how to remedy the problem of girls' low enrollments. Herz and Sperling (2004) identify four approaches that increase girls' participation in primary school that can also be applied to secondary school. These strategies have all been effective in a variety of countries:

**Scholarship programs have been effective in boosting adolescent girls' enrollment and retention rates**

- Making girls' schooling more affordable by reducing fees and offering targeted scholarships.
- Building schools close to girls' homes, involving the community in school management, and allowing flexible scheduling.
- Making schools girl-friendly by improving the safety of schools, the design of facilities (such as latrines for girls), and instituting policies that promote girls' attendance (such as permitting married adolescents to attend).
- Improving the quality of education by training more female teachers for the secondary level, providing gender-sensitive textbooks, and developing a curriculum for girls that is strong in math and sciences and that projects gender equality.

Within countries these interventions must give highest priority to marginalized and excluded populations of girls, such as those who belong to ethnic minority groups or who live in poor communities. Many of the national averages on girls' enrollment and completion rates mask the disadvantage that excluded groups continue to face. In Latin American countries, for example, it is particularly important to invest in the education of girls from poor households and indigenous populations, where participation remains low.

***Making schools affordable***

There are two ways to make school affordable for poor families: by eliminating user fees and other school fees to reduce direct costs and by providing incentives to families to send their girls to school, for instance, through scholarships, take-home rations programs, or other means. Eliminating or substantially reducing school fees has resulted in increases in primary enrollment, particularly for girls. When free schooling was introduced in Uganda in 1997, primary school enrollment nearly doubled from 3.4 million to 5.7 million children, rising to 6.5 million by 1999. Total girls' enrollment increased from 63 percent to 83 percent, while enrollment among the poorest fifth of girls rose from 46 percent to 82 percent (World Bank 2002c). In Tanzania the elimination of primary school fees in 2002 resulted in additional enrollment of 1.5 million students (Coalition for Health and Education Rights 2002). Abolishing user, uniform, and other fees is important for ensuring that girls' attend and complete school.<sup>15</sup>

Scholarship programs have also been effective in boosting adolescent girls' enrollment and retention rates. Bangladesh launched a nationwide stipend program in 1994 for girls in secondary schools, including all *madrasas* (religious schools). The program has had a substantial impact on girls' enrollment, particularly in rural areas (box 3.1; UNESCO 2004; World Bank 2001a). In Tanzania a scholarship program for girls significantly increased their enrollment in secondary school. The program was subsequently extended to boys.

Cambodia established a national program of scholarships for girls and ethnic minorities to encourage the transition from primary to secondary school

**Box 3.1**  
**The Bangladesh**  
**Female Secondary**  
**School Assistance**  
**Program increases**  
**girls' enrollment**

Source: Herz and Sperling 2004; Orlando 2004; Filmer, Prouty, and Winter 2002; UNESCO 2004.

Bangladesh's Female Secondary School Assistance Program began in 1994, building on earlier NGO efforts begun in 1982. Its purpose was to increase rural girls' enrollment and retention in secondary school, assist them in passing their Senior School Certificate examination, and enhance their employment opportunities. The program:

- Provides scholarships to girls in grades 6–12 living outside the metropolitan areas of Bangladesh covering full tuition, exam costs, text books, school supplies, uniforms, and transport.
- Increases the number of female teachers in secondary schools.
- Educates communities on the importance of girls' education and encourages parents to get involved through parent education committees.
- Improves school infrastructure.
- Reforms curricula and adds occupational skills training to have immediate application in labor markets.

In 1991/92 only 27 percent of girls enrolled and only 5 percent of those completed secondary school. In 2002 girls accounted for 54 percent of all secondary school enrollments in the program areas. Their attendance and achievement also improved, surpassing those of boys: in 2002, attendance was 91 percent for girls and 86 percent for boys, and 89 percent of girls obtained passing marks in year-end exams compared with 81 percent of boys.

The program has steadily extended its coverage, and by 2002 it was supporting 5,000 schools in the 118 poorest rural districts. The number of girls receiving scholarships increased from 197,000 in 1994 to 875,858 in 1999. The requirements for eligibility and continuation of the scholarship are regular attendance (at least 75 percent of total school days), maintaining a minimum 45 percent in the yearly and half-yearly exams, and being unmarried. The annual stipend ranges from \$12 for grade 6 to \$36 for grade 10 and is awarded directly to the girls through their own banking account. This feature aims to teach girls about banking practices and to give them saving habits.

The program also sought to recruit more female teachers, setting a target of 40 percent of new teachers. By 2002 this target was almost achieved. The program also upgraded school infrastructure, to make it more friendly to girls. By 2002, 3,667 latrines and 3,652 tubewells had been built. Between 1994 and 2002, 3,080 girls received occupational skills training that prepared them to enter the labor market. The program had one other significant impact: between 1994 and 2000 the proportion of married girls dropped from 29 percent to 14 percent among girls ages 13–15 and from 72 percent to 64 percent among girls ages 16–19.

and from secondary to postsecondary education. The scholarship is not only for newly enrolled girls but also girls who are at risk of dropping out because of high costs. It covers tuition, board, and lodging for those who need it most. Though the program has not yet been systematically evaluated, a pilot girls' scholarship program in four districts of Kompon Cham province had a 90–95 percent success rate for enrollment and retention (UNESCO 2004).

Some programs provide cash grants to poor households with school-age children. Grants are conditional on regular school attendance. The programs aim to increase enrollment and attendance by compensating households for the direct and opportunity costs of sending children to school. Such programs

**Decreasing  
the distance  
to school  
encourages  
girls' enrollment  
and attendance**

simultaneously raise the immediate incomes of impoverished families and help to educate poor children. Conditional cash transfer programs are well established in Mexico (Progresa, now called Oportunidades), Brazil (Bolsa Escola), and Bangladesh (Food for Education). Mexico's Progresa provides cash transfers to poor households in marginal rural areas conditional on children attending school regularly (box 3.2). It has increased enrollment rates at the primary level and even more at the secondary level, especially for girls. Such programs are also in place or under development in Argentina, Chile, Colombia, Ecuador, Honduras, Jamaica, Nicaragua, and Turkey (Morley and Cody 2003). School-feeding and take-home rations programs also provide incentives for school enrollment and retention. These programs have demonstrated effects in boosting girls' enrollments at the primary level, but they are not widely implemented at the secondary level (IFPRI 2001).

***Reducing the distance to school***

Decreasing the distance to school encourages girls' enrollment and attendance, by alleviating concerns for safety and reputation. Research in such diverse countries as Ghana, India, Malaysia, Peru, and the Philippines indicates that distance matters for all children, but especially for girls (Sipahimanlani 1999; Lavy 1996; Gertler and Glewwe 1992; King and Lillard 1987). Providing schools within local communities has been shown to substantially increase enrollments for girls in Egypt, Indonesia, and several Sub-Saharan African countries. In Egypt, following a campaign to construct rural primary schools, girls' enrollment grew 23 percent, while boys' enrollments grew 18 percent (Duflo 2001; Rugh 2000; Filmer 1999).

***Improving safety and infrastructure***

Schools also need to be safe places for girls. This includes freedom from harassment from male peers and from the predatory behavior of male teachers (Lloyd and Mensch 1999). In Rajasthan, India, community initiatives led to the formation of the Shikshakarmi Project, which appoints a female helper to escort

**Box 3.2**

**Cash for education  
programs—  
Mexico's Progresa**

Source: ILO/UNCTAD  
Advisory Group 2001;  
Morley and Coady  
2003; Skoufias and  
McClafferty 2003.

Progresa, the largest cash for education program in Latin America, reaches 2.6 million households, or 40 percent of rural families. The Mexican government, concerned by evidence showing that girls tend to drop out at very high rates after primary school, initiated the program in 1997. Progresa's grant schedule awards increasingly higher payments for girls to attend secondary school. In grade 7 boys receive 240 pesos a month, while girls receive 250 pesos a month; in grade 8 boys receive 250 pesos a month, while girls receive 285 pesos a month, and so forth. The program increased girls' primary school enrollment by 0.96–1.45 percentage points from an initial level of about 93 percent. At the secondary level, where girls' enrollment rates before the program were 67 percent, girls' enrollment rose by 3.5–5.8 percentage points.



**Opportunity costs for girls' education that arise from their large burden of household chores can be addressed in a variety of ways**

girls to and from school and provide care during school hours. According to Jain (2003), this has increased girls' attendance rates. In countries where parents are apprehensive about sending girls (especially postpuberty) to school if it involves contact with male teachers or students, girls-only secondary school might be an option (Jha and Subrahmanian 2004).

Although ministries of education have been slow to address gender-based violence systematically throughout their school systems, NGO efforts have emerged in countries around the world to counter gender-based violence in schools. They offer workshops, theater, and a range of other program activities for students on destructive gender norms and violence and attempt to shape positive, nonviolent masculine and feminine identities. These efforts, which have mostly been limited to individual schools, are gaining popularity. They need to be rigorously evaluated and, if proven effective, expanded throughout school systems.

Another minimal but essential step toward making schools hospitable environments for girls is providing private latrine facilities. Experience across 30 African countries, for example, indicates that a majority of young women do not attend school when they are menstruating if there are no private latrine facilities to enable them to care for personal hygiene (Forum for African Women Educationalists 2001; World Bank 1996, 2001b).

Opportunity costs for girls' education that arise from their large burden of household chores can be addressed in a variety of ways. Some measures reduce the need for girls' work: providing day-care centers and preschools for younger siblings or for students' children, or improving the supply of accessible water and fuel. Changing policies to permit married and pregnant adolescents to attend school can also promote girls' attendance, as in Botswana, Guinea, Kenya, Malawi, and Zambia (UNESCO 2004). Other measures—such as flexible school schedules—enable girls to pursue an education while meeting household responsibilities. Take-home food rations for the families of school-attending girls can offset the loss to the household of the girls' labor. Flexible schedules, double sessions, and evening school hours have been introduced in Bangladesh, China, India, Morocco, and Pakistan (Herz and others 1995). There do not appear to be any programs designed to transfer some of the domestic burden to boys, although countries should consider this as another option.

***Improving the quality of education***

Girls and their families may find little reason to attend school if the curriculum or their teachers or counselors convey the message that girls are less important than boys or if the school tracks girls into fields of study or training for low-paid occupations considered appropriate for females. Analyses of textbooks in the Middle East, Asia, and Africa consistently find heavily stereotyped material, with women portrayed as subordinate and passive and men as intelligent, leaders, and dominant (Lloyd and Mensch 1999; Herz and Sperling 2004).

**Support to literacy programs for adult women can be an important complement to interventions to increase access and retention rates of children in school**

Many developing countries also practice gender tracking in secondary school, directing girls away from math and science (Herz and others 1995). Teaching practices—such as giving boys more opportunities than girls to ask and answer questions, to use learning material, and to lead groups—may further discourage girls (UNICEF 2002). Several countries in Africa and Asia are beginning to use gender sensitivity training for teachers and administrators to encourage girls' participation (UNICEF 2001).

Providing female teachers for girls may address some security concerns as well as provide useful role models. International cross-section data suggest a positive correlation between gender parity in enrollment and the proportion of female teachers (Herz and others 1995). Qualified female teachers are in short supply, however. Young women are now being recruited, particularly in rural areas. Their lack of educational qualification may be compensated for by their knowledge of and commitment to local communities (Herz and Sperling 2004).

#### ***Educating illiterate women***

A large body of evidence shows that providing education for uneducated or illiterate mothers of young children can facilitate better education outcomes for their children. Support to literacy programs for adult women can be an important complement to interventions to increase access and retention rates of children in school. Adult literacy programs, especially when combined with the acquisition of other skills relevant to the learner, may be particularly useful where there are pockets of undereducated women, such as among ethnic minorities and indigenous communities.