



Educating Women and Girls

By Barbara Herz

The benefits of educating girls — to countries, to families and to girls themselves — are so substantial that some economists, including Lawrence Summers, a former Harvard University president and former director of President Obama's National Economic Council, have stated that *educating girls may be the single highest return investment available in the developing world*. Educating girls not only stimulates economic growth, it improves the well-being of women and gives them more agency in their communities and countries.

What are some of the benefits?

■ **Higher incomes:** World Bank studies find that, on the whole, one more year of primary education beyond the mean boosts a person's eventual wage rate on average by 5 percent to 15 percent, with generally higher returns for girls than for boys. One more year of secondary school beyond the mean boosts a person's eventual wage rate on average by 15 percent to 25 percent, again with a generally higher increase for girls than for boys.

■ **Faster economic growth:** Education for men or women generally leads to economic growth. Increasing the number of women with secondary education boosts per capita income growth, as does



A neighborhood program in Turkey encourages families to send their daughters to school.
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moving toward parity in the number of years of education for girls and boys.

■ **Better nutrition:** A 63-country study by the International Food Policy Research Institute found that expanded female education

resulted in better farming practices, which contributed to about 40 percent of the decline in malnutrition from 1970 to 1995.

■ **Family well-being:** Educating girls is the surest path to smaller, healthier and better-educated

families. Women spend more time than men do in caring for children. Studies find that resources that women control go more directly to help the family than do the resources that men control. The more education a woman has, the more likely it is she can earn a higher income, which will go to benefit her family. In addition, when women are educated they and their husbands tend to want smaller families and to invest more in the health and education of each child.

› In countries where three-fourths of women have a secondary education, women typically have two or three children, the children are more likely to attend school and child mortality drops as family income rises.

› According to many studies, a year of schooling for the mother beyond the average in her country cuts infant mortality by 5 percent to 10 percent.

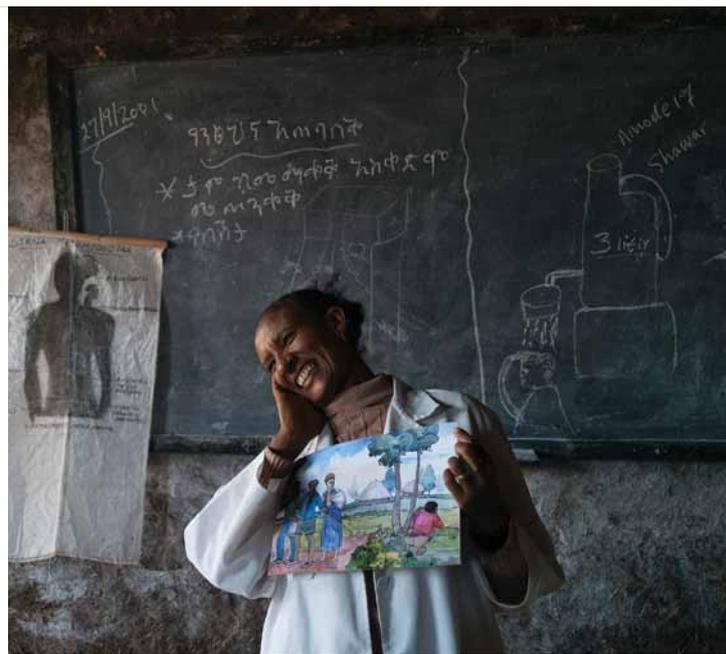
› Where mothers are educated, girls and boys generally go to school longer and study more. Often the mother's education matters more than the father's, especially in countries where the gap in schooling between girls and boys is greatest.

› Girls who are literate, and particularly girls who reach secondary school, are more likely to avoid HIV/AIDS because they can better obtain information, stand up for themselves and take more control of their lives.

› Having smaller, healthier and better educated families in turn helps raise economic productivity, equips people to enter new lines of work, eases environmental pressures and slows population growth, which many countries consider important changes.

■ **Women's own well-being:** As Nobel laureate Amartya Sen stresses, when women are educated they gain voice and agency in their lives, giving them more economic opportunities, encouraging women's political participation, and transforming society for the better.

These benefits begin sooner than may appear at first glance. Keeping girls in school through 10th-12th grade quickly produces positive changes. These girls do not marry young; they can cope better in the 21st century, help their families, and take better advantage of new opportunities as economic and social circumstances change.



Adding female teachers – this one is leading a health class in Ethiopia – encourages parents to send their daughters to school. © Lynn Johnson/National Geographic Society/Corbis

■ **The virtuous circle:** The benefits of educating girls start with primary school but rise if girls go to secondary school. As a first step, many countries are striving for universal primary education (UPE), which is one of the United Nations Millennium Development Goals along with gender equality. Much progress has been made, but the time has come to press equally for secondary education for girls and boys.

In fact, doing so will help achieve UPE. When secondary education for girls spreads, they can go on to earn higher incomes, assume roles outside of the home or farm and reach parity with boys. Educating greater numbers of women and girls also helps meet the growing need for teachers and health workers, which is crucial for societies in which women and girls must be served by women teachers or doctors.

Where Girls Are Out Of School

In the developing world, millions of girls still attend school for just a few years or have no access to education. With the recent drive for UPE, enrollments have risen dramatically since 2000: by roughly 20 percent in sub-Saharan Africa, by about 15 percent in South Asia and by 10 percent in the Middle East and North Africa.

Primary school enrollments of girls were already high in East Asia and in Latin America.

Despite these gains, however, large shortfalls remain, especially in parts of South Asia and in parts of Africa. The shortfalls tend to be greatest where poverty is severe, in remote areas, and in areas where girls and women are more socially secluded or where conflict persists. Of the 100 million children in the world still not enrolled in primary school, roughly 60 million are girls.

Of course, enrollment does not automatically mean regular attendance. Moreover, reaching UPE will not guarantee long-term educational success for girls. Millions more children, particularly girls, never reach secondary school, and transitioning girls to secondary school and keeping them there through graduation is a critical issue, particularly in sub-Saharan Africa and South Asia.

What Hinders Girls' Education

With the substantial benefits that accrue to families and societies from educating girls, why aren't more girls in school? The basic difficulty is that most of the benefits to families, societies and to girls themselves accrue when the girls grow up, while the costs must be borne now. While the same is true of educating boys, in many societies girls are expected to perform more household and farm chores than their brothers, which can make the immediate, short-term cost of educating girls seem greater.

Moreover, if parents expect that their daughters will marry and leave the family, educating a daughter may seem less reliable an investment in the future than educating a son. Even in countries where most of the cost of primary and secondary education is borne by the government, some costs still fall on parents, and those costs can be substantial, particularly for parents in poverty.

Costs of education

■ **Direct fees:** The costs of tuition and textbooks can amount to 5 percent to 10 percent of average household

income and 20 percent to 30 percent of household income for poor families.

■ **Indirect fees:** Parents are sometimes charged fees for parent-teacher associations or to supplement teachers' salaries.

■ **Indirect costs:** Parents incur costs for things like safe transportation to and from school or clothing to meet cultural standards. These costs can be higher for girls than boys.

■ **Opportunity costs:** The loss of children's time in performing household or farm chores or their contributions to family income when they attend school may concern parents, especially parents in poverty. In societies where girls traditionally do more chores than boys, such as fetching wood or water or caring for younger siblings, the cost of educating girls may seem higher to parents. Girls may then be kept home more often than boys.

What Works

Many countries have found effective ways to offset the costs to families of educating girls and to improve education quality so that incurring the cost is more worthwhile. Experience in primary education suggests a four-point approach can work. Less attention has gone to examining what works in secondary education, but it is reasonable to start with these four points.

In Brazil, girls' scholarship programs have shown promising results.
Courtesy of Alejandro Lipszyc/The World Bank



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■ **Make girls' schooling affordable:** The fastest and most direct way for governments to boost school enrollments and attendance for girls is to reduce the costs to parents of educating their daughters.

› **Cutting school fees:** China and Indonesia, among many other countries, saw the enrollment of girls in primary school increase following fee reductions as part of broader education reforms. For example, primary school enrollment in Uganda jumped 70 percent after fees were cut in the late 1990s as part of major education reforms. Girls' enrollments in Uganda went from 63 percent to 83 percent and enrollment among the poorest fifth of girls went from 46 percent to 82 percent. Success created its own challenges in Uganda as in many countries — average classroom size ballooned to more than 100 children, and quality remains a concern. Yet these challenges arise because of the progress in increasing enrollments.

› **Providing scholarships:** Stipend or scholarship programs can help increase the enrollment of girls at both the primary and secondary levels. Few large-scale scholarship programs exist, but perhaps the most notable is the Female Secondary School Stipend Program in Bangladesh. Thanks to the program, roughly two-thirds of the girls are now in secondary school, matching the boys. Each rural girl is eligible for the scholarship if she attends school regularly, gets good grades and does not get married while in school.

Not only does the program help keep girls in schools, but also it encourages high academic achievement and delays early marriage. Another successful scholarship program is Progresa in Mexico, which gives poor

families grants to help offset the costs of sending children to school, particularly benefitting girls. Brazil, Kenya and Nicaragua have also had promising results from scholarship programs.

■ **Make school a practical option:** Building schools that provide quality education closer to where students live, training teachers (particularly female teachers), supplying books and basic teaching materials, and offering flexible class hours can all help increase girls' enrollment in school. For example, in the 1970s, Indonesia gave priority to education reform. Indonesia built more than 60,000 schools (at a cost of 1.5 percent of gross domestic product), recruited and trained teachers and cut school fees. Indonesia started with a primary-school enrollment rate of 60 percent in the 1970s and today Indonesia's primary school enrollment rate is nearly 100 percent for both boys and girls. Experience from across the developing world shows the impact of providing a well-run school nearby.

■ **Make schools "girl-friendly":** As girls grow up, water and sanitation are essential, not just "nice to have." Experience from Africa to Asia shows girls do not stay in school during menses without access to water and sanitation. The problem is particularly crucial in boosting girls' enrollment and retention in secondary school.

› In societies where women and girls are traditionally sequestered from males, ensuring girls' privacy through separate schools or separate hours for girls in schools shared with boys may be essential to increasing enrollment of girls. Experience in Pakistan and Afghanistan has shown that parents are more likely to send their daughters to school if the classes are not co-ed, especially beyond the early primary-school ages.

› It is important for schools to update books and curriculums so that teaching materials do not depict girls and women only in traditional roles and instead encourage girls to try different lines of work and to participate more broadly in society.

› In many countries, recruiting and training more female teachers encourages girls' enrollment. In some places, particularly where women and girls are more sequestered from males, for reasons of reputation

Moroccan women learn basic math as part of a USAID education program.

Courtesy of USAID/Morocco



or safety, parents may be more willing to send their daughters to school if they will interact with female teachers rather than male teachers.

› Improving children's health and making sure they do not go hungry also matters. Chronic malnutrition affects learning capacity and is a major problem in many parts of the world. For example, one-fourth of children in Africa and some two-fifths in South Asia are malnourished. In several countries in Africa and South Asia, school lunch programs, sometimes with take-home rations, boost enrollment and attendance by up to 30 percent to 50 percent and help to improve test scores. Where girls are malnourished and less healthy than boys, such steps are particularly important to ensuring that girls do well in school.

■ **Focus on the quality of education:** Over the past decade, many countries have focused on getting children enrolled in primary school. Today, however, it is increasingly urgent to focus on the quality of education, not just the number of children enrolled. Children, particularly in poorer areas, often learn little in primary school and are not ready for secondary school.

Again the problem is more acute for girls, who may have fewer opportunities for primary education and also for studying. If the quality of education is poor, it may seem futile to parents to incur the costs of educating children. If parents perceive those costs to be higher for girls than for boys, it becomes even more crucial to provide high-quality education for girls. Promising approaches for improving educational quality have emerged, such as:

› Training enough teachers to keep average class size below 40 students.

› Improving teacher training to replace traditional rote methods of learning with interactive approaches and problem-solving, as was done in Kenya, Swaziland, Bangladesh and India.

› Providing adequate books and supplies. In many low-income countries, children must share scarce books, but providing books can boost enrollment and achievement. In Peru, for example, providing free textbooks boosted the odds that girls would enroll in school by 30 percent.



Rwandans strip banana stem fibers to make more affordable menstrual pads.
Courtesy of Sustainable Health Enterprises

› Designing school curriculums that equip children for the 21st century and modern jobs, with expanded math and science education as in Brazil and India. The U.S. Agency for International Development (USAID) implements a number of programs to improve math and science education. USAID is currently working with Pakistan's federal and provincial ministries of education and the American Institutes for Research to expand math and science education in the country. One such endeavor, the ED-LINKS project, provides math and science kits to Pakistani schools, reaching more than 180,000 students.

■ **Mobilize communities:** To educate girls, especially in poorer areas, it is crucial to mobilize communities to commit to educate all children, find an acceptable teacher, encourage teachers and students and help meet the practical needs of schools, students and teachers. A number of such efforts have yielded positive results.

› In Bangladesh, the long-standing Bangladesh Rural Action Committee (BRAC) now provides nonformal schools for more than 1 million highly disadvantaged children, two-thirds of them girls, as part of a broader effort focused on mobilizing the poor throughout Bangladesh to help themselves. More than 90 percent

of students pass the government's fifth grade examination and make the transition to secondary school. The BRAC approach is now being tried in several other countries, including Afghanistan, Pakistan, Tanzania, Uganda and Sudan.

› In India's Rajasthan state, a program now in 500 schools (and expanding to more than 2,300) sponsored by Educate Girls Globally has worked with communities and the state government for two years to bring nearly every girl into the government's primary schools. The program has also introduced more interactive teaching, resulting in large gains in learning scores after a few months.

› In parts of Pakistan's Balochistan province that lack government schools, the provincial government and a local nongovernmental organization worked with communities in the 1990s to organize community schools. Teachers, many of them teenage young women, were selected by communities, trained, and paid by the government. In four years, almost 200 schools were organized and 87 percent of girls were enrolled, compared with the provincial average of 18 percent enrollment of girls.

› Mali's community participation programs in education have contributed to increasing school enrollment of girls by roughly two-thirds and improving their test scores.

The Will To Act

Much is known about how to bring girls into school and help them stay through the secondary level. Getting the job done, however, is mainly a question of political will in deciding how to use scarce resources. Will education have priority? As understanding grows about how much and how quickly education can result in tangible benefits for girls, their families and their countries, more communities may summon the political will and resources to provide girls and boys equal access to quality education. Countries like Brazil, China and India that lead the way in economic growth have invested — and are continuing to invest — in education. Countries that want to be economically competitive now and in the future and secure good living standards for their people can take no better action than to educate their youth — girls and boys alike — today.

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Students in Tanzania participate in a girls science camp in Zanzibar, where they can study science, math and English. *Courtesy of USAID*

opinions expressed in this article do not necessarily reflect the views or policies of the U.S. government.

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