The presence of secondary schools increases primary enrollment and completion and improves quality.



## VII.

# **KEEPING THE PROMISE:**

# The Five Main Benefits of Girls' Secondary Education

1. THE PRESENCE OF SECONDARY SCHOOLS INCREASES PRIMARY ENROLLMENT AND COMPLETION AND IMPROVES QUALITY

The presence of a secondary school within a reasonable distance of villages serves as an incentive for parents to encourage and support their children to complete the primary cycle. By ensuring that all students are within reasonable distance of an affordable middle school, parental motivation to send both girls and boys to primary school will naturally increase. The 2005 State of the World's Mothers report confirms this, stating, "Looking ahead to secondary school is an incentive for girls to attend and perform well in primary school, and reassures families that their investments will pay off. Secondary school opportunities must expand for countries to reap the full benefits of female education for national development and individual well-being."<sup>43</sup>

#### Parental participation leads to higher quality

Lack of discipline is also a major hindrance to quality in schools in many developing countries, not only in terms of classroom behavior but also of children's practice of and knowledge of the basic skills required to learn new skills and participate fully in class. Parents often are not aware of school structures and rules, and therefore do not encourage or require them of their children. They also may not require students to demonstrate knowledge of basic skills and aptitudes at home, particularly if they are from poor families and perhaps illiterate or do not use those skills in their daily lives. If, however, parents know that their children could pursue education to a point where it would have greater economic and social rewards, not only for the individual student but also for their families—and perhaps even their parents — they are

<sup>43</sup> Save the Children. State of the World's Mothers 2005: The Power and Promise of Girls' Education. May 2005. Last accessed 14 June 2006. <a href="http://www.savethechildren.org/mothers/report\_2005/images/SOWM\_2005.pdf">http://www.savethechildren.org/mothers/report\_2005/images/SOWM\_2005.pdf</a>.

more likely to take an active role in ensuring that their child's performance is good. Further, because much or all of the educational system in many developing countries is exam based, with basic skills and academic ability required to pass from one phase of schooling to the next, parents are more likely to track their children's progress and demand that they keep up in class, and invest in tutors if they can afford to when success on an exam is likely to mean entrance into secondary school.

One consistent barrier to educational quality in Africa and South Asia is the lack of study time and light allowed for children to do homework and practice reading and other exercises. Girls' domestic chores often detract from their studies. In homes where education is not valued, parents often fail to create study environments and do not insist upon time devoted to studies. In areas without electricity or where electricity costs are prohibitive, many parents are reluctant to use precious resources for lights, kerosene, or batteries to supply adequate reading light once night falls.

In a situation in which lower and secondary schools exist not far away from the village or town, parents are more likely to become active in their children's school progress at the primary level. They tend to review their children's report cards and exams, insist upon study time, and make supplies and materials available in the hopes that achievement at and completion of the primary level will lead to their children moving on to middle school.

#### Parental involvement deters corruption

Increased parental interest and involvement in school would have a positive impact on efforts to decrease corruption in schools.

By increasing enrollment of girls in secondary schools, parents will be made aware of the impact of forced labor, sexual harassment, and other forms of corruption on their daughters' progress and hopefully lobby to eliminate them. As a female secondary student in Benin said in a study on gender-based violence in school, "I have a teacher who harasses us girls and sometimes even threatens to give us bad grades if we don't accept his advances." One of her female classmates expanded, saying, "Teachers take advantage of girls' financial situation and court them. It is because parents support their girls very little at school," she said.<sup>44</sup>

<sup>44</sup> Wible, Brent. "Making Schools Safe for Girls: Combating Gender-based Violence in Benin." The Academy for Educational Development, Washington, DC, December 2004.

With secondary school accessible to all children, regardless of economic status or ability to pay school fees, it is likely that parents would unify, starting at the primary level, to ensure that such corruption does not prevent their children from succeeding. This motivation, however, will stem only from a strong conviction that, all other issues aside — finances, gender, etc. — the child has a reasonable chance of securing a secondary education and of improving her quality of life through a good job or greater skills.

#### More educated girls means more female teachers

One of these "good jobs" is likely to be that of a teacher, one of the more acceptable and respected professions for women in the developing world. By increasing the number of girls in secondary school, the pool for female primary school teachers automatically becomes larger.

## Parental literacy fuels primary enrollment

One of the most effective means of increasing primary student enrollment rates is through parental literacy. According to the International Food Policy Research Institute, "On the demand side, it is the education of adult household members that seems most important in stimulating child enrollment. Making household heads literate in the bottom per capita consumption quartile will raise rural primary school enrollment by 18 percent." As women are the most influential parents, it is therefore likely that increasing the number of women in any population with functional literacy would therefore increase primary enrollment among girls and boys. As presented earlier in this report, however, the most efficient way to increase the percentage of mothers with functional literacy is to ensure that secondary education for girls is a priority, and that primary and secondary education both are necessary for the development of communities and countries.

<sup>45</sup> Handa, Sudhanshu. "Raising Primary School Enrollment in Development Countries: The Relative Importance of Supply and Demand." IFPRI, November 1999. Last accessed 22 May 2006. http://www.ifpri.org/divs/fcnd/dp/papers/dp76.pdf.

2.

Girls' secondary education results in social benefits to the whole society.



# 2. GIRLS' SECONDARY EDUCATION RESULTS IN SOCIAL BENEFITS TO THE WHOLE SOCIETY

While perhaps more intangible, the social benefits of secondary education are no less important in terms of their positive impact on families, communities, and nations. These include greater civic participation, less youth violence, and decreased human trafficking.

### Agents of change — civic participation

While primary education may equip students with the reading skills to be able to vote or read a newspaper, it is a secondary education that permits them to analyze and understand political arguments. These are the building blocks to civic participation, democracy, and the empowerment to change societies. Economic empowerment at even the most basic level is likely to decrease the high levels of corruption within the current political and electoral systems in many developing countries, which flourish largely due to the extreme poverty faced by the general voting population. This perhaps explains why a crosscountry study conducted in Africa in 2005 revealed that, "individuals who have attended primary school are less likely to be supportive of democracy than are those who have continued their formal education to the secondary or university level...individuals experiencing poverty are less likely to support democracy, and women are also less likely to support democracy to the exclusion of other forms of government."<sup>46</sup>

These findings indicate that secondary education for girls would improve women's support for and participation in democracy and civil society. Secondary quality education allows the additional dimension of empowerment whereby an individual, woman or man, can make the leap from being just a member of an extended family, clan, or village to an independent individual with a voice and the confidence to participate in governance.

#### Off the streets — combating youth violence and sexual harassment

As students pursue their education to higher levels they are less likely to engage in or become a victim to crime and youth violence. Students who can see better opportunities for regular employment ahead and children who are in school instead of on the streets are more likely to be positive agents than negative ones.

<sup>46</sup> Stasavage, David. "Working Paper No. 54: Democracy and Primary School Attendance: Aggregate and Individual Level Evidence from Africa." Afrobarometer Working Papers, October 2005. Last accessed 12 May 2006. <a href="http://www.afrobarometer.org/papers/AfropaperNo54.pdf">http://www.afrobarometer.org/papers/AfropaperNo54.pdf</a>.

They are participants in their communities. Activities such as peer education, school clubs, social networking, etc., which occur largely at the secondary level in Africa, are likely to motivate students to carve out their futures instead of being unproductive, harming others, or becoming socially mischievous. Further, the school itself, if it meets high standards for quality and student security and safety, protects against crime and violence by providing students with adult role models to whom crime or harassment can be reported. The positive disciplinary structure of a school is also a deterrent to violence and harassment. This is particularly important for girls who are at greater risk for sexual harassment, becoming involved with "sugar daddies", and trafficking outside of school.

## Human trafficking — breaking the cycle

Child trafficking, especially trafficking of girls for labor and sexual exploitation, is an egregious violation of human rights that affects the majority of countries in the world. Whereas there are numerous root causes of why children are trafficked — poverty and the desire to earn a living, the need to support one's family, enormous financial gains to the traffickers, political conflict and natural disasters that devastate local economies and displace people from their homes, cultural attitudes toward children and girls in particular, and inadequate national laws and regulations — it is important to note that the lack of education, specifically secondary education, fosters a conducive environment for child trafficking.

In Nigeria, for example, there is a strong correlation between the trafficking of women and girls for sex work and low levels of education, inadequate training, and lack of educational opportunities. In Nigeria, a considerable number of trafficked persons in sex work have only completed primary school or have dropped out of early secondary school. In addition to little education, these girls do not have access to vocational training. Because of their educational limitations and Nigeria's depressed economy they cannot be absorbed by the formal job market. They are easy prey to traffickers who entice them with the possibility of a better life. <sup>47</sup> In Nepal, the overwhelming majority of parents of trafficked girls are illiterate, especially the mothers. International Labor Organization/International Program for the Elimination of Child Labor (ILO/IPEC) rapid assessment research has shown that trafficked girls largely originate from illiterate households, particularly where there are illiterate mothers and sisters. <sup>48</sup> In the Burma/Laos/Thailand border areas, the ILO

<sup>47</sup> Panudda, Boonpala, and Kane June. "Unbearable to the Human Heart: Child Trafficking and Action to Eliminate It." International Labour Organization, 2002.
48 Ibid.



found that the lack of access to quality education is a major factor contributing to the trafficking of children into the worst forms of child labor. According to ILO/IPEC research, the average time that the girls spent in education in this region was only 3.3 years. Respondents to this study stated that their limited education prevented them from entering paid employment in their home country. Fear of trafficking also may alter the choices that girls make about their futures. Reports from Albania, for example, document villages where nine out of IO girls over 14 years of age expressed concerns about distances from home to school, and prefer to stay away from school because they are afraid of being trafficked as they walk to school. The loss of an education reduces opportunities, influences family and work decisions, and makes children more vulnerable to being trafficked in the future.

<sup>49</sup> Ibid.

<sup>50</sup> Ibid.

3.

Girls' secondary education results in a multitude of health benefits.



# 3. GIRLS' SECONDARY EDUCATION RESULTS IN A MULTITUDE OF HEALTH BENEFITS

Girls and women are uniquely positioned to address some of the most significant health challenges facing developing countries, including infant mortality, childhood immunization and nutrition, high fertility rates, and unwanted pregnancies. By failing to provide education and skills-building to girls and women on how to address these and other challenges, communities are missing an opportunity to use one of their most valuable resources in addressing some of their greatest health problems. According to Save the Children, "...the more time girls spend in school, the more likely they are to grow up to be mothers who are healthy, well-nourished, economically empowered, and resourceful when it comes to the health and education of their children." Multiple studies show that the benefits of girls' education to family health increase in proportion to the number of years of schooling girls receive, particularly if they stay through puberty.

While better health is an end in itself, it also results in improved economic indicators for individuals, families, and societies. Using an advocacy model created by AED, a multidisciplinary team of concerned professionals found that in the next 12 years, if nothing is done to improve Mali's health care systems, 34,000 mothers and 340,000 newborns will die. According to the team these deaths translate into a loss of \$350 million over the next 12 years because of the lost productivity to the country when women die or are disabled from causes related to pregnancy and childbirth.<sup>52</sup>

Following are four of the positive health outcomes most strongly correlated with girls' secondary education. The next section includes a more complete discussion of girls' secondary education and HIV prevention and mitigation.

#### The ultimate benefit: Girls' education decreases infant mortality

Some of the most important benefits of educated mothers are in health. Reduced infant mortality is a striking example, showing how deeply a mother's literacy level affects the care she is able to provide to her children.

 $<sup>^{51}</sup>$  Save the Children. "The Power and Promise of Girls' Education." 2005.

<sup>52</sup> The Academy for Educational Development. "AED Advocacy Models Help Combat Infant and Child Mortality." Last accessed 14 June 2006. <a href="http://www.aed.org/Health/International/reduce-and-alive.cfm">http://www.aed.org/Health/International/reduce-and-alive.cfm</a>.

During a visit to Mali several years ago, the author met with a group of parents to learn more about the low levels of school attendance, especially among girls. Among a group of approximately 25 parents, all but two were men, and most expressed skepticism about the value of education for girls. When I noted that educated women were better able to take care of sick children, a father disagreed, asking, "Are you saying that an educated mother loves her children more than an uneducated one?"

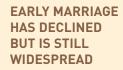
I replied, "No, absolutely not. When a child is sick, both mothers will carry their child to the health clinic. The doctor or nurse will give them verbal and written instructions on how to take care of the child. The literate mother will be able to read the instructions and follow them carefully, helping her child to get well. She will go back to the health clinic when necessary. The illiterate mother will do her best, but if she cannot remember all the detailed and varied instructions, she will not be able to read them. She may not be able to help her child, and that child might get worse or die. The illiterate mother will not go back to the health clinic because the visit was too intimidating and only somewhat useful. The father nodded and said "If you're right, we should send our girls to school."

This anecdote is one real life example of what research has proven to be true across developing countries. When mothers are educated, rates of infant chronic illness and mortality decrease in families. One Yale economist estimates that an extra year of girls' education cuts infant mortality by 5-10 percent. <sup>53</sup> And when parents understand that their daughters' education yields such important family benefits, they are more likely to send them to school.

#### Delayed marriage age and reduced rates of domestic violence

Although the legal marriage age in most countries is 18, approximately 51 million adolescent girls aged 15-19 worldwide are married. In some countries in Africa and South Asia, over 30 percent of girls in that age group are married. As the following chart demonstrates, while there have been improvements related to this issue, early marriage remains a significant constraint to girls' and women's education and health and a violation of international conventions on children's and women's rights. Research has shown that rates of early marriage decline as girls gain an education. One study found that girls'

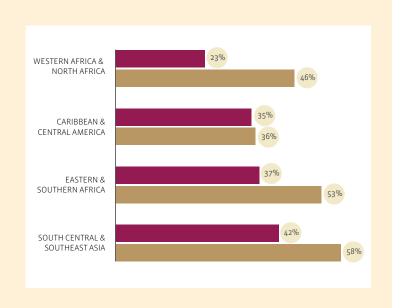
<sup>53</sup> Schultz, T. Paul. "Investments in the Schooling and Health of Women and Men: Quantities and Returns." Journal of Human Resources, Vol. 28, No. 4, Special Issue: Symposium on Investments in Women's Human Capital and Development, Autumn, 1993.



Data Source: Growing Up Global: The Changing Transitions to Adulthood in Developing Coutries (Washington, DC: National Academies Press, 2005)

Women ages 20–24 married by age 18

Women ages 40–44 married by age 18



secondary education was one of the critical factors in increasing the marriage age of young girls in Indonesia, Taiwan, Thailand, Sri Lanka, India, and Pakistan.<sup>54</sup>

Numerous studies also show that girls' education reduces the risk of domestic violence. One survey of 1,300 women in India, adolescent to middle age, found that women with some schooling were less likely to be recipients of domestic violence, most likely due to the access to opportunities provided by education that empower women to be less dependent on abusive partners.<sup>55</sup>

#### Decreased adult and teen fertility rates

Girls' secondary education also dramatically affects fertility rates. A World Bank 100-country study found that for every four years of education that girls attain, fertility rates drop by roughly one birth.<sup>56</sup> An earlier 65-country analysis found that doubling the proportion of women with a secondary

<sup>54</sup> Greene, Malhotra, and Sanyukta Mathur. "Too Young To Wed," International Center for Research on Women, Washington, DC, 2003.

Herz, Barbara and Gene Sperling. "What Works in Girls' Education." Council on Foreign Relations, New York, 2004.

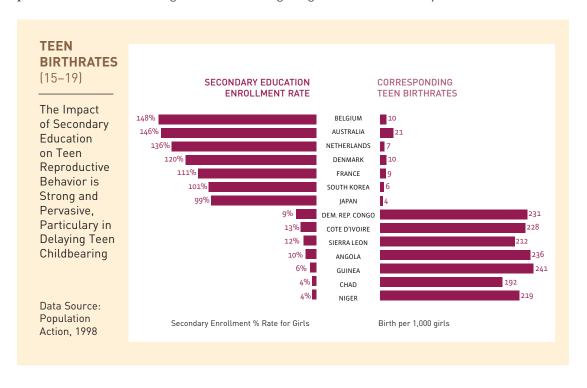
<sup>56</sup> Klasen, Stephan. "Does Gender Inequality Reduce Growth and Development—Evidence from Cross-Country Regressions." PRR Gender and Development Working Paper Series No. 7. World Bank, Washington, DC, 1999. Last accessed 14 June 2006. <a href="http://www.worldbank.org/gender/prr/wp7.pdf">http://www.worldbank.org/gender/prr/wp7.pdf</a>.

education reduced average fertility rates from 5.3 to 3.9 children per woman, concluding that, "the expansion of female secondary education may be the best single policy for achieving substantial reductions in fertility."<sup>57</sup>

The impact of secondary education on preventing teen pregnancies is also positive. A Population Action International study in 1998 found a strong correlation between secondary enrollment rates for girls and teen birth rates: in seven industrialized countries with secondary enrollment rates for girls of 99-148 percent, the teen birth rate averaged 10 births per 1,000 girls aged 15-19 years. In seven developing countries with secondary enrollment rates for girls at only 4-19 percent, the teen birth rate averaged 223 births per 1,000 girls aged 15-19 years — a rate 20 times that of the industrialized countries.

#### Improved postnatal care, immunization rates, and child nutrition

According to the 2000 Demographic and Health Survey, 34 percent of Egyptian mothers with no education received postnatal care, compared with 75 percent of those with a high school or college degree.<sup>58</sup> Multi-country data has

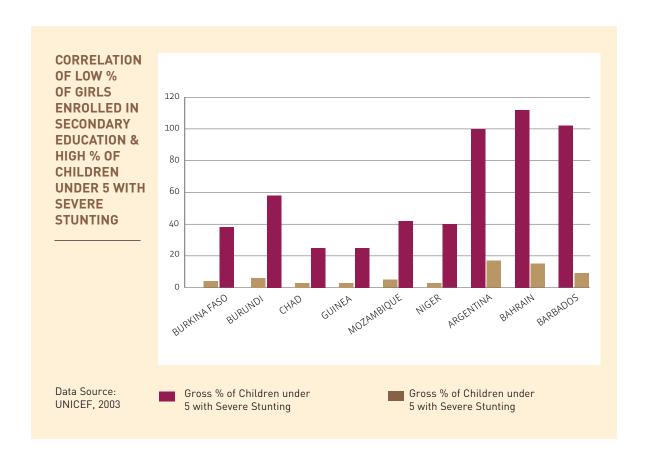


<sup>57</sup> Herz, Barbara and Gene Sperling. "What Works in Girls' Education." Council on Foreign Relations, New York, 2004.

<sup>&</sup>lt;sup>58</sup> El-Zanaty, F. and Ann Way. "Egypt Demographic and Health Survey 2000." Ministry of Health and Population, National Population Council, and ORC Macro, January 2001.

also shown that educated mothers are about 50 percent more likely to immunize their children than uneducated mothers.<sup>59</sup>

The chart below shows the results of a 2003 UNICEF study which found that countries with less than 10 percent of girls enrolled in secondary school (e.g., Burundi, Chad, Niger) had severe stunting or malnutrition rates ranging from 30-60 percent of all children under five years. Other developing and middle income countries with secondary gross enrollment rates of over 100 percent (e.g., Argentina, Barbados) had severe malnutrition rates of less than 15 percent among children under five.



<sup>59</sup> Gage, Sommerfelt, and Andrea L. Piani. "Household Structure and Childhood Immunization in Niger and Nigeria," Demography, Vol. 34, No. 2, May 1997.



Girls' secondary education is a strategy to mitigate HIV/AIDS.



# GIRLS' SECONDARY EDUCATION IS A STRATEGY TO MITIGATE HIV/AIDS

UNAIDS estimated that by the end of 2005 over 40 million people were living with HIV and AIDS. In the 10 most affected countries, all of which are in sub-Saharan Africa, adult HIV infection rates range from 12 to 39 percent of the population. <sup>60</sup> The AIDS pandemic continues to grow worldwide, threatening gains made in all sectors, particularly girls' education.

### The impact of AIDS on girls' education

The impact of AIDS on human and financial resources is debilitating education in many countries. While this trend affects all students, girls' position in the classroom is the most vulnerable. They are more often forced to sacrifice their education as a result of the challenges posed by AIDS.

#### ADULTS AND CHILDREN ESTIMATED TO BE LIVING WITH HIV IN 2005



Total: 40.3 (36.7-45.3) million

Data Source: AIDS Epidemic Update, 2005 UNAIDS and World Health Organization

<sup>60</sup> UNAIDS. "AIDS Epidemic Update," December 2005. World Bank. "Education and HIV/AIDS: A Window of Hope," April 2002.

One of the major human resource-related impacts of AIDS is its effect on teachers, whose HIV incidence is reflected in projections of increases in teacher absenteeism and mortality rates in the countries worst-affected by AIDS. For example, more than 30 percent of teachers in parts of Malawi and Uganda are HIV positive. In Zambia, the estimated number of school teachers in active service who died from AIDS in 1999 was 840, equivalent to 46 percent of all teachers trained that year. Both teacher mortality and increased teacher absenteeism due to illness negatively affect the quality of education. The gravity of high HIV infection rates among teachers is further underlined by the phenomenon of sexual harassment against girls in school, increasing the direct risk to school-aged girls of contracting HIV.

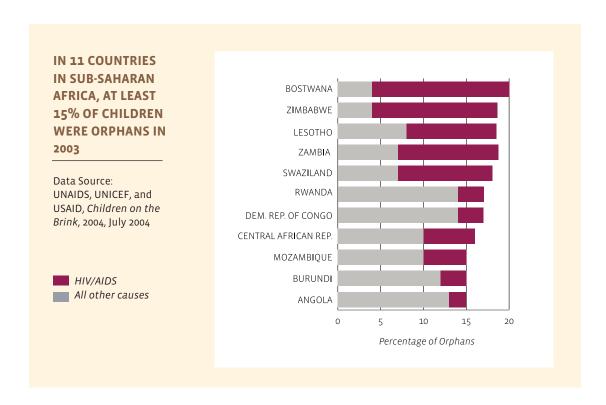
In sub-Saharan Africa, an estimated 12.3 million children have been orphaned or made vulnerable by HIV and/or AIDS, a population that will continue to grow as HIV-positive parents become ill and die. In addition to losing a parent, children are affected when a parent becomes ill, their family takes in orphans, they are discriminated against because they have an HIV-positive family member, or they are HIV-positive themselves. 63 As family members become sick or die, girls often will drop out of school to care for them or for other family members, including younger siblings who may be able to remain in school. When the quality of education is poor or when it drops, parents stop seeing the benefits of continuing to send their daughters to school, and the economic and social constraints, such as the opportunity costs, become more important than an education with poor quality. In a recent study of 38 countries in sub-Saharan Africa, gross enrollment rates for grade I in southern African countries dropped sharply between 1980-2000, from 95 percent to 75 percent, for both boys and girls — but more so for girls — as HIV infection rates increased. 64

<sup>&</sup>lt;sup>61</sup> Grassly, Pegurri, Sikazwe, Malambo, Siamatowe, Bundy, and Kemal Desai. "The Economic Impact of HIV/AIDS on the Education Sector in Zambia." Department of Infectious Disease Epidemiology and the Partnership for Child Development, Faculty of Medicine, Imperial College, London, UK, 2003.

<sup>&</sup>lt;sup>62</sup> World Bank. "Education and HIV/AIDS: A Window of Hope," April 2002.

<sup>63</sup> UNICEF. "Children on the Brink 2004: A Joint Report of New Orphan Estimates and a Framework for Action," July 2004.

<sup>&</sup>lt;sup>64</sup> Kjell Enge. "Coming to Grips with the Crisis: Findings from Recent Studies." AED, SAGE, Colloquium on HIV/AIDS and Girls' Education, U.S. Agency for International Development, Washington, DC, 2000.



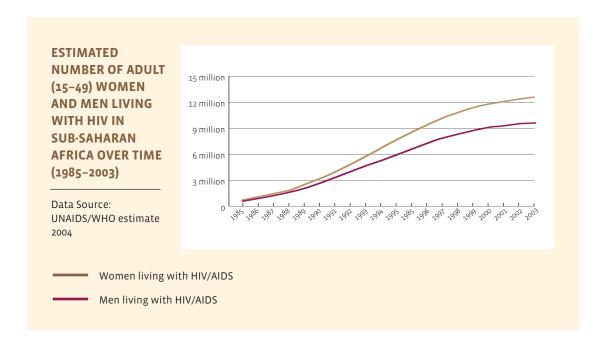
# The biases of infection: Age and gender

In Africa and Asia the primary modes of HIV transmission are through sexual contact and injecting drug use. <sup>65</sup> Largely as a result of this epidemiology, young adults aged 15–24 now account for half of all new HIV cases, and women and girls account for 62 percent of new infections. <sup>66</sup> Furthermore, half of the over 40 million people estimated to be living with HIV or AIDS are women and girls, a proportion that has been steadily increasing since the beginning of measurement of the epidemic. In some countries there is a far greater percentage of women than men infected: 20 women for every IO men in South Africa and 45 women for every IO men in Kenya and Mali. This gender disparity in HIV infection is partly a result of biological factors. The risk of becoming infected during unprotected sex is two to four times greater for women than for men and is even higher when sex is forced. <sup>67</sup> Gender inequality makes women disproportionately vulnerable, yet this is preventable.

<sup>65</sup> UNAIDS. "AIDS Epidemic Update," December 2005.

<sup>66</sup> UNICEF. "Unite for Children: Unite Against AIDS: Why Children and AIDS?" Last Accessed 12 June 2006. <a href="http://www.unicef.org/uniteforchildren/knowmore/knowmore\_28763.htm">http://www.unicef.org/uniteforchildren/knowmore/knowmore\_28763.htm</a>.

<sup>67</sup> For young girls the risk can be higher as an immature genital tract can tear easily during sex, especially if it is forced or violent. UNAIDS, 2004.



# Girls' secondary education: An effective long-term defense against HIV/AIDS

As Carol Bellamy, former Executive Director of UNICEF, stated: "Education is crucial to success against the pandemic. In fact, UNICEF remains convinced that until an effective remedy is found, education is one of the most effective tools for curbing AIDS." Studies have demonstrated that the more educated the girl, the more delayed is her first sexual encounter. As indicated by the chart below, women aged 20 to 24 who had a secondary education married later, by age 20 had a lower percentage of initiated sex than women with a primary education or no education, and had a far lower fertility rate than women with less or no education.

In addition, numerous studies have further linked education and reduced sexual activity with lower HIV prevalence:

 A 72-country analysis finds that where the literacy gap between boys and girls exceeds 25 percent, HIV prevalence exceeds 5 percent - the cited breakout level.<sup>69</sup>

<sup>68</sup> UNICEF. "Girls, HIV/AIDS, and Education," December 2004.

<sup>69</sup> Over, Mead. "The Effects of Societal Barriers on Urban Rates of HIV Infection in Developing Countries: An Explanatory Analysis", in M. Ainsworth, L. Franson, and M.Overs, eds., Confronting AIDS: Evidence from the Developing World. European Commission and World Bank: Brussels and Washington, 1998.

"Why are women more vulnerable to infection? Why is that so, even where they are not the ones with the most sexual partners outside of marriage, nor more likely than men to be injecting drug users? Usually, because society's inequalities put them at risk."

-Kofi Annan

- A study in Zambia found that AIDS spreads twice as fast among uneducated girls.<sup>70</sup>
- A recent study in rural Uganda found that young people with some primary schooling were about half as likely as their peers with no education to be HIV-positive, and those with some secondary education were three times less likely.<sup>71</sup>

The heightened vulnerabilities of girls to HIV, coupled with the intensified impact of AIDS on adolescent girls, make secondary education for girls a particularly important tool in combating this pandemic. While information on HIV and AIDS can and should be introduced at the primary level, girls who continue onto secondary school develop two critical assets for translating information into practice: self-confidence and self-esteem. They can begin to articulate their views and advocate, for example, against early forced marriage in discussions with their parents. They can

# PERCENTAGE OF WOMEN, AGED 20–24, WHOM BY AGE 20 HAD MARRIED, HAD INITIATED SEX, OR GIVEN BIRTH, BY EDUCATION LEVEL

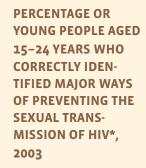
		Married by Age 20			Had Sex by Age 20			Had a Birth by Age 20		
		EDUCATION LEVEL			EDUCATION LEVEL			EDUCATION LEVEL		
COUNTRY	YEAR	NO EDUCATION	PRIMARY	SECONDARY	NO EDUCATION	PRIMARY	SECONDARY	NO EDUCATION	PRIMARY	SECONDARY
EGYPT	2000	61	53	24	_	_	_	45	39	14
ETHIOPIA	2000	72	58	32	72	56	41	48	42	20
GUINEA	1999	87	65	38	88	82	68	73	59	31
MALAWI	2000	87	81	29	90	87	62	70	69	28
NIGERIA	1999	92	56	25	85	68	54	77	47	18
TANZANIA	1999	85	60	19	91	86	60	68	57	18
ZIMBABWE	1999	95	72	43	_	78	55	81	70	35

<sup>70</sup> Vandemoortele, J. and E. Delamonica. 'Education "vaccine" against HIV/AIDS,' Current Issues in Comparative Education, 2000.

<sup>71</sup> De Walque, Damien. "How Does Educational Attainment Affect the Risk of Being Infected with HIV/AIDS—Evidence from a General Population Cohort in Rural Uganda." World Bank Development Group Working Paper, Washington, DC, 2004.

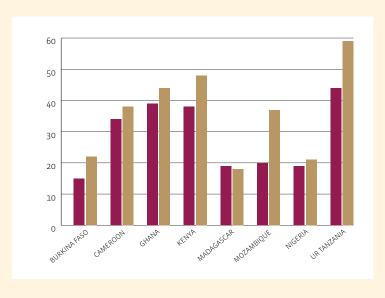
better discern accurate information from myths, understand and avoid risky behaviors, and take measures to prevent infection. Secondary school empowers girls with the analytical skills to begin to understand complicated social and medical crises like HIV and AIDS and their role in addressing them. Secondary school is an essential window of opportunity for HIV prevention education since it catches girls and boys during their point of highest vulnerability, when it is most important to address HIV prevention, healthy behaviors to prevent HIV, and ways to counteract the likely daily cues that promote unhealthy behavior. Furthermore, if girls and boys are in secondary schools, they are spending less time in the field, in the market, and in the streets, where the likelihood of encountering "sugar daddies" and other temptations for risky behavior are greater.

In addition to biological predisposition, four main social factors contribute to the rising rate of infection among girls and women in Africa, and gender inequity is the thread that connects them all. Girls' secondary education equips them with the knowledge and skills to reduce their risk of contracting HIV. Household and individual economic need accounts for multiple dangerous practices, including early marriage, cross-generational transactional sex, and sex work.



Data Source: Demographic Health Surveys. ORC Macro AIDS epidemic Update, December 2005, Fig. 4

Female Male



\* Using condoms and limiting sex to one faithful, uninfected partner, rejecting the two most common local misconceptions about HIV transmission, and knowing that a healthy looking person can transmit HIV.

- Early forced marriage by girls' parents is a common practice in many developing countries and is often based on economic need. In addition to reducing the number of family members to support, in certain cultures the bride's family traditionally receives a dowry from the husband's family. Due to widespread acceptance of male extramarital sexual relationships and the expectation of unprotected sex in marital relationships, HIV infection rates are often higher among married girls than among their unmarried counterparts. A study in Zambia found higher rates of HIV infection among married girls aged 15–19 than among sexually active unmarried girls of the same age. 72
- It is very common for adolescent girls in Africa to engage in sexual relationships with older men ("sugar daddies"), often for the purpose of financial gain, whether short-term (receiving money or gifts) or long-term (finding a financially stable husband). Due to the age difference and gender roles, these men often have multiple sexual partners, possibly including a wife.<sup>73</sup>
- Many of the same financial factors that compel young girls to become involved in "sugar daddy" relationships drive them to voluntarily engage in commercial sex work. Many girls are often coerced into the commercial sex industry, often by immediate or extended family members in order to pay off debts.

Girls and young women with a secondary education are more likely to be able to support themselves rather than depending on a sexual partner or husband. If families are convinced that secondary education is relevant and will increase their daughters' chances for income generation in the future, they may also be willing to postpone her marriage so that she can finish her education. Finally, the confidence and self-esteem that girls gain in secondary school are valuable tools in equipping girls to negotiate with their parents to delay marriage or to resist voluntary yet risky relationships with older men. Girls' secondary education might help them transform their understanding of the concept of survival by stretching that concept from surviving in the present to surviving in the present and in the future. It is possible that through secondary education and through gaining confidence and self-esteem, girls' and young women's

<sup>&</sup>lt;sup>72</sup> Family Health International. "YouthLens: Early Marriage and Adolescent Girls." Produced through the USAID-funded Youthnet Project, August 2005.

<sup>73</sup> Luke, Nancy and Kathleen M. Kurz, "Cross-Generational and Transactional Sexual Relations in sub-Saharan Africa: Prevalence of Behavior and Implications for Negotiating Safer Sexual Practices." AIDS Mark, ICRW, and PSI, 2002.



values will change — valuing the future versus only valuing the now might become more of the norm.

Gender Norms Regarding Sexuality and Power Dynamics also play a strong role in promoting behaviors that put young girls and women at increased risk of contracting HIV. In many countries, multiple sexual partners are acceptable for men, while women are expected to remain faithful and make their bodies available to satisfy their partners' desires. Women often fear violent retaliation if they question their partner's fidelity or refuse sex. In addition, women with no or little education have little control over the norms of their sexual relationship and often have poor understanding of their bodies, and little understanding of the consequences of activities such as douching and dry sex. A study conducted in South Africa found a strong correlation between low condom use in relationships and low relationship control of women, further underlying the fact that power imbalances expose women unequally to HIV and other sexually transmitted illnesses.<sup>74</sup>

Secondary education is important in dispelling unhealthy gender norms for both boys and girls. In addition, self confidence and self esteem aide girls in asserting their own power and beliefs in some situations, and in beginning to educate their families and communities on the detrimental effects of some gender norms, including control by male partners of financial resources. When communities and countries begin to educate a critical mass of girls and women, girls then will be able to act collectively to advance behaviors that promote their own well-being and, as a result, the well-being of their communities.

Myths and Inadequate Sources of Information hinder both boys and girls (and men and women) from making informed decisions about their sexual behavior. Several years ago a myth emerged in South Africa that men could protect themselves from AIDS by having sex with a virgin; it was said to be responsible for many rapes of infants and young girl children. More common myths include misconceptions about how HIV is transmitted, the belief that HIV or AIDS is a curse rather than a medical illness, the belief that someone who looks healthy cannot be HIV positive, and complex inaccurate beliefs about female reproductive cycles.

<sup>74</sup> Pettifor, Measham, Rees, and NS Padian. "Sexual Power and HIV Risk, South Africa: Emerging Infectious Diseases." Internet Series, November 2004. <a href="http://www.cdc.gov/ncidod/EID/vol10no11/04-0252.htm">http://www.cdc.gov/ncidod/EID/vol10no11/04-0252.htm</a>.

<sup>75</sup> CNN.Com. "AIDS Myth Fuels South Africa's Child-Rape Scourge." www.cnn.com, November 5,



While there are numerous examples of successful school-based HIV prevention programs, there are more examples of poor education systems with limited access to educational materials and ineffective teaching methods. Such situations contribute to misinformation by failing to correct myths or provide relevant information to students on how to protect themselves from HIV. In addition, for young people who cannot attend school during these most vulnerable years — most often girls — this is a missed opportunity. They are forced to depend on family or community members who may not have this information themselves. It is clear from the chart that although girls in this age group are most often at significantly higher risk of contracting HIV than their male peers, in seven out of the eight countries studied, girls have less knowledge of how to prevent the sexual transmission of HIV than do boys.

Girls' secondary education provides an important opportunity to discuss HIV prevention in more detail, including age-appropriate conversations about abstinence, fidelity in relationships, and condom use that might not have been appropriate or relevant at the primary level. In addition, it is during secondary

school that students are often going through puberty and exploring their sexuality, making the provision of an open forum for discussion of these issues even more essential. Finally, the analytical skills gained at the secondary level can enable both girls and boys to translate accurate information into knowledge and healthy behaviors, and to recognize and dispel myths.

Sexual harassment and violence against women and girls is often tolerated throughout communities, including in schools and en route to school. A recent AED study of primary and secondary schools in southern Benin found pervasive gender-based violence. Girls were frequently sexually harassed by male students as well as teachers who used the lure of money or the threat of bad grades to persuade girls to have sex with them. 76 Worldwide, up to one-third of adolescent girls report that their first sexual experience is coerced. Furthermore, multiple studies have shown that forced sex increases a woman's chance of contracting HIV. 77 In addition, perpetrators of rape and sexual assault are most often older more sexually experienced men who are more likely to be HIV positive.

### The limits of girls' education alone in preventing HIV

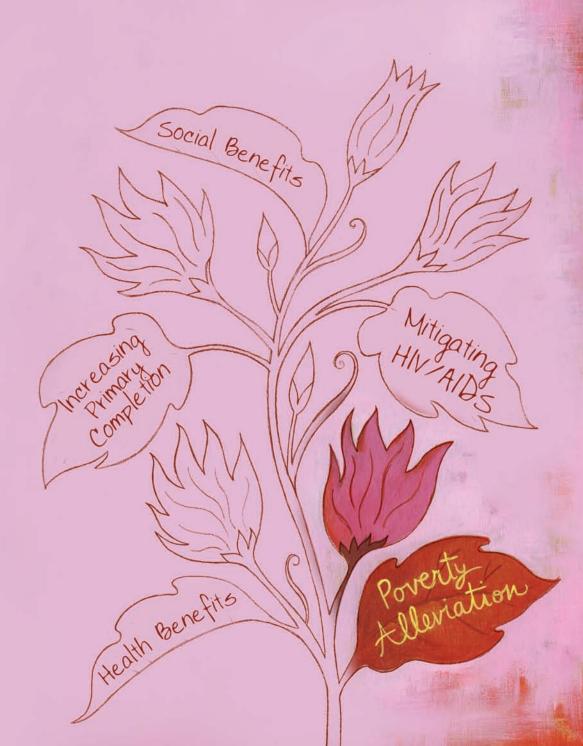
While it is important to begin HIV prevention efforts at the primary level, secondary education reinforces more detailed health-promoting messages during the most vulnerable and receptive time for girls. 78 Even with an education, girls may not be able to avoid risky circumstances such as early marriage and sexual violence. Concerted action between women, men, girls, and boys is required to effectively address these issues of gender inequality. Even with these limitations, secondary education can be an important tool for girls and women in protecting themselves from HIV and AIDS by providing them with accurate information and skills to deal with potentially risky situations, as well as encouraging healthy behaviors when choices are available.

<sup>76</sup> Wible, Brent. "Making Schools Safe for Girls: Combating Gender-Based Violence in Benin," Academy for Educational Development, Washington, DC, 2004.

<sup>77</sup> UNAIDS Interagency Task Team on Gender and HIV/AIDS. "HIV/AIDS and Gender Fact Sheets," 2004.

<sup>78</sup> World Bank. "SEIA Studies: Thematic Study 6: The link between health and social issues and secondary education." <a href="http://www.worldbank.org/afr/seia/thematic.htm#study6">http://www.worldbank.org/afr/seia/thematic.htm#study6</a>.

Girls' secondary education is a tool for poverty alleviation.





# 5. GIRLS' SECONDARY EDUCATION IS A TOOL FOR POVERTY ALLEVIATION

In Africa, where the average annual income is \$315 (excluding South Africa)<sup>79</sup> and secondary school tuition ranges from \$36 annually in Botswana<sup>80</sup> to \$350 in Kenya (where most schools are boarding),<sup>81</sup> secondary school can be as prohibitively expensive as a medical degree is in the United States. These costs likely do not include incidental costs such as uniforms, books, notebooks, tutors, etc. And the total cost comes without the benefit of low interest loans (or any loans at all), and often without regular employment or parental support—all of the safety nets that make it possible for those who are qualified and committed to pursue such a high-cost endeavor regardless of economic background. For girls to pursue it in Africa and Asia, education must have greater economic benefits for the woman herself, as well as for her family, than just the intangible benefits such as decreased illness or a greater likelihood that her children will go to school.

# Secondary education: The key to economic and social empowerment and progress

Family health problems, which are largely alleviated through secondary education, are drains on the economy of a family and on a nation. To compensate for higher infant and child mortality rates, women will deliver eight or nine children in the hopes that five will survive. The economic productivity of these mothers is greatly reduced before giving birth and for months afterward as the mother cares for the newborn child. In addition, complications from childbirth are known to be higher in uneducated women who are unaware of ways to prevent them. They are therefore more exposed to such complications as chronic anemia, further straining a poor family. In addition, poor families with large numbers of children have much higher levels of chronic childhood illnesses.

<sup>79</sup> Hanke, Steve H. "Africa and Economics." Forbes.com. 28 May 2001. Last accessed 22 May 2006. http://www.forbes.com/global/2001/0528/046.html.

<sup>80</sup> BBC News. "Botswana Brings Back School Fees." BBC Online. II Jan. 2006. Last accessed 22 May 2006. http://news.bbc.co.uk/2/hi/africa/4601360.stm.

<sup>&</sup>lt;sup>81</sup> Parmon, Joe. "Middleville native's organization seeks to help Kenyans improve their lives." Peace Corps Online. 16 April 2003. Last accessed 22 May 2006.

http://peacecorpsonline.org/messages/messages/2629/2013118.html.

At the secondary level more specifically, research has demonstrated that "primary and secondary education produce high returns in terms of wage growth, whether for men or for women. The returns to primary education have long been established, but more recent research has shown substantial benefits to secondary education as well, particularly as economies advance and modernize."82 As many countries in Africa and Asia move forward, as they have begun to do with the advent of technology, the Internet, business growth, better infrastructure, etc, the benefits for women educated at the secondary level will continue to increase, just as the lost opportunity of not educating them will have a growing detrimental impact on their ability to be self-sufficient and thrive. According to the World Bank, "Sub-Saharan Africa's low level of education among women is particularly detrimental to achieving: (i) overall economic growth, given the positive impact of women's education on, e.g., agricultural productivity; (ii) a pro-poor distribution of this growth, since women are among the poorest and education is the poor's most important asset; and (iii) improved health and nutrition standards, HIV and AIDS prevention, and reduced fertility levels."83 Finally, "Access to and successful completion of secondary education shapes the skills mix of the labor force, influencing international competitiveness, foreign investment, and prospects for sustained growth."84

Further, World Bank studies indicate that an extra year of schooling beyond the average boosts girls' eventual wages by 10-20 percent, and a development economist has found returns to female secondary education in the I5-25 percent range. Yale economist Paul Schultz's research has determined that, "wage gains from education tend to be similar if not somewhat higher for women than for men, and that the returns to secondary education in particular are appreciably higher for women...Increasing investments in women's human capital, especially education, should be a priority for countries seeking both economic growth and human welfare. The case for directing educational investment to women is stronger the greater the initial disparity in investments between men and women."85 Additionally, "Increasing the share of women with secondary

Relations, New York, 2004.

<sup>&</sup>lt;sup>82</sup> Herz, Barbara and Gene Sperling. "What Works in Girls' Education." Council on Foreign Relations, New York, 2004.

<sup>&</sup>lt;sup>83</sup> World Bank. "Education." Last accessed 12 May 2006. http://web.worldbank.org/WBSITE/ EXTERNAL/COUNTRIES/AFRICAEXT/0,,contentMDK:20264715~menuPK:535759~pagePK:14 6736~piPK:226340~theSitePK:258644,00.html.

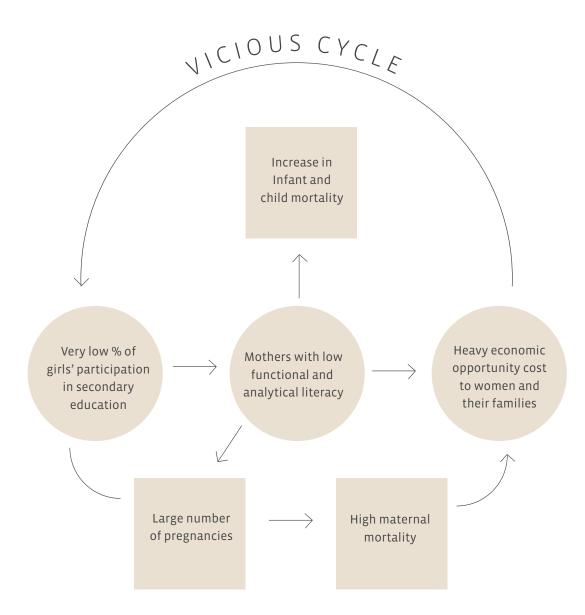
 $<sup>^{84}</sup>$  Bregman, Jacob, and Karen Bryner. "Quality of Secondary Education in Africa (SEIA)." Association for the Development of Education in Africa. 2003. Last accessed 12 May 2006. <sup>85</sup> Herz, Barbara and Gene Sperling. "What Works in Girls' Education." Council on Foreign

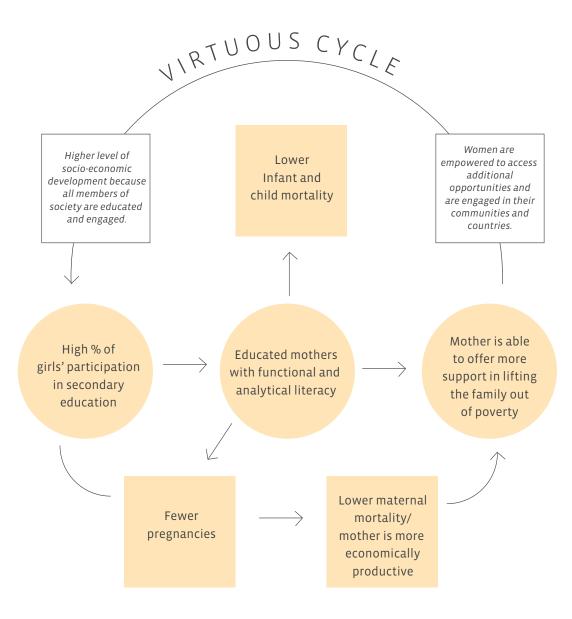


education by I percentage point boosts annual per capita income growth by 0.3 percentage points on average, according to a IOO-country study by the World Bank. Such a difference means a lot, as few countries achieve per capita income growth beyond 3 percent annually, and incomes are falling in parts of Africa... societies that have a preference for not investing in girls pay a price for it in terms of slower growth and reduced income."<sup>86</sup> The World Bank also has found that, "Progress towards EFA puts strong pressure on secondary education. Secondary education in the developing countries barely enrolls 25 percent of the age group, as compared to an average of 60 percent for developed countries. This low capacity causes increasingly strong unmet demand pressure on secondary schools as larger cohorts complete primary education. It also puts severe constraints on countries' ability to provide the skills required to support resumption of economic growth."<sup>87</sup>

<sup>86</sup> Ibid

<sup>&</sup>lt;sup>87</sup> World Bank. "Education." Last accessed 12 May 2006. <a href="http://web.worldbank.org/WBSITE/EXTERNAL/COUNTRIES/AFRICAEXT/0">http://web.worldbank.org/WBSITE/EXTERNAL/COUNTRIES/AFRICAEXT/0</a>, contentMDK:20264715~menuPK:535759~pagePK:146736~piPK:226340~theSitePK:258644.00.html.





The "vicious cycle" highlights how the lack of secondary education for women feeds an unrelenting cycle of poverty. The virtuous cycle highlights the impact education can have on lifting women and their families out of poverty.

These cycles describe the cycle of advances for women as a result of education in the private spheres of their families. As noted by Harvard scholar David Bloom and colleagues:

...higher education can lead to economic growth through both private and public channels. The private benefits for individuals are well established and include better employment prospects, higher salaries, and a greater ability to save and invest. These benefits may result in better health and improved quality of life, thus setting off a virtuous spiral in which life expectancy improvements enable individuals to work more productively over a longer time further boosting lifetime earnings.<sup>88</sup>

While Bloom is discussing tertiary education, his findings apply to education at all levels and the increasing private and public impacts it has as individuals move through the education system. The private impact of women's education is greater than men's, largely because of their communal roles and responsibilities towards their families and children. The more public benefits of increasing levels education also would apply.

Looking to women to help lift their nations out of poverty, it is clear that the greater the access to education and to higher levels of education for women, the greater their potential to help foster the economic growth of their countries. Further, the more women, and by extension their families, are cut off from access to these increasing levels of education, the more disenfranchised they will become as their male schoolmates forge these pathways without them.

<sup>&</sup>lt;sup>88</sup> Bloom, Canning and Kevin Chan. "Higher education and economic development in Africa." Harvard University, February 2006. Last accessed II May 2006. <a href="http://www.worldbank.org/afr/teia/pdfs/Higher\_Education\_Econ\_Dev.pdf">http://www.worldbank.org/afr/teia/pdfs/Higher\_Education\_Econ\_Dev.pdf</a>.