



Off the balance sheet: the impact of the economic crisis on girls and young women

A review of the evidence

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About Plan International

Plan has been working for and with children for more than 75 years. We currently develop programmes in 50 low and middle income countries across Africa, Asia and the Americas to promote child rights and lift millions of children out of poverty. We focus on the inclusion, education and protection of the most marginalised children in partnership with communities, local and national government and civil society.

Plan works with more than 90,000 communities each year, covering a population of 84 million children. Plan is independent, with no religious, political or governmental affiliations.

Plan raises funds for its development and human rights programmes in 20 countries around the globe.

Contents

Executive summary	5
1. Introduction.....	11
2. Survival.....	17
3. Development	25
4. Protection	31
5. Participation.....	37
6. Policy calls to action.....	39
References.....	43



“No enduring solution to the major changes of our day – from climate change to political and economic instability to poverty – can be solved without the full participation of the world’s women and girls. This means paying real attention to the State of the World’s Girls.”

Michelle Bachelet, Under-Secretary-General and Executive Director UN Women, 2012¹



Executive summary

This 2013 report by Plan and ODI examines the continuing and deepening impact economic crisis is having on girls and young women worldwide.

Some of the key highlights are:

Family poverty has more impact on girls survival than boys; a 1 per cent fall in GDP increases infant mortality by 7.4 deaths per 1,000 births for girls versus 1.5 for boys.

Cuts in health budgets leave adolescent girls even more vulnerable during pregnancy. And currently pregnancy is a leading cause of death for 14-19 year olds.

It is frequently adolescent girls who leave school to look after families when their mothers work longer hours and travel further in search of work. Primary school completion rates often decline during periods of economic contraction with girls experiencing 29 per cent decrease versus 22 per cent for boys.

It is also the girls and young women who may often be compelled to take on riskier employment themselves to contribute to declining family budgets.

Policy calls to action include:

- Advance girls' and young women's rights and actively pursue gender equality.
- Reassess austerity measures and maintain development assistance with a focus on improving basic social services for girls and young women.
- Ensure governments strengthen social protection programmes that support girls' and young women's health and education.
- Ensure governments focus job creation programmes on stimuli for young women's employment.
- Ensure civil society promotes gender champions to inform policymakers about the issues girls and young women face.
- Ensure all stakeholders promote research, and disaggregated data collection, needed to focus on the specific needs of girls and young women.

The current global economic crisis has in many parts of the world disproportionately affected women and children, and evidence shows that girls and young women are particularly vulnerable. Long-standing economic trends, combined with entrenched gender inequality and austerity budgets, have left girls and their families with fewer resources, lower incomes and less access to basic services, including social safety nets. **As a result, girls' fundamental human rights to survival, development (including education and employment), protection (from violence, neglect and abuse) and participation in decisions that affect their lives are increasingly under threat.**

More research, and disaggregated data collection, is needed to focus on the specific needs of girls and young women in times of economic crisis in order to protect their human rights and to enable them to play their part as economic citizens. Reports over the last few years have identified the role of girls and young women in breaking the cycle of poverty and advances in terms of education, health and greater equality of opportunity have been made. These gains are now at risk. If we are to maintain the momentum in gender equality, outlined and supported by the Millenium Development Goals (MDGs), steps need to be taken to safeguard girls' access to education, decent employment and sheer survival.



The rights framework

In this Plan-ODI report, drawing on evidence from a wide range of sources, we focus on the impacts of crisis on girls and young women in the areas of four key rights: **survival**, **development**, **protection** and **participation**.

- While many countries used fiscal stimulus to respond to the crisis initially, this gave way in 2010 to a global trend towards contraction of national budgets. This rapid reduction in social spending, which some fear is further encouraging recession, threatens to reduce access to public services and safety nets, worsen unemployment, and reverse hard-won gains in achieving the MDGs. Donor budgets – stretched thin and shrinking in real terms for the first time in more than a decade – are struggling to compensate for domestic cuts, leading to the erosion of basic services such as health and education and the potential loss of key support services such as childcare facilities, and reproductive health and advice centres – all of which play a key role in meeting girls and young women’s needs.
- Age- and sex-disaggregated data on crisis impacts are rare, but available evidence suggests that women and children are bearing the brunt of the current economic crisis, as they did during economic crises in Latin America and Asia in the 1990s. Not only are women over-represented in public sector service jobs, which have seen some of the sharpest cuts (especially in developed countries), but women and children are uniquely dependent on state-provided services – such as schools, maternity provision and immunisation programmes. As household and government budgets shrink, women worldwide are ‘picking up the slack’ to provide for their children. Many women have to work more hours for less income, thus increasing their ‘time poverty’, leaving their daughters to help fill the gaps in meeting the basic needs of the household.



page 17



page 25



Girls' rights to survival are more vulnerable in times of crisis.

The infant mortality rate (0-12 months) for girls, for example, increases more than the rate for boys when gross domestic product (GDP) falls. Maternal mortality, which disproportionately affects adolescent mothers, also increases during times of economic crisis. In Peru in the late 1980s and Indonesia in the late 1990s, for instance, women's take up of health services was reduced as a result of public spending cuts and falling household incomes.

The impact of the current crisis on malnutrition is well documented. In early 2012, households in a sample of 55 developing countries had to pay 80 per cent more for basic foodstuffs compared with pre-crisis prices, with female-headed households among the worst affected as they tend to be more resource-poor and spend a larger share of their budget on food. As families buy less food, and less nutritious food, children, pregnant women and breastfeeding mothers are at greater risk of malnutrition – children because they need vital nutrients for healthy growth, and women because they reduce their own consumption and become 'shock absorbers of household food security'. Evidence from countries as diverse as Bangladesh and Peru also indicates that food shortages are more common among girls than boys.



Girls' rights to development have been undermined by the global economic crisis.

It has been estimated, for example, that when national budgets contract, primary school completion rates fall more steeply for girls than for boys. The reasons for this lie in entrenched gender roles. A study of 18 countries in Latin America and the Caribbean revealed that girls, who often left school to do household duties to free their mothers up to go out to work, were more affected than boys. Similarly, during the recent crisis when rising school fees and transport costs forced families to choose which of their children to educate, daughters typically lost out to their brothers.

For young women, the crisis has exacerbated pre-existing employment trends, including a lack of decent work and rising 'vulnerable employment' – leaving them with low wages and no job security. Youth unemployment overall is high but young women are even more likely to be unemployed than young men. In Greece, for instance, the unemployment rate for young women (aged 15–24) is 60.4 per cent, compared with 46.1 per cent for young men.



page 31



page 37



Girls' rights to protection from violence, abuse and neglect have also been weakened during the crisis.

Children and young people in low-income households have been increasingly vulnerable to child labour and abuse. As family budgets have been stretched to breaking point, and social protection mechanisms have become unable to provide a safety net for all those worst affected, children's labour has become an important coping mechanism. In Nicaragua, for instance, girls in urban areas have been both taking over their mothers' domestic responsibilities – to free them for wage labour – and seeking out paid jobs of their own, to boost the family income. In Nigeria, a strong gender bias has meant that girls are more likely to engage in child labour.

Girls are also particularly vulnerable to sexual abuse: their limited options mean they often find themselves forced into transactional sex; and as domestic workers they are hidden from society's protective view.

The current generation of children is the largest the world has ever seen: if we are to support their rights to general well-being, it is critical that we ensure that adequate gender- and age-sensitive policy responses are developed in a timely fashion.

The report concludes with policy options, emphasising that we should take care that today's cuts are not storing up more expense for tomorrow. Austerity budgets that sacrifice future opportunities in order to balance the books today are imprudent at best.

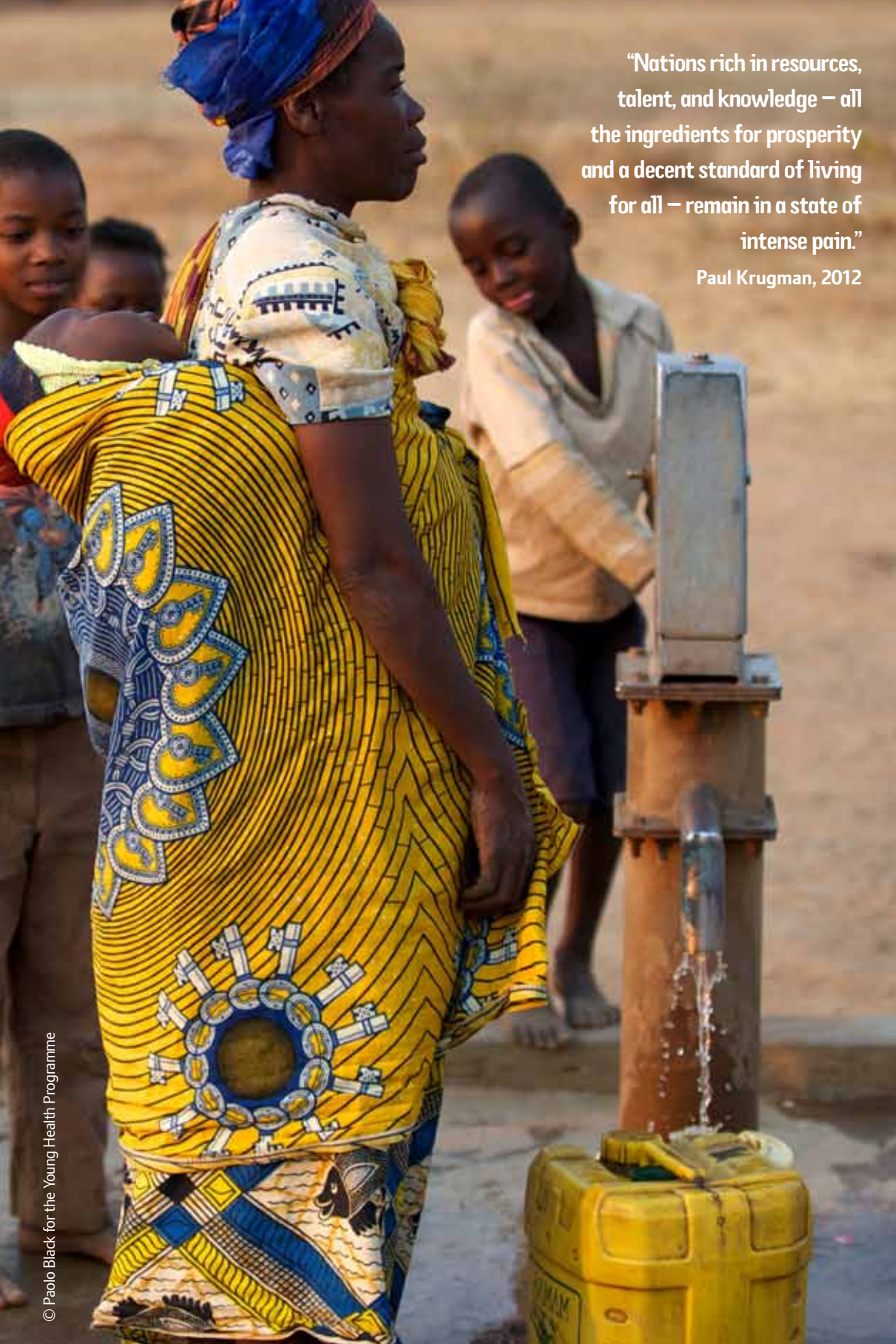
Governments should invest in rigorous crisis monitoring that will recognise the different impacts of crises on girls and boys, women and men – and then deal with them more effectively.



The effects on girls' **rights to participation** in decisions that affect their lives at the family and community levels have been largely overlooked.

With family and government budgets under increasing strain, children's civil rights have largely taken a back seat to other concerns. Children and young people, however, have a great deal to say about how the crisis is affecting their lives, although this data is unfortunately not gender disaggregated. In an IDS monitoring exercise in five developing countries, children voiced their views and discussed their anxieties about schooling, their families and communities, and the threat to their future opportunities.

As longer-term forecasts suggest that today's children may spend their adult lives mired in the consequences of this crisis, policymakers would be well advised to listen to their concerns and involve them in responses.

A woman in a vibrant yellow and blue patterned dress stands in profile, looking towards a public water pump. She has a blue headwrap and a white patterned shawl draped over her shoulders. The pump is a manual hand-operated device with a yellow plastic jerrycan placed underneath to catch water. In the background, several children are visible, some looking towards the camera and others engaged with the pump. The setting appears to be a rural, arid area with dry ground.

“Nations rich in resources,
talent, and knowledge – all
the ingredients for prosperity
and a decent standard of living
for all – remain in a state of
intense pain.”

Paul Krugman, 2012

1. Introduction

In 2009, Plan's *State of the World's Girls report, Girls in the Global Economy*, looked at the evidence from past economic crises to ask how the current crisis might affect girls and young women. The conclusions drawn in 2009 were not encouraging and three years later evidence indicates that the situation has not improved. Girls and young women continue to be particularly vulnerable to the impacts of the global economic crisis, now in its fifth year. Long-standing economic trends, coupled with entrenched patterns of gender inequality and austerity budgets, have left girls and their families with fewer resources and less access to basic services, including social safety nets. As a result, girls' fundamental human rights to survival (health and nutrition), development (education and employment), protection (from violence, neglect and abuse) and participation (in decisions within their homes and communities) are increasingly under threat.

In this paper, we begin by presenting a framework to identify the pathways through which economic crises can impact children's and their families' economic and social well-being, and then go on to review the existing evidence on the impacts of the crisis on girls' rights. We highlight the critical importance of greater and more strategic investments in monitoring the continuing and cumulative effects of crises on girls and boys and their families so that policies and programmes can be tailored appropriately.

It is important to emphasise from the beginning that the lack of gender- and age-disaggregated data in many areas has added to the difficulties in compiling this evidence evaluation. More needs to be done in data collection. However, from what is available it is clear that girls and young women are at specific risk during periods of economic uncertainty and stress.

Background to the current crisis

The current global economic crisis has its origins in the past two decades of financial globalisation, marked by the liberalisation of Western banking systems and external capital markets throughout the developing world. Research⁴ indicates that several trends already present at the start of the crisis have made poor households worldwide more vulnerable to shocks. These include increases in service sector employment, a growing percentage of people working in the informal economy, rising numbers of unemployed youth, declining labour-force participation (particularly among young people), growing wage and income inequality, and a declining share of wages in the national income. The disproportionate representation of women in informal, vulnerable, and casual employment, and their exclusion from economic decision-making processes long before 2008, reflect entrenched patterns of gender inequality that have been exacerbated by the crisis.⁵ Two distinct phases of the global response to the crisis have been identified,⁶ during which governments tried to stem the impact. The first phase, from 2008-2009, was characterised by proactive fiscal

stimulus plans and policy interventions designed to insulate populations from the ‘triple F’ crisis – food, fuel, and financial shocks. These counter-cyclical responses, which included boosting public expenditure to boost economic growth and limit global shocks, were instrumental in deferring a global recession and mitigating the effects of the crisis on vulnerable populations.

From 2010 to the present, however, a second phase of the crisis has emerged, with governments of developing countries as well as developed countries moving towards budget contraction, a new focus on debt and macroeconomic balances, and the implementation of fiscal austerity measures. There are, however, fierce debates about the potential negative impacts of fiscal austerity measures, raising serious concerns about the danger of such responses in deterring economic growth and impeding a return to debt sustainability.⁷ Countries that have pursued aggressive fiscal austerity reforms, such as Greece, Portugal, Italy and Spain, are headed further into recession, as this year’s dramatic events have underscored.⁸ The global trend

“The onset of the financial crisis was evident as early as mid-2007 when a real estate bubble in the United States and parts of Western Europe imploded, triggering multiple bank failures. In a short period of time, property values plummeted, the value of retirement accounts shrank, household savings evaporated, and general consumer and producer confidence disappeared. The financial crisis swiftly expanded into an economic crisis throughout America and Western Europe, from where it spread to developing countries that had depended on foreign direct investment, consumer and mortgage credit, trade and remittances. By early 2009, it was clear that this economic downturn would be more severe than any crisis since the Great Depression, prompting some to refer to it as the ‘Great Recession’.”

World Bank (2011)²

towards austerity and major social spending cuts also threatens to reduce access to public goods and services, to worsen unemployment, and to impede further progress towards achieving the Millennium Development Goals (MDGs).⁹

Austerity measures are either being implemented or under serious consideration in 138 countries, including 94 developing countries. These measures include wage bill cuts and caps; subsidy reductions; cuts to social protection programming; old age pension reform; and increased consumption taxes on basic goods and services.¹⁰ Contraction (the cutting of expenditures to below pre-crisis levels in terms of gross domestic product (GDP) – a key measure of global recession – is evident in nearly one-quarter of all developing countries. This shift towards austerity has been most pronounced in the Middle East and Africa, where three-quarters of the region's countries have seen their GDP contract by 5.3 per cent on average.¹¹

At present, the worldwide forecast remains deeply troubled, with slow economic growth and high levels of global unemployment

expected throughout 2012 and beyond.¹² Despite some uneven gains in recovery in 2011, many barriers to global stabilisation remain, including: continuing reductions in demand among businesses, governments and households; fragile financial systems; high public deficits and debts; record levels of unemployment; and unexpectedly slow growth in emerging and developing economies.¹³ At the household level, food and fuel prices remain high and rising, while the job crisis has limited incomes for millions.¹⁴ As the G20 leaders stressed in their latest June 2012 summit: *“the global economy remains vulnerable, with a negative impact on the everyday lives of people all over the world, affecting jobs, trade, development, and the environment”*.¹⁵ Indeed, longer-term forecasts based on a simulation exercise set to run to 2050 suggest serious lasting damage to financial markets and a concurrent reduction of between 3.4 per cent and 8 per cent of potential output in developing countries.¹⁶



“We have so little money we can almost not survive. How can we be happy? Now there are only headaches and tears.”

Woman, Cambodia, 2009³

Unpacking macro to micro-level effects of crises

The global economic crisis has affected children and their families at multiple levels: the macro level (large-scale), micro level (individual or household) and meso level (what bridges the two).

Impacts of the crisis at the macro level

- **Growth rates worldwide have slowed** to around 3.5 per cent in 2012,¹⁷ with many developed countries (particularly those in the eurozone) experiencing lower growth rates than developing economies.¹⁸
- **International trade, capital and aid flows have reduced.** Developing countries remain at risk of the eurozone's sovereign debt crisis as a result of financial contagion, and the effects of European fiscal consolidation and changing exchange rates.¹⁹
- **Commodity prices have fallen sharply** and remain volatile, with major impacts (e.g. a third of sub-Saharan African countries have depreciated their currencies by more than 10 per cent) since 2008-2009.²⁰
- **Other financial flows have been severely constrained.**²¹ Countries that are highly dependent on European bank lending (e.g. Cameroon, Ghana, Mozambique, Rwanda and Zambia) are at heightened risk because of the eurozone crisis. Foreign direct investment (FDI) inflows, which fell by 39 per cent in 2009, have partially recovered but the World Bank predicts a 6 per cent decline in FDI in 2012.
- **Official Development Assistance (ODA) fell in 2011 in real terms** for the first time in more than a decade, with serious consequences for developing countries that rely on ODA to help them meet their MDG targets.²²
- **Globally, unemployment has increased** (from 170.7 million in 2007 to 197.3 million in 2010).²³ Youth unemployment (15–24 age group) is particularly high (12.7 per cent) and has increased by more than 4 million since 2007.²⁴ Female youth unemployment is higher at both the global level and in most regions with many developing countries experiencing a more marked increase in female youth unemployment.²⁵ Globally, more than 1.5 billion people are estimated to be engaged in vulnerable employment.²⁶
- **Lack of employment or loss of employment,** particularly in countries that lack adequate social protection mechanisms, has made people much more vulnerable. Few responses to the impacts of the crisis, such as government employment-generating schemes, have been informed by gender and age-sensitive analysis or attempted to engage women's organisations in decision-making about appropriate mitigating interventions.²⁷
- **Government austerity measures** and fiscal consolidation efforts have led to a reduction in social spending and social protection financing, with 133 countries (94 of them from the developing world) planning to reduce public expenditure.²⁸ Spending cuts and shortfalls have hit social services that disproportionately affect women and children, including maternity grants, child benefits, or housing allowances (e.g. a gender audit of the UK government's 2010 budget showed that women bear 72 per cent of national spending cuts).²⁹

Impacts of the crisis at the meso level

Lack of available evidence means our understanding of the gendered effects of the crisis at the meso level is still relatively limited. However, we can elicit some insights:

- While the overall effects of **changes in remittance patterns** were less dramatic than expected,³⁰ remittance payments did fall significantly in some countries in the first phase of the crisis.³¹ Gender dynamics are evident in migration and remittance flows, and the impact is likely to vary depending on national and regional factors – both are areas that require further research. Female migrants are largely involved in the service, ‘entertainment’ and care industries, all of which are least likely to face a decline in demand; yet the risks female migrants face are likely to increase due to the nature of their employment and their traditionally weak bargaining position.
- Macro-level impacts such as **rising unemployment, inflation, public expenditure cuts and ODA reduction** have combined to put many households under considerably more stress. In six Latin American countries (Bolivia, Brazil, Chile, Costa Rica, Honduras and Nicaragua) the crisis has slowed down progress on achieving the MDGs by 2015 and has raised the costs of meeting them by up to 3.4 per cent³². The World Bank (2012) also reports that the MDGs linked to food and nutrition are lagging, mainly due to the food price crisis, with 105 out of 144 monitored countries not expected to achieve MDG 4, a two-thirds reduction in infant mortality, and 94 countries off track to achieve MDG 5, a three-quarters reduction in maternal mortality.³³

Impacts of the crisis at the micro level

- While **working poverty** (poverty among those people in work) is decreasing, **progress has slowed markedly** since 2008,³⁴ and the moderately poor (living on around \$2 a day) have been badly affected.
- The second food price crisis in 2010 pushed another 44 million people in low and middle-income countries into poverty;³⁵ by 2015, it is estimated that **the global poverty rate will rise** to 15 per cent instead of the 14.1 per cent it would have been had the crisis not occurred.³⁶
- Data on the impacts of the crisis are rarely disaggregated by gender or age, but a recent joint statement by public intellectuals in the UK and USA noted its **strong gender implications**:

“Whether it is men or women who are losing their jobs, it is usually women who are expected to pick up the pieces... to try to find additional ways of saving money or making money in the informal economy... These are frequently described as ‘coping strategies’ but often they extend to ‘desperation measures’, including sex work; and their efforts are sometimes met with violence from men frustrated at the destruction of their ability to be breadwinners...”³⁷

The caring burden (looking after young children, older people, or family members who are chronically ill or have a disability) has increased just as public support services are being eroded. Girls and young women often have to bridge this gap by taking on additional unpaid work, often with negative consequences for their health, education, and safety.³⁸ They also struggle to secure decent paid work and are not adequately represented in decision-making about how to respond to the crisis, thereby undermining progress towards gender equality more generally.



The latest food crisis pushed 44 million people into poverty with evidence of greater negative impacts on the rate at which under-five girls' gain weight compared to boys

2. Survival

- Infant mortality rates are highly sensitive to declines in per capita GDP, and especially in the case of girls: a 1 per cent fall in per capita GDP increases average infant mortality by 7.4 deaths per 1,000 births for girls – versus only 1.5 for boys.
- The food crisis in 2010-2011 pushed 44 million people into poverty, with evidence of greater negative impacts on the rate at which under-five girls' gain weight compared to boys.
- Given that adolescents are twice as likely to die of pregnancy-related complications as women in their twenties, cuts in primary healthcare expenditure can translate into especially negative effects on teenage girls. Similarly with HIV, higher infection rates among girls and young women mean falling budgets and greater vulnerability to transactional and commercial sex, bring particular risks.

The Convention on the Rights of the Child: The Right to Survival and Development

These are rights to the resources, skills and contributions necessary for the survival and full development of the child. They include rights to adequate food, shelter, clean water, formal education, primary health care, leisure and recreation, cultural activities and information about their rights. These rights require not only the existence of the means to fulfil the rights but also access to them.

According to UNICEF,³⁹ the right to survival includes basic health care, disease prevention and control, and nutrition and the available literature provides strong evidence (albeit lacking gender-disaggregated data) about the impact of crises on infant and child mortality, and children's nutrition and health. It is well documented that mortality rates – particularly infant mortality – tend to worsen during economic crises and that they decline by more than they improve during periods of economic prosperity.⁴⁰ An often cited 2009 study found that,⁴¹ on average, a 1 per cent decrease in GDP was associated with an increase in infant mortality of between 0.24 and 0.40 infants per 1,000. Increases in food prices, reductions in incomes, cuts in food consumption, declines in public health expenditure, and reduced use of health services all contribute to increases in infant mortality (0-12 months) and child mortality (12-59 months), particularly in low-income countries. Several studies confirm this link: for example, in Mexico during the economic crises of the 1980s and 1990s, mortality rates of children aged 0 to four increased by up to 10.3 per cent due to reduced household incomes and declines in public health spending;⁴² in Peru, in the late 1980s, the collapse of health expenditures led to a 2.5 per cent increase in infant mortality.⁴³

Effects of crises on infant mortality

Research has also found that mortality rates are higher among children born to younger and less-educated women, and women who live in rural areas.^{44 45 46} Most importantly, research confirms that girls are far more vulnerable than boys. A study of previous crises in 59 developing countries revealed that a 1 per cent fall in per capita GDP increases average infant mortality by 7.4 deaths per 1,000 births for girls compared with 1.5 deaths per 1,000 births for boys.⁴⁷ Moreover, life expectancy falls by seven years for girls and six years for boys during periods of economic contraction, but increases by two years for both sexes during periods of economic growth.⁴⁸ In some countries, such as India, macroeconomic crises appear to significantly increase the mortality rate for girls in rural areas, while boys are less likely to face increased mortality risks.⁴⁹

Effects of crises on maternal mortality

Although research is limited, economic crises also appear to contribute to an increase in maternal mortality rates. Using data from 14 high- and middle-income countries, one study estimated⁵⁰ that a 10 per cent reduction in the GDP of the seven countries with the lowest income was associated with an 8.5 per cent increase in their maternal mortality rate. Evidence suggests that when a crisis leads to reductions in public health spending, income and food consumption, the knock-on effects of inadequate nutrition and health care make an already difficult situation worse, particularly for poor women and girls. In the mid-1990s an analysis of DHS data from 55 countries found that women in the richest quintile were 5.2 times more likely to deliver with medically trained staff than the poorest quintile.⁵¹ During economic downturns the number of women giving birth at home increases, while their nutritional status and the number of ante-natal and post-natal check-ups decline.⁵² For example, in Peru during the late 1980s economic crisis, pregnant women attended fewer antenatal check-

ups and were more likely to give birth at home.⁵³ And during the 1997-1999 Asian financial crisis, the number of antenatal and postnatal check-ups in Indonesia declined, while unattended births increased from 1.6 per cent to 7.1 per cent.⁵⁴

Although evidence is very limited, pregnant young women aged 15-19 in developing countries are likely to be even more vulnerable to the negative impact of a crisis that exacerbates already disturbing realities: an estimated half of all girls suffer from anaemia and face double the risk of dying during childbirth compared with older women, with complications of pregnancy and childbirth being the leading cause of death in sub-Saharan Africa and South Asia among girls of this age.⁵⁵

However, concrete data on the impact of the recent global economic crisis on mortality rates (particularly in the second phase, post-2010) are still unavailable, and much of the evidence is anecdotal. Although it appears that maternal mortality has continued to fall, significant regional disparities persist and MDG 5, which aims to reduce the maternal mortality rate by three-quarters, is very unlikely to be achieved by 2015.⁵⁶ Moreover, as many countries have focused spending cuts on health, education and social welfare – areas that disproportionately affect the poorest women and children – the impacts of these measures are likely to be severe.

Effects of crises on nutritional well-being

According to the most recent data from the Food and Agriculture Organization of the United Nations (FAO), 850 million people – 15.5 per cent of the world's population – are undernourished.⁵⁸ Given that poor households spend a larger share of their income on food, it has been estimated that the 2007-2008 food price crisis pushed 105 million people into poverty in low-income countries.⁵⁹ The second food-price crisis, in 2010-2011, pushed a further 44 million people into poverty in low- and middle-income countries.⁶⁰

The urban poor and female-headed households were the worst affected groups⁶¹ as the urban populations are more integrated into the market economy,⁶² and female-headed households tend to be more resource-poor and spend a larger share of their budget on food.⁶³

Malnutrition is a contributing factor in more than a third of under-five deaths worldwide.⁶⁴ It affects children's physical and cognitive development and their future life chances, including their earning potential. During the critical stage of adolescence, food deprivations can trigger adverse long-term effects; these not only compromise adolescent girls' personal development, but also the health and well-being of any infants they give birth to, thus reinforcing the vicious cycle of malnutrition, poor health, and poverty.^{65 66}

The nutritional consequences of food and economic crises are thus well documented. Nutrition – both quality and quantity – tends to deteriorate; women and girls often consume less, the latter becoming “critical shock absorbers for poor households”.⁶⁷ Girls from the poorest households in developing countries are extremely vulnerable; already spending more than half their income on food, these families have been hardest hit by rising food prices and declining incomes. Children, pregnant women and breastfeeding mothers are the groups at greater risk of malnutrition.^{68 69} The situation continues to be serious, as food prices remain high. In early 2012, households in a sample of 55 developing countries had to pay 80 per cent more for basic foodstuffs compared with pre-crisis prices.⁷⁰

Changes in household food consumption patterns

The recent economic crisis has changed poor households' consumption patterns. Considerable evidence from qualitative studies in developing countries on the impact of the crisis on household nutrition suggests that in response to the crisis and their declining purchasing power, households had to spend a larger share of income on food, cutting down on other expenses such as health care; they bought lesser quantities of food, from cheaper sources; they reduced the quality and diversity of the family diet; the poorest families gathered wild foods; or families ate less, or not at all.⁷² Women often went without food so that their children could eat.

In **Nicaragua**, 70 per cent of recently unemployed women and their children reported that they had to reduce their food intake severely, while in **Indonesia**, women out of work for a year or more reported eating fewer meals and smaller portions, or even going without food in order to feed their children and husbands. They also reported watering down the milk they gave to babies and feeding their children less.⁷³

In **Nigeria**, food price hikes, squeezed incomes, job losses and declining remittances meant that many families had fewer meals, with smaller

“In recent years we had no important opportunity ... now for us to survive my sister aged 16 does hairdressing, my brother aged 12 does odd jobs, but that is only enough for bread and a bit more.”

Orphan girl caring for two younger siblings, Mozambique, 2011⁵⁷

“While cooking, I try to use less rice... I always try to make sure that the male members have enough to eat. They are working hard and they need food to perform their laborious jobs. Then I try to feed the children. We [the female members of the family] eat the remaining food. Well, this is not enough. But what can I do?”

Woman, Bangladesh, 2011⁷¹

quantities and cheaper foods. Some households only ate once or twice a day, and sometimes just ate wild fruits from the bush. Field research by the Overseas Development Institute (ODI) revealed that children and women from poor households were bearing the brunt of the rising cost of food and other goods.⁷⁴

In **Cambodia**, a country with an already alarming rate of child stunting (40 per cent), a survey found that 19 per cent of households did not have ‘acceptable’ food consumption, and the crisis exacerbated the situation due to a lack of social protection measures.⁷⁵ Among poor children in urban areas, wasting also increased significantly from 9.6 per cent in 2005 to 15.9 per cent in 2008, indicating acute malnutrition as a result of higher food prices and reduced incomes.⁷⁶

In urban **Zambia**, child malnutrition rates increased⁷⁷ from 15 per cent to 20 per cent, while in rural areas, women often felt too weak to work due to poor nutrition.⁷⁸ The situation was worse in **Kenya**, as the global economic crisis came on the back of a seven-year drought, and there were even reports that people died of starvation. In Nairobi as well as in rural communities, poor households had to reduce the number of meals they ate each day from three to just one, and teachers reported that the number of children begging for food at school increased significantly.

The same study shows that in most cases in all five countries it focused on, parents reported prioritising their children at family meals, although in some cases men were prioritised. Women – even pregnant women – were never prioritised, and in many cases women ate only after all other household members had been fed. In **Bangladesh**, for example, women were reported to eat last and least in many households on the grounds that men were the breadwinners and thus had to be well fed. Yet these attitudes, reflecting and reproducing long-standing gender disparities, were observed even in households where women were the main earners. These gendered attitudes may also account for the fact that among girls under five in Bangladesh wasting rates, having a low weight for your height, increased more than for boys – 8.6 per cent compared with 7.1 per cent.⁷⁹ A Young Lives study also found that girls were more likely to experience an increase in wasting rates than boys. In **Peru**, wasting increased among girls and in urban areas; and in Andhra Pradesh, in **India**, wasting increased by 25 per cent among girls – a finding attributed to intensified gender inequalities at household level at times of food scarcity.⁸⁰ In **the Philippines**, both boys and girls from poor households experienced hunger, yet the proportion of food-poor girls increased more – from 2.5 per cent to 5.6 per cent compared with 1.9 per cent and 2.5 per cent for boys – between the first and second waves of the survey, indicating that food shortages were again more common among girls.⁸¹

Effects of crises on take-up of health services

Evidence suggests that the health of young women and girls also suffers during economic downturns. Reduced family incomes, along with cuts in public health expenditures, result in lower utilisation of health services, which become overstretched and deliver poorer quality; at the same time, there are increased levels of self-medication, often with negative impacts on women and children's health and survival, particularly those from the poorest families.^{85 86}

During the Asian financial crisis of 1997-1999, public health budgets in Indonesia and Thailand were cut and uptake of health services declined in both countries. Although in the case of Indonesia, increased donor assistance was offered to the health sector, the budget actually declined by 21 per cent.⁸⁷ As already noted, the impacts on young women and girls included lower uptake of antenatal care and fewer births attended by a skilled assistant, increasing health risks to mothers and infants. In addition, one of the few studies to collect age-disaggregated data showed that as a result of the crisis, older children (adolescents) in Indonesia experienced one of the most marked declines in uptake of private health services, from 40 per cent to 15 per cent in 1998.^{88 89} Uptake of health services also declined significantly among children under five, from 47 per cent to 28 per cent, despite their specific needs (from immunisation to growth monitoring and nutritional supplementation), in part as a result of declining service quality.⁹⁰ During the 1980s economic crisis in Peru, the sharp decline in health expenditures led to poorer care for pregnant women, more home births, and increased infant mortality.⁹¹ Likewise during the 1995-1996 economic crisis in Mexico, a 15 per cent per capita public health spending decline along with significantly reduced incomes resulted in low use of professional health care and increased under-five child mortality and infant mortality from anaemia; interestingly a quantitative study also found that a 1 per

cent reduction in public sector physicians was responsible for a 0.25 per cent increase in under-five child mortality and a 0.4 per cent increase in mortality rates for childbearing women.^{92 93}

In relation to the recent global economic crisis, concerns have been voiced over health spending cuts⁹⁴ in many developed and developing countries, as well as the potential impact of ODA cuts to countries whose health budgets depend on foreign aid (more than half of the total public health spending in sub-Saharan Africa).⁹⁵ In **Greece**, where the health sector has been seriously affected by the crisis, and the 2011 health budget decreased by €1.4 billion, demand for public health services has increased, overloading the system. The latest health care reforms have started to affect access to health services, increasing the financial burden on patients.⁹⁶ Studies on the impact of the first phase of the global economic crisis (2008-2009) on health care confirm that once again, many households had to reduce spending on health and suffered ill-health as a result. In many developing countries, people had to cut health expenditures and utilisation of services at a time when they reported increased vulnerability to illness and chronic diseases, risky sexual behaviour, and stress.⁹⁷ Gender differences are evident in the extent to which families reduced spending on health and uptake of health services. In **Bangladesh** and **Jamaica**, for example, increased self-diagnosis and use of folk remedies were reported, and male household members were the only ones to continue receiving health care.⁹⁸

Effects of crises on sexual health and HIV

During economic downturns, there may be an increase in risky sexual behaviour such as unprotected sex or multiple partnerships, which can increase the prevalence of sexually transmitted infections (STIs) and HIV, particularly among young women, who are more vulnerable to becoming involved in sex work.⁹⁹ Review of

the situation in Indonesia in the aftermath of the Asian financial crisis (1997-1999)¹⁰⁰ suggested that women experienced an almost 10 per cent increase in untreated STIs and HIV infections. Research also showed that¹⁰¹ a rise in the number of injecting drug users and the practice of needle-sharing increased HIV prevalence; and the Macfarlane Burnet Centre¹⁰² estimated that the number of sex workers in the red light district in Jakarta increased during the crisis, as did the rate of STIs.

The situation is particularly alarming because globally, young women (aged 15-24) are most vulnerable to contracting HIV. Infection rates for young women are twice as high as for young men, and young women account for 22 per cent of all new infections. In sub-Saharan Africa, where women account for 59 per cent of people living with HIV, young women are up to eight times more likely to be HIV positive, while in the Caribbean, where women account for almost half of all new infections, young women are 2.5 times more likely to contract HIV.¹⁰³ In this region, unprotected paid sex between men and women is the main mode of HIV transmission. During times of economic stress, young women and children are much more vulnerable and likely to engage in negative coping strategies such as commercial and transactional sex, domestic work, drug peddling, and migration – all of which can increase the risk of contracting HIV.¹⁰⁴

Effects of crises on mental health

Economic crises have adverse effects on mental health, with increases in levels of stress and

depression among men and women, often at a time when funding for mental health services is being cut. Evidence from economic crises in Latin America, the transition years in Central and Eastern Europe, and the Asian financial crisis all suggest that people experience increased levels of stress and fear.^{106 107}

Mental health disorders are more common than physical ill health among 12-24 year olds, and adolescents are more vulnerable than younger children to increased emotional and behavioural problems, with serious long-term outcomes as a result of a crisis;¹⁰⁸ they have a greater awareness that their lives can change fundamentally for the worse, and are more exposed to stressful events at home and in their wider community. Research shows that early adolescent girls are more affected by parental mood and maternal frustration than adolescent boys, and their personal and social development can suffer.¹⁰⁹ In addition, as girls often take over domestic responsibilities, they spend more time within the household and thus they are more exposed to parental stress and domestic violence with fewer opportunities to socialise through paid work and improve their self-perception and confidence.¹¹⁰

During the recent global economic crisis, households in many developing countries reported high levels of stress, worsening well-being, and exhaustion: women in **Indonesia**, **Kenya** and **Jamaica** reported increased stress due to additional household burdens, reduced income, and longer working hours, as well as increased domestic tensions, often leading to violence, which inevitably affects children in the household.¹¹¹

**“How can you afford a smile
if you slept hungry?”**

Woman, Kenya, 2009¹⁰⁵

A promising practice: Bolsa Familia, Brazil

The largest Conditional Cash Transfer (CCT) programme in the world, Bolsa Familia has provided unequivocal evidence that social protection measures and safety nets are a critical tool for reducing children's malnutrition and food insecurity. The Bolsa Familia (PBF) programme seeks to change the behaviour of vulnerable families through grants conditional on greater use of health and education services, and provides families with direct financial benefits to promote food security.

The programme reached 11.2 million families in 2006. In 2007, US\$ 303 million was invested each month, totalling US\$ 3.7 billion that year. Bolsa Familia assisted 12.6 million families in 2010. A study conducted by the Food and Agriculture Organisation of the United Nations found that:⁸²

- Children whose families received the Bolsa benefit were 26 per cent more likely to have an appropriate height/age than those from non-beneficiary families.
- Fertility rates declined as families accessed more health services and sought to provide more food for fewer children.
- The Bolsa programme was shown to have an immediate impact on the attainment of minimum social rights related to food, clothing, transport and consumption of other goods and services.

Bolsa increased children's attendance rates by 4.4 percentage points.⁸³

Bolsa decreased children's dropout rates. For girls aged 15 and 17 (who are at greatest risk of dropping out), Bolsa Familia increased their likelihood of remaining in school by 19 percentage points.⁸⁴

**During periods of
economic contraction,
girls' primary school
completion rates fall by
29 per cent**



3. Development

- During periods of economic contraction, primary school completion rates decline more precipitously for girls than boys: 29 per cent for girls compared with 22 per cent for boys. Girls secondary school enrolment rates also tend to suffer more than that of boys.
- Youth unemployment has been exacerbated by the recent crisis and especially for females: in 2011, almost 75 million young people aged 15-24 were unemployed – one of the highest levels ever – with female youth unemployment at both the global level and in most regions exceeding that of male youth.

The Convention on the Rights of the Child: The Right to Survival and Development

These are rights to the resources, skills and contributions necessary for the survival and full development of the child. They include rights to adequate food, shelter, clean water, formal education, primary health care, leisure and recreation, cultural activities and information about their rights. These rights require not only the existence of the means to fulfil the rights but also access to them.

According to UNICEF,¹¹² the right to development includes the right to education and learning activities. For young people, decent employment is equally crucial as “a marker of adulthood, independence and active citizenship”.¹¹³

Economic crises have a negative impact on education and employment opportunities for girls and young women; strong gender bias means that girls are often pulled out of school to take on extra responsibilities at home, including looking after younger siblings so their mothers can work, while young women are more likely than young men to be unemployed, underemployed, or in vulnerable employment. Gender differentials in employment rates represent a missed opportunity. The eurozone, for instance, could boost its GDP by 13 per cent if it closed the gap between male and female employment.¹¹⁴

“In terms of education, there was no support; that was why I dropped out ... I did not get enough support for education due to financial problems.”

Young woman, Ghana, 2010¹¹⁵

Effects of economic crisis on education

During periods of economic contraction, primary school completion rates are estimated to fall by 29 per cent for girls compared with 22 per cent for boys, while during periods of economic growth, completion rates increase by just 5 and 3 per cent respectively. Moreover, the female-to-male enrolment ratios for primary, secondary and tertiary education fall 7, 15 and 40 per cent respectively during times of economic contraction, while they increase about 2 per cent during times of economic growth.¹¹⁶ Leaving aside global averages, the impact of economic crises on education often depends on cultural factors, as well as long-standing gendered norms and attitudes. To a large extent, the impact depends on the national government’s commitment to free education and maintaining the quality of education, the impact of the crisis on unemployment and incomes, and households’ ability to cover education costs when their income is squeezed.¹¹⁷ However, it is important to note that reductions in government spending on education during times of economic contraction compromise the quality of education for girls and boys alike.¹¹⁸

Gendered values and expectations also shape the impact of a crisis on girls’ education. A study of 18 countries in Latin America and the Caribbean revealed that economic crises in the region played a crucial role in slowing down schooling, particularly for girls,¹¹⁹ as they were more likely to leave school to take on extra household duties, freeing up their mother to take on paid work.¹²⁰ Similarly, a study of 100,000 children aged 10-16 in Brazil found that economic shocks – and particularly parental unemployment – significantly increased their likelihood of dropping out of school and having to find a job. This increase was as much as 50 per cent in relation to girls aged 16.¹²¹

However, economic crisis can have different impacts in different contexts. If average wages fall significantly, with a knock-on effect on child wages, the opportunity costs of schooling fall, which means that some parents may choose to keep their children in school. However, where a crisis results in severe declines in average wages, any additional family income – such as that gained through child labour – becomes much more important. The former is usually the case in developed countries where recessions have been associated with higher school retention rates, while the latter is usually observed in low-income countries.¹²²

Evidence from the Asian financial crisis of 1997-1999 showed that it exacerbated existing disparities between boys and girls and between children in urban and rural areas. Secondary education was worst affected, although many households tried to protect their children’s schooling by all means and several government social protection initiatives in response to the crisis such as scholarship programmes for poor students and block grants to schools did provide some protection. In Indonesia, junior secondary enrolment rates were hardest hit, falling by 2.3 per cent among

boys but 5.4 per cent among girls.¹²³ The impact of the crisis varied across countries and contexts. In Malaysia, for example, primary and secondary enrolment rates actually increased during the crisis, with no significant gender differentials as households moved children from private to public schools, cut back on other expenses and reduced private tutoring; likewise in South Korea, boys and girls moved from private to public schools and their enrolment rates were similar in primary and secondary education.¹²⁴ Proactive measures to counteract the impact of the crisis also played a part in maintaining enrolment and quality of education. The Indonesian government set up assistance programmes for primary and secondary-level students from poor households, with at least half of scholarships awarded to girls. As a result, enrolment increased and dropout and repetition rates fell, with positive impacts for girls, who were almost six percentage points more likely to benefit from a scholarship at the upper-secondary level, where previously they used to have higher dropout rates compared with boys.¹²⁵

Qualitative studies on the impact of the first phase (2008-2009) of the recent global economic crisis report that parents generally did everything possible to keep their children at school.^{126 127} Children were sometimes moved from private to public schools, assets were sold, or debt incurred to ensure that children continued their schooling. Factors such as the value parents attached to education, free education policies, fee subsidies, and even school feeding programmes¹²⁸ seem to have played an important role.¹²⁹

However, for many children from poor households, the crisis resulted in increased dropout rates and absenteeism, either because their families could no longer afford school fees and associated costs, or because children were needed to contribute their labour to boost household income.

In **Cambodia**, the lack of a social safety net meant that many girls left school and migrated

from their villages to urban centres to become domestic workers. In **Bangladesh**, there were widespread reports of school dropouts, affecting girls more than boys, and children from female-headed households. As food prices increased, food expenditure jumped from 65 to 80 per cent of total household expenditure with female-headed households being even more vulnerable as this share was 86 per cent in their case. In order to cope poor households used several strategies, including cutting their non-food expenses, taking their children out of school and putting them to work and even arranging the early marriage of their daughters. Given their increased vulnerability, the vast majority of female-headed households in rural areas reported that their children and more often their daughters had to quit school as a result of the food price hikes.¹³¹ In **Egypt, Sudan and Yemen**, many children were withdrawn from school because their parents could not afford school fees and higher transport costs, with long-standing gender inequalities assumingly exacerbated; for example, in pre-crisis Yemen only 46 per cent of girls completed primary school compared with 74 per cent of boys.¹³² A quantitative analysis conducted as part of research in **Nigeria** found that a girl in Lagos was 2 per cent more likely to drop out of school than a boy in 2007, whereas a year later, she was 10 per cent more likely to drop out.¹³³

“There is a saying that goes: ‘The youth is the hope of the nation.’ How can we build a good and progressive nation if our children are forced to stop schooling because of work? How can we build a bright tomorrow if we are not given a bright today?”

Analou, 16, vice-president, Cabayugan Active Children’s Association, Philippines, 2007¹³⁰

Effects of economic crisis on employment and decent work opportunities

The extensive literature suggests that during economic downturns, women and adolescent girls are more likely to lose their job, as they comprise the majority of low-skilled and low-salaried workers and are considered to be secondary earners rather than breadwinners.¹³⁴ Research on the Asian financial crisis also revealed that retrenched female workers often found it harder to find another job and, as a result, many turned to high-risk work such as commercial sex.¹³⁵

In **Cambodia**, 50,000 garment workers (17 per cent of the total), 90 per cent of whom were women, lost their jobs as a result of the crisis.¹³⁶ As many of these women had sent money back to their parental households in their home villages, a significant proportion (almost one-fifth) of those households sent another family member into the workforce to make up for the lost income. In almost all cases, this was a young female, often a sister of similar age and with a similar education profile to her relative in the garment sector.¹³⁷

In **Ethiopia**, remittances declined in 2009 and young Ethiopian women migrating to the Middle East to work as domestic workers faced increased difficulty due to imposed legal restrictions and destination countries' efforts to nationalise their workforce in response to the crisis. Thus a likely outcome of the crisis is the increase in illegal migration which poses particular dangers for women.¹³⁸

The recent global economic crisis has severely limited work opportunities for young women in developing and developed countries. During the first phase of the crisis, youth unemployment rose more sharply than adult unemployment and reached alarming levels with more than 79 million young people aged 15-24 unemployed – one of the highest levels ever.¹³⁹ Youth unemployment remains worryingly high at 12.7 per cent and

globally there are 74.8 million young people unemployed, an increase of more than 4 million since 2007 with youth nearly being three times as likely as adults to be unemployed.¹⁴⁰ In addition, young people are also more likely to be among the working poor than adults as according to recent estimates for 52 countries they accounted for 23.5 per cent of the total working poor and for only 18.6 per cent of the non-poor workers.¹⁴¹ Unemployment in young women is higher than in their male counterparts at both the global level and in most regions, with the highest gender youth employment differentials recorded in North Africa where the female youth unemployment rate increased by 9.1 percentage points compared with 3.1 points for young males.¹⁴² Youth unemployment in some European countries has also reached unprecedented levels as more than 50 per cent of youth in **Spain** and **Greece** are unemployed and many continue to live with their families and delay their transition to adulthood.¹⁴³ Evidence also suggests that young people who become unemployed or enter the labour market during a time of crisis are often further disadvantaged, as they are more likely to face longer spells of unemployment in the future, or become stuck in low-wage employment.¹⁴⁴

Effects of economic crisis on time poverty

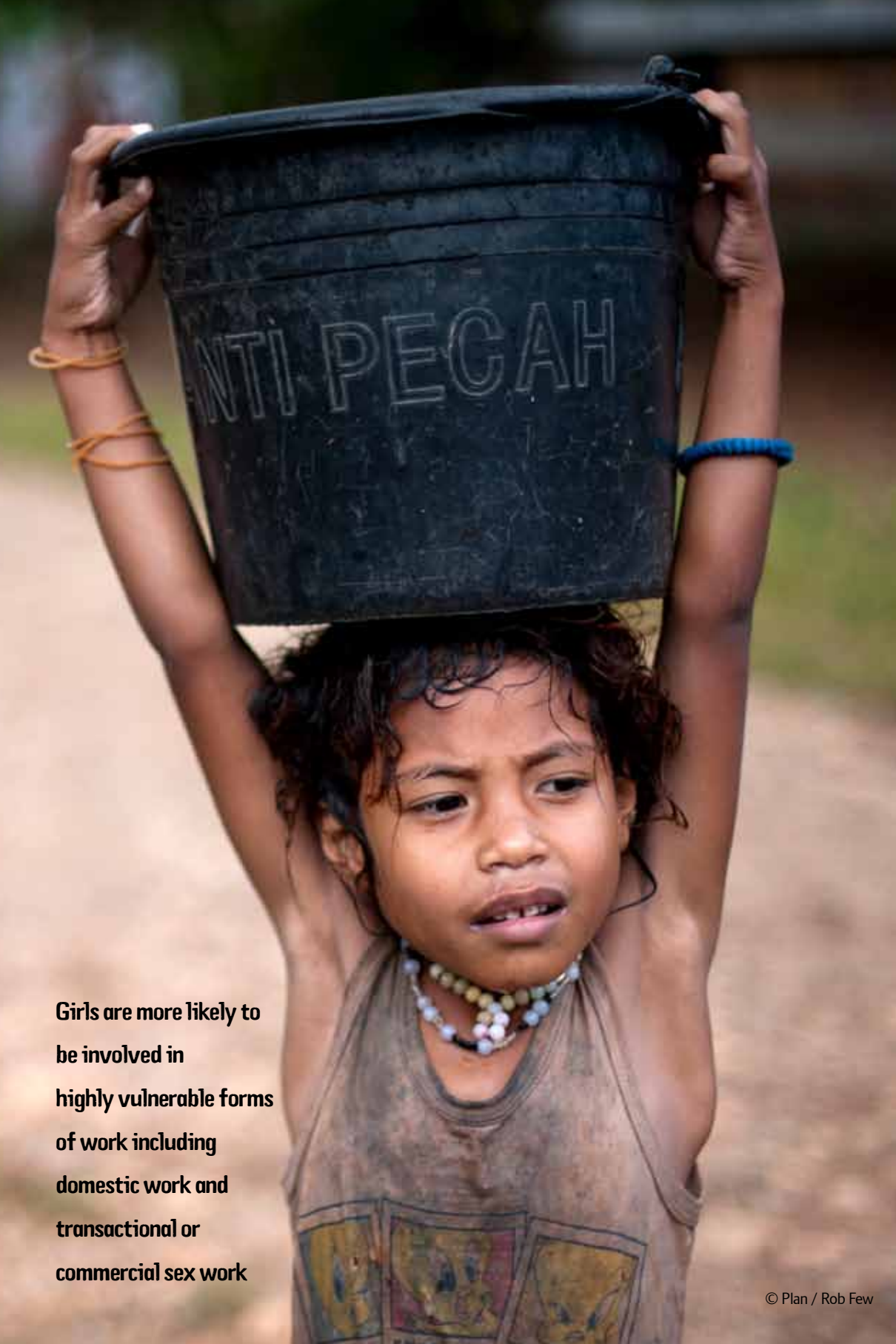
The literature also suggests that economic crises mean that women and girls have even less free time each day; when household income falls and public services are being cut, women and girls see their productive, domestic and reproductive burden increase. They often work longer hours than men, and end up exhausted and without time for rest and leisure.¹⁴⁵ Evidence from the first phase (2008-2009) of the recent global crisis confirms this finding: women are working longer hours, spending more time trying to find cheaper foods, even collecting wild foods. Some girls have been overwhelmed by their efforts to combine these new responsibilities.¹⁴⁶

A 'lost generation': girls and young women in crisis-ridden Greece

In Greece, the deepening financial crisis and harsh austerity measures imposed as a result have exacerbated the economic and social vulnerabilities of girls and young women. The latest 2010 Eurostat data, while still too early to capture the full impact of the crisis that Greece has been experiencing since its GDP shrank by almost 7 per cent in 2011, reveal an unsettling reality. Not only is child poverty worryingly high, at 28.7 per cent, but Greek girls also have persistently and considerably higher poverty rates in all age groups. Among adolescent girls (aged 12–17), for example, 35.5 per cent were living in poverty in 2010. In other words, more than one in three Greek girls lives in a low-income household in poor living conditions, including overcrowded housing, inadequate nutrition and lack of heating, as well as experiencing increasing social isolation, exacerbated by high unemployment rates. Moreover, as poor Greek households see their income shrinking and fall deeper into poverty, domestic violence has increased and anxiety levels have heightened. This has detrimental effects on the psychological well-being of children, particularly adolescent girls.

Social protection mechanisms that existed prior to the crisis in Greece focused on older people's needs, so spending on children and families was already below the OECD average even before the recent downturn. The drastic public expenditure cuts introduced since have exacerbated existing inequalities and are failing to protect the most vulnerable groups, especially girls and young women.

Nor is there much hope of a job that could help many of these young women lift themselves and their families out of poverty. Youth unemployment has increased dramatically since the start of the crisis, reaching historical highs. A staggering 67.4 per cent of Greek young women aged 15-19 were unemployed in late 2011 – an almost 40 per cent increase since 2008 – compared with 44.5 per cent of young men in the same age group. Unlike in northern European countries, tertiary education graduates also have high rates of unemployment and underemployment. Most newly employed young women are in temporary and part-time jobs with low salaries, and poor and deteriorating working conditions. The gender wage gap is also widening, particularly in the private sector. Discouraged by the grim prospects, many young women are giving up the job search; some, feeling that they have very little chance of a good career, are choosing to become housewives and mothers as the only meaningful alternative. Any gains made in equal employment and gender equality for young Greek women in recent decades are being eroded by the crisis, with limited prospects of recovery in sight.



Girls are more likely to be involved in highly vulnerable forms of work including domestic work and transactional or commercial sex work

4. Protection

- While evidence on the gendered impacts of the crisis vis-à-vis child labour is mixed, girls are more likely to be involved in highly vulnerable forms of work including domestic work and transactional or commercial sex work.
- At times of crises and within specific contexts, poor parents may use early marriage as a coping strategy. They marry off their daughters in order to reduce the number of mouths they have to feed, realise the bride price and to provide their girls with a husband's protection.
- An increase in domestic violence and family breakdown also increases the vulnerability of girls and young women.

The Convention on the Rights of the Child: The Right to Protection

These rights include protection from all forms of child abuse, neglect, exploitation and cruelty, including the right to special protection in times of war and protection from abuse in the criminal justice system.

The right to protection means safeguarding children and young people from all risks to their physical, mental and emotional well-being, including hazardous work, exploitation, abuse, violence, conflict with the law, neglect, or discrimination.¹⁴⁸ During economic downturns, however, this right is threatened. Children and young people from low-income households are particularly vulnerable to child labour, exploitation, abuse and violence, while social protection mechanisms (where they exist) are either limited or overwhelmed. Again, there is a dearth of age- and sex-disaggregated data that would reveal the full impact of economic crisis on girls and young women's rights to protection. The available data are limited and often fragmented, in some cases due to the sensitive nature of the issues involved. However, some patterns do emerge, with girls and young women becoming more vulnerable to domestic work and sexual exploitation during times of crisis, often with negative impacts on their development and well-being.

“My children, aged between 13 and 15, dropped out of school and now have gone to work as domestic workers in the city for 100,000 Riel [€19] a month. This helps mitigate the burden of feeding them and they help us with their remittances.”

Woman, Cambodia, 2009¹⁴⁹

Effects of economic crisis on child labour

Poverty, access to credit, remittances, changes in public budgets and aid flows, and the informalisation of the economy are the five main channels through which an economic crisis can affect child labour.¹⁵⁰ Moreover, during such times, views that children should work to contribute to low family income along with long-standing attitudes and expectations about gender roles tend to be accentuated. The result is often a negative impact on children and young people’s development and future employment opportunities as those with inadequate education and low skills are more likely to get stuck in low-quality jobs and face a higher unemployment risk.¹⁵¹

Research has revealed the critical importance of decisions taken by the head of the household at times of crisis, along with policies that aim to influence these decisions in favour of keeping children in school and out of exploitative work.¹⁵² Where children are involved in child labour, they are often forced to enter paid employment as labourers and street vendors, or do unpaid work within the family business; they may also have to beg for money, get involved in petty crime, or carry drugs. Girls are more likely to become domestic workers, where the ‘hidden’ nature of their work leaves them more vulnerable to harm and abuse. Girls are also more likely to engage in the most dangerous forms of child labour such as bonded labour and prostitution.¹⁵³

During the Asian financial crisis of 1997-1999, child labour increased in Indonesia and Thailand. In Indonesia, one in five poor households reported using child labour as a significant coping strategy, and an estimated 1.7 million children aged 10-14 were working in 1998.¹⁵⁴ Some especially vulnerable children, predominantly adolescent girls, were forced into sex work, including in Laos where girls and young women became involved in commercial sex work to help their parents financially¹⁵⁵ and to pay for their siblings’ education.¹⁵⁶ Accumulating evidence suggests that the recent global economic crisis has had similar effects. In **Nigeria**, where child labour was already common, the crisis exacerbated the vulnerabilities of girls and young women from poor households, many of whom were forced to take paid work at the expense of their health and education, as “without the efforts of children, parents cannot eat”.¹⁵⁷ ODI research revealed that in rural Nigeria, children as young as five were increasingly involved in farming, selling goods at markets or becoming apprentices to traders. Most importantly, this research also found a strong gender bias as food price hikes increased the likelihood of child labour among girls more than boys in those states less dependent on agriculture.¹⁵⁸

With the onset of the global economic crisis in 2008-2009, boys and girls aged 10-16 in **El Salvador** started dropping out of school and entering paid employment;¹⁵⁹ rare data on use of children’s time reveal

that not only did child labour increase, largely in urban areas, but the total work burden of child labourers was larger and children were working longer hours.¹⁶⁰ In **Nicaragua**, girls in urban areas were helping their mothers with domestic work and in earning additional income.¹⁶¹ In **Brazil** and **Ecuador**, progress made in reducing child labour prior to the crisis slowed sharply.

Effects of economic crisis on sexual exploitation and abuse

As already noted, economic crisis leads to an increase in the number of girls and young women who become involved in transactional sex and commercial sex work. Under strong family pressure to supplement household income and help out with the cost of food or their siblings' school fees, many girls and young women resort to sex work. In sub-Saharan Africa in particular, poverty and food insecurity has been associated with high-risk sexual behaviour, such as transactional sex, lack of control in sexual relationships, and difficulty in leaving violent or abusive partners.¹⁶³

Evidence from several low-income countries suggests that during the recent economic crisis young women have increasingly resorted to transactional and commercial sex as a coping strategy. In **Kenya**, female students as young as 12 were reported to have had sex in exchange for food, resulting in an increase in the number of pregnancies among young female students.¹⁶⁴ In **Nigeria**, there was evidence that some girls were pushed into commercial sex work by their own parents "to make money [...even] though it is not their wish to go and work the[re] but they cannot help it".¹⁶⁵ In **Bangladesh** there were concerns that girls were increasingly involved in sex work as a result of high food prices, while in **Zambia** rising participation of girls and young women in similar activities was considered to have become a serious community issue¹⁶⁶ (see also box, p35). In the Copperbelt region of Zambia, women's desperation prompted them to engage

even in unprotected sex for double the price. Despite the fact that these mining communities have the highest HIV prevalence in the country, the number of young women involved in sex work did increase rapidly there following the onset of the crisis,¹⁶⁷ putting many of the young girls and women involved at increased risk of contracting HIV.

In **Cambodia**, in the absence of any social safety net, many young girls from rural areas, along with women laid off from the garment industry, supplemented their family's reduced income by entering the sex trade and working in brothels, karaoke bars and massage parlours in the Cambodian capital.¹⁶⁸ According to the United Nations Inter-Agency Project on Human Trafficking (UNIAP), up to 58 per cent of sex workers in Cambodia¹⁶⁹ entered the sector in the wake of the global economic crisis, and 19 per cent were retrenched garment sector workers.¹⁷⁰

Girls from poor communities who were not attending school and under pressure to find employment were particularly vulnerable to exploitation and trafficking.¹⁷¹ Indeed, trafficking rates also increased, affecting girls predominantly but boys too. In **Kenya**, for example, there were reports of young boys being sold to Asian traders for sexual purposes.¹⁷²

“Many girls are now [since the crisis] engaged in prostitution, with the full knowledge of their parents, who remain silent because the money they bring home helps the household.”

17-year-old girl, Mozambique, 2010¹⁶²

Effects of economic crisis on insecurity

A recent study from the UN Office on Drugs and Crime (UNODC) on the impact of the 2008-2009 crisis in 15 countries confirmed that economic stress has increased the incentives for criminal activities and that robbery, homicide and theft rates have increased.¹⁷³ Increased levels of crime in urban as well as rural areas have contributed to a general sense of insecurity, making women and girls particularly concerned about their personal safety. In **the Philippines**, women were particularly affected by the rise in crime rates, including rape and kidnapping.¹⁷⁴

Effects of economic crisis on early marriage

Due to the sensitive nature of the issue, it is very difficult to find reliable data aside from anecdotal evidence. Nevertheless, at times of crisis and within specific contexts, poor parents may be more likely to decide to marry off their daughters in order to reduce their dependants, access the bride price, and offer some security for their children. In **Zambia's** Copperbelt region, some families reported using early marriage as a coping strategy during the crisis, giving their daughters no say in the matter.¹⁷⁵ In **Bangladesh**, poor households also reported resorting to early marriage of their daughters due to high food prices.¹⁷⁶ The ODI research in **Nigeria** also found that some families used early marriage as a coping strategy, despite this being a severe violation of girls' rights.¹⁷⁷ Early marriage has many serious consequences for young girls, which usually include the end of their schooling, premature pregnancy and childbearing, and short spacing between pregnancies (with all the associated health risks).

“When I don’t have anything in the house and I am upset, I beat up the children.”

Woman, Yemen, 2010¹⁷⁹

Effects of economic crisis on domestic violence

Economic difficulties, changing household roles, and male frustration at being unable to live up to the traditional breadwinner ideal all combine to increase household tensions, leading to greater incidence of domestic violence and family break-ups during times of economic crisis. Domestic violence increased in Mexico in the 1990s, in the former Soviet Union and Eastern Europe during the transition years, and in Asian countries during the 1997-1999 financial crisis.¹⁸⁰ The problem has particularly serious consequences not only for children's physical well-being, but also for their mental and emotional health and well-being. Research has established links between exposure to domestic violence as a child and health problems as an adult with increased likelihood of suffering from cancer and cardiovascular problems and of using alcohol and drugs; moreover, women who witnessed domestic violence against their mothers are more likely to experience violence from their own partners as adults.¹⁸¹

During the recent global economic crisis, respondents in **Bangladesh, Cambodia** and **Indonesia** admitted increased family arguments due to financial stress, which often led to violence. Although less common, violence against children was also reported in **Jamaica** and **Yemen**, as frustrated mothers took their stress out on their children.¹⁸²

Domestic violence also increased in developed countries. However, evidence from both the **USA** and the **UK** reveals that many of the services designed to help people experiencing domestic violence such as helplines, counselling services and shelters faced funding gaps due to budget cuts,¹⁸³ and were increasingly unable to cope with the increased demand for assistance.¹⁸⁴

In several cases, men abandoned their families, unable to cope with their lack of employment and frustration at not being able to fulfil the role of family breadwinner. Family breakdowns for this reason were evident in **Kenya**, with some men abandoning their families and moving in

with better-off women, leaving their wives and daughters to bear even more of the household and income-earning burden. Many women and young girls had to work even longer hours, and suffered exhaustion and stress as a result.¹⁸⁵

Effects of economic crisis on infant and childcare

Women's increased responsibilities and time poverty often mean that they have less time for breastfeeding and childcare; in the absence of day-

care centres, children are either left unattended for long hours while their mothers work, or older siblings (in most cases, girls) and older relatives have to take on many of the mother's domestic responsibilities.¹⁸⁶ This can have many detrimental impacts on girls, causing them to miss school, have less time to eat, less time to play, and even have accidents or injuries.¹⁸⁷ In rural India, research found that during times of economic crisis, the infant mortality rate for girls increases, as mothers have less time to care for their daughters.¹⁸⁸ This situation is also likely to be exacerbated by gender biases.

The impacts of the crisis on girls and young women in Zambia

Although Zambia has shown greater resilience than expected when the triple 'F' crisis (food, fuel and financial) struck in 2008, the World Bank's initial warning about the likely negative impact of the crisis on girls and women due to already high child mortality, low levels of female schooling and declining growth has proved true. The Zambian government's limited and delayed response to the crisis, financial constraints, and an inadequate social protection system have interacted with deepening poverty and entrenched gendered attitudes to produce some very negative effects on girls and young women.

When jobs in the mining sector were lost, many parents chose to pull their daughters out of school as they could not afford fees and other costs; cultural attitudes also played a part, as traditionally, more value has been placed on educating boys than girls. It is not a coincidence that between 1990 and 2009, the ratio of girls to boys in secondary education, instead of improving, actually declined from 0.92 to 0.88. Moreover, because of the crisis, girls have had to help with household chores so that their mothers can spend more time working outside the home in the informal economy.

Major reductions in government revenues and donor funding have led to dramatic cuts (of more than 25 per cent) in the public health sector, and as the responsibility for providing care has shifted

from the public to the domestic sphere, girls from poor households have had to take on more of the burden of caring for other family members. In the Copperbelt region, where HIV is more prevalent, girls have had to take more responsibility in caring for relatives living with HIV or AIDS, with very little financial or other support from social services.

The crisis has also made many girls and young women more vulnerable to sexual abuse and harm, and ill health. Given the high female unemployment rate in the region and intense competition for work in the informal economy, many girls and young women have had to resort to risky coping strategies such as transactional sex or commercial sex work. This has been reported not only in the Copperbelt but in other regions too, with some women being so desperate that they were willing to engage in unprotected sex for double the price, which means they are at high risk of contracting HIV and other sexually transmitted infections. There have also been reports of an increase in early marriages, where parents have arranged for their daughters to marry much older, wealthier men, despite the increased likelihood of early pregnancy and associated health problems such as pregnancy complications, and a higher rate of maternal mortality. In 2009, the HIV prevalence rate was more than twice as high among young women aged 15-24 as among young men.

There is very little evidence on the impact of economic crises on the opportunities for children and young people, particularly girls and young women, to meaningfully participate in public decision-making and policies that affect them. These gaps in the research literature must be addressed



5. Participation

The evidence base on the impacts of economic crisis on girls' rights to participation is all but non-existent. We know that children have strong views on crisis experiences, but data collection on the effects in relation to their decision-making opportunities within households or communities is very limited.

Convention on the Rights of the Child: The Right to Participation

Children are entitled to the freedom to express opinions and to have a say in matters affecting their social, economic, religious, cultural and political life. Participation rights include the right to express opinions and be heard, the right to information and freedom of association. Engaging these rights as they mature helps children bring about the realisation of all their rights and prepares them for an active role in society.

According to UNICEF,¹⁸⁹ the right to participation includes respect for children and young people's views, freedom of expression, freedom of thought, freedom of association, the right to privacy, and access to information to promote children and young people's meaningful participation in decisions and actions that affect their lives. However, realising these rights depends, to a large extent, on the willingness of parents and adults to allow children and young people to voice their concerns, and to listen to them.

Unfortunately, there is very little evidence on the impact of economic crises on the opportunities for children (particularly girls) and young people (particularly young women) to meaningfully participate in public decision-making and policies that affect them. These gaps in the research literature must be addressed.

During the recent global economic crisis, deteriorating economic and social conditions were linked in some countries to political demands for greater democracy and social justice, triggering political protests that ended up in the overthrow of the government. Young people, both men and women, have actively participated in protests and the revolutionary movements

in the Middle East and North Africa. Young women were particularly visible in the January 2011 uprising in Egypt, and participated in their thousands as activists, bloggers or protesters. Gender injustices, however, were not among the key objectives of the revolution. As researchers pointed out, *"the equality agenda after the revolution... is up for grabs and is concomitant on a number of integral factors"*.¹⁹⁰

The lack of available evidence on how economic crisis affects girls and young women's participation does not reflect a lack of concern among these groups about the impacts of the crisis on their lives. When IDS researchers talked to children during the real-time qualitative monitoring exercise in five countries in the developing world, children voiced their views and discussed their worries about their schooling, their family life, and their community, as well as the impact of the crisis on their future opportunities.¹⁹¹ Clearly, there is an urgent need for more research, using participatory methods, to find out more about girls' and young women's views on how economic crisis affects their everyday lives, and their opportunities for empowerment and to have a say in decisions that affect them – including in government responses to a crisis.



It is urgent that much more attention is invested in collecting gender-disaggregated data and monitoring the real time impacts of the crisis on girls' and young women's well-being

6. Policy calls to action

This report and its evaluation of the available evidence confirm that over the last five years of global economic crisis, girls have been disproportionately affected by austerity, unemployment and rising prices. Their sheer survival, their access to food, education, decent work, and safety nets, is all under threat. **As we have argued, for reasons of social justice as well as to advance broader economic prosperity now and inter-generationally, it is urgent that** much more attention is invested in collecting gender-disaggregated data and monitoring the real time impacts of the crisis on girls' and young women's well-being.

Even so, the existing evidence points to a number of **important policy options for mitigating the impacts of the crisis** that governments (both recipients and donors) could explore, from reallocating existing public expenditure to increasing tax revenues so that key services are not compromised. Job creation needs to be prioritised so that families have the resources they need to invest in their daughters – and to reduce their daughters' labour burden. Young women need to have access to employment opportunities that would enable them to become independent and empowered. For the most vulnerable, a two-pronged approach to social protection is also critical: short-term crisis-oriented solutions that include measures to improve food security, coupled with longer-term social protection architecture and complementary programmes, services and legal frameworks that will help to build people's resilience.

“While many of the problems currently faced by youth in G20 labour markets have long-standing roots, many have worsened since the beginning of the global financial crisis. In some cases, young women and men are now facing the risk of long-lasting scarring effects. The combination of poor economic prospects and long-term structural difficulties can be discouraging, dissuading them from furthering their education or looking for work. Policymakers need to pay not only adequate attention towards addressing the causes of youth unemployment... Young people must be given the means to seize opportunities.”

G20 Labour and Employment Ministers' Conclusions, Mexico, May 2012¹⁹²

More specific policy and programming recommendations emerging from our evidence review include the following:

Pursuing gender equality

Without tackling pre-existing gender bias and discrimination the impact of economic crises on girls and young women will continue to be disproportionate and detrimental to both human rights and economic progress. It is crucial to reassert the importance of realising gender equality as expressed in MDG 3, and as recently reiterated by the G8: *“We recognise that accordancy women full and equal rights and opportunities is crucial for all countries’ political stability, democratic governance, and economic growth. We reaffirm our commitment to advance human rights of and opportunities for women, leading to more development, poverty reduction, conflict prevention and resolution, and improved maternal health and reduced child mortality.... We call upon all states to protect human rights of women and to promote women’s roles in economic development and in strengthening international peace and security.”*¹⁹⁴

Reassessing austerity measures

While the depth and breadth of the current global economic crisis makes it the worst since the 1930s, it is also true that austerity budgets that hit children and young people the hardest risk sacrificing future prosperity for short term goals. Even from a purely financial standpoint, failing to protect and promote the human capital of the world’s largest generation is imprudent. Furthermore, given what we know about investing in girls in particular¹⁹⁵ – and how even relatively small sums can be effective, leading to much larger payback over subsequent generations – governments and donors must reassess their priorities and refocus budgets to mitigate the impacts of the crisis on girls and young women, and their families.

There are a variety of measures, supported by policy statements of both the UN and international financial institutions, that governments can explore to find opportunities to expand available resources – thereby freeing up monies for programming that focuses on people’s needs according to their gender and age.¹⁹⁶ These measures include: (1) reallocating public expenditures; (2) increasing tax revenues; (3) lobbying for increased aid; (4) tapping into fiscal and foreign exchange reserves; (5) borrowing and restructuring existing debt; and/or (6) adopting a more accommodating macroeconomic framework.

Maintaining ODA

Developed countries must also maintain and reinvigorate their commitment to achieving the ODA target of 0.7 per cent of gross national product (GNP) if they are to protect the hard-won gains made in the child- and gender-related MDGs. Despite domestic budgets being stretched, it is vital that OECD countries and, increasingly, Brazil, Russia, India and China (BRIC), continue to invest in social justice for all people, not least because of the critical link between tackling gender and other inequalities and strengthening social cohesion.¹⁹⁷ ODA must continue to focus on improving basic social services for the poorest and most vulnerable populations, providing the tailored technical assistance necessary for effective gender- and age-sensitive programming.

Tackling unemployment

Given the staggering levels of youth (particularly female youth) unemployment around the world, encouraging job creation in the public and private sectors is a vital strategy. This is key to enabling families to get the resources they need to invest in their daughters’ futures – and enable girls to be able to consider their future rather than being mired in the practicalities of meeting their families’ day-to-day survival needs. It is also

imperative that governments pay adequate attention to ensuring that girls and young women have access to less vulnerable forms of employment, and that they are not solely responsible for the unpaid care work on which their families and communities depend. In this vein, the G20's recent commitment to greater investments in education, skills development and training policies, including internships and on-the-job training, which support a successful school-to-work transition, are all very welcome.¹⁹⁸

Strengthening social protection systems

Investing in the future of girls and young women also requires that social protection systems be strengthened, including the establishment of nationally determined social protection floors. While the global crisis calls for immediate short-term solutions in extending safety nets, it is also vital that efforts focus on building social protection architecture that will promote resilience and mitigate risks in the medium and longer term. The millions of people who are newly poor – as well as the millions living close to the poverty line – understand the value of investing in their children's education and future. But during an economic crisis, they are often compelled to use the contribution their children's labour can make to lift the family out of poverty. Governments and development partners must acknowledge this dilemma, and broaden the focus and aims of social protection measures. Inflation-indexed benefit levels, for example, represent a relatively small change that could

Job creation needs to be prioritised so that families have the resources they need to invest in their daughters – and to reduce their daughters' labour burden. Young women need to have access to employment opportunities that would enable them to become independent and empowered

make a big difference, by enabling families to avoid pulling their daughters out of school as a coping mechanism.

Conditional cash transfer programmes – well established in Latin America and becoming more popular across the developing world – offer many long-term benefits to girls and young women, and their families and communities. By incentivising families to keep girls and young women in education, to increase their take-up of health services, or increase their nutritional intake, these conditional transfers not only put money into the family's pocket today, but also invest in the human capital of both the family and the country tomorrow. Subsidised childcare can also play a key role in the longer term, as in Mexico's Estancias programme, which takes a three-pronged approach to providing social protection for girls and young women, and their families. Not only does it allow mothers to work and earn more money, it offers young children an environment that helps prepare them for primary school, and frees up their older sisters to continue their own schooling.

Promoting food security

With food prices up by 80 per cent since the beginning of the crisis, and drought in the USA threatening harvests, governments and policymakers must do much more to promote local, sustainable systems of food production and distribution. In particular, there is a need for more tailored and effective programming to meet the nutritional needs of girls and young women, particularly in regions where they face significant deficits, such as South Asia. School feeding programmes that target girls, for example, could begin to compensate for reduced nutritional intake at home, as could cash transfers – especially those targeted at women and girls, given their responsibility for looking after other household members and ensuring that the family's basic food needs are met.

Ensuring girls' and young women's voices are heard

Because fiscal responses are based on political considerations, there is also a pressing need for gender machineries to ensure that the needs of girls and young women are articulated in policy and budgetary processes. Gender champions, both governmental and non-governmental, need to be supported to ensure that policymakers' attention is focused in a timely manner – and that existing gender machineries do more to amplify the voices of girls and young women

Collecting and analysing data disaggregated by age and sex

Finally, there is an urgent need for more age- and gender-disaggregated monitoring of the impacts of economic crises as well as the policy responses. More nuanced solutions for girls and young women at different stages of childhood and adolescence require a clear understanding of the issues they face at each developmental stage, as well as cultural factors, which play a key role in the opportunities available to girls. Furthermore, while there are a multitude of innovative small programmes focused on girls' needs around the world, there has been little attempt to track changes over time to find out which programmes are the most effective in helping girls succeed. Given that shrinking budgets call for tightly targeted, maximum-impact programming, collecting disaggregated data is surely a good place to start.

In short, whatever the financial situation, unless we continue to protect, value and invest in the future of the world's girls, achieving global economic prosperity for all will remain elusive.

“There can be no sustainable recovery for the global economy without the full and secured participation of women in generating that recovery... Empowering women economically is not only the right thing to do, it also makes good economic sense. Women could constitute half of humankind's workforce and are therefore at the centre of any solution... We know that increasing women's access to quality education, good jobs, land and other resources contributes to inclusive growth, sustainable development and long-term prosperity.”

**Michelle Bachelet, Under-Secretary-General and Executive Director
UN Women, 2012¹⁹³**

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outcomes for their future children, increases household income, enhances female status and reduces domestic violence rates. A study by Martin (1995) found that young women with ten years of education were more likely to marry up to six years later compared to women without schooling. On average, each year of female schooling has been found to increase the use of contraceptives and to lower fertility by 10% (UNICEF, 2006). Lower fertility means fewer maternal deaths and improved child survival rates: a large, cross-national study found that doubling the proportion of girls with complete secondary education (from 19% to 38%) would have cut infant mortality rates from 81 per 1,000 to 38 (Subbarao and Rainey, 1995). Educated women are also twice as likely to immunise their children (Plan International, 2009), and their children are less likely to be stunted, underweight or anaemic (Herz and Sperling, 2004; Rihani, 2006; World Bank, 2006). Interestingly, it has been estimated that almost 45% of the global decline in child malnutrition between 1970 and 1995 can be attributed to higher productivity directly related to female education (Smith and Haddad, 2000). Each extra year of female education was found to increase women's income by 10% to 20% while completion of secondary school was found to increase it by 25% (Psacharopoulos and Patrinos, 2004; Schultz, 2002). In addition, increased female education is linked to lower domestic violence rates as the Latin American and Asian women least likely to have experienced violence are those most likely to have completed secondary education (Kishor and Johnson, 2004). Countries with educated and empowered women have higher rates of economic growth and gross national product (GNP) (Dollar and Gatti, 1999; Patrinos, 2008; Plan International, 2008). By contrast, countries with high gender disparities in education enrolment were estimated to have a GNP up to 25% lower compared with countries with almost gender parity (Hill and King, 1995). Klasen and Lamanna (2009) also found that gender gaps in South Asia, the Middle East and North Africa cost them up to 1.7% growth compared with East Asia. [Martin, T.S. (1995). *Women's Education and Fertility: Results from 26 Demographic and Health Surveys*, Studies in Family Planning, 26 (4): 187-202; UNICEF (2006) Programming Experiences in Early Child Development, New York: UNICEF; Subbarao, K. and Rainey, L. (1995) *Social Gains from Female Education: A Cross-National Study*, Economic Development and Cultural Change, 44 (1): 105-128; Plan International (2009). *Because I'm a Girl: The State of the World's Girls 2009. Girls in the Global Economy: Adding it All Up*, Woking: Plan International; Herz, B. and Sperling, G.B. (2004) *What Works in Girls' Education: Evidence and Policies from the Developing World*, New York: Council on Foreign Relations; Rihani, M. A. (2006) *Keeping the Promise: Five Benefits of Girls' Secondary Education*, Washington DC: Academy for Educational Development; World Bank (2006) *World Development Report 2007: Development and the Next Generation*, Washington DC: The World Bank; Smith, L.C. and Haddad, L. (2000) *Overcoming Child Malnutrition in Developing Countries: Past Achievements and Future Choices*, Food, Agriculture, and the Environment Discussion Paper 30, Washington DC: IFPRI; Psacharopoulos, G. and Patrinos, H. A. (2004) *Returns to Investment in Education: A Further Update*, Education Economics, 12 (2): 111-134; Schultz, T.P. (2002) *Why Government Should Invest More to Educate Girls*, World Development, 30 (2): 207-225; Kishor, S. and Johnson, K. (2004) *Profiting Domestic Violence: A Multi-Country Study*, Calverton, MD: ORC Macro; Dollar, D. and Gatti, R. (1999) *Gender Inequality, Income, and Growth: Are Good Times Good for Women?*, Policy Research Report on Gender and Development, Working Paper Series No. 1, Washington DC: The World Bank; Patrinos, H. (2008) *Returns to Education: The Gender Perspective.*, in Tembon, M. and Fort, L. (eds) *Girls' Education in the 21st Century: Gender Equality, Empowerment and Economic Growth*. Washington DC: The World Bank; Plan International (2008) *Paying the Price: The Economic Cost of Failing to Educate Girls, Children in Focus*, Woking: Plan International; Hill, M. A. and King, E. M. (1993) *Women's Education in Developing Countries: An Overview*, in King, E.M., and Hill, M.A. (eds) *Women's Education in Developing Countries: Barriers, Benefits and Policies*, Washington DC: The World Bank; Klasen, S. and Lamanna, F. (2009) *The Impact of Gender Inequality in Education and Employment on Economic Growth: New Evidence for a Panel of Countries*, Feminist Economics, 15 (3): 91-132]

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