

**IT'S NO BIG DEAL.
JUST THE FUTURE OF HUMANITY.**

THE GIRL EFFECT: YOUR MOVE.

Whether you are a funder, a policymaker, a business or an NGO, the girl effect needs you to act today. We're not talking generally this, or vaguely that. We're talking specific actions and opportunities you can take to deliver the girl effect. Click and go now.

7 **WORKING WITH GIRLS**

Whatever you do, it can include girls. Twelve ways to sharpen your work to include girls – and accelerate progress for everyone.

- 9 [Start With Five](#)
- 12 [Six More To Thrive](#)
- 15 [The Power of Economics](#)

19 **TAKE THE TEST**

Already include girls in what you do? Test yourself to see if your answer is assumption or fact. There's a test for each of you.

- 20 [You Are A Government Or International Organization](#)
- 26 [You Are A Private Donor](#)
- 27 [You Are A Practitioner Or NGO](#)
- 28 [You Are A Private Employer](#)

33 **INVEST TODAY**

Thirteen programs that are unleashing the girl effect right now – and could get bigger with some help.

- 37 [Adolescent Dvlpt Program/Africa](#)
- 39 [Adolescent Girls Initiative](#)
- 41 [Be! An Entrepreneur/India](#)
- 43 [Berhane Hewan/Ethiopia](#)
- 45 [CARE Ishaka](#)
- 47 [Fundación Paraguaya](#)
- 49 [Grameen](#)
- 51 [Grassroots Girls Initiative](#)
- 53 [PC Savings](#)
- 55 [SOFEA/Bangladesh](#)
- 57 [Tostan](#)
- 59 [Yapya](#)
- 61 [Young Women Ent./Kenya](#)

66 **WHO'S DOING SOMETHING**

There's something afoot. See who else is making it happen.

70 **THE BIG DEAL**

How girls are excluded today, how much it's costing us, and what we're missing out on. This is not rhetoric. See the numbers here.

- 71 [Cost And Reward](#)
- 73 [Mapping The Girl Effect](#)

83 **CITATIONS**

HAVE FEEDBACK? WE WANT TO HEAR IT.

Email info@girleffect.org with "Your Move: Feedback" in the subject line.



YOUR MOVE
WORKING WITH GIRLS
TAKE THE TEST
INVEST TODAY
WHO'S DOING SOMETHING
THE BIG DEAL
CITATIONS

TO THE FOLKS WHO HELPED GET THIS ON PAPER: THANK YOU.

One of every ten people in the world is an adolescent girl living in poverty. That's 600 million people – twice the population of the United States. Each one could change our world for the better, if given the chance.

There are a growing number of people who share this vision. Thanks to them and their hard work, we hope this tool will enlist more.

Technical contributions to this work were made by a talented team of girl experts at the Nike Foundation, who oversee a growing, \$55 million portfolio of girl-specific investments. Their expertise builds on the deep insights and guidance of Judith Bruce, Senior Associate at the Population Council.

The pioneering investments of the UN Foundation supported many of the earliest girl-focused programs that also led to the insights you'll find here.

Jad Chaaban of the American University of Beirut, Wendy Cunningham of the World Bank and Navtej Dhillon of Wolfensohn Center at Brookings were the brilliant minds behind the economic costing calculations. We're grateful to their creativity and enthusiasm to look at data in new ways, and specifically for helping us to see the girl effect in the numbers.

We're also grateful for the first-ever global maps of girls, contributed in lightning speed by Alyson Warhurst and her team at Maplecroft.

And it all came together with generous and ongoing financial contributions of Nike, Inc. and the NoVo Foundation.

The Girl Effect tent is growing, and there's always room for more. We're ready for you to make your move.

Best,
The Girl Effect Team

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NOW

**PRETEND
THAT
YOU CAN
FIX THIS
PICTURE.**

YOU WERE A TEENAGER ONCE

You know everything changes with puberty: your body, your social circle, your economic value and needs. But Mahmuda's life-changes affect more than just her. At 17, she is a school drop-out, a child bride and the mother of a sick baby.

IT'S NOT THAT HARD.

We don't have to start new programs for girls. We can fit girls into the work we're doing. The return for our effort? When we use our resources to improve girls' lives, benefits accelerate for everyone, now and in the future. That's the girl effect — a high return investment.

If you want to fit girls into your work, just aim for this one goal: catching her at the right time.

When a girl hits adolescence, her world changes. If she has to walk far away to school, she's now at risk for assault. If her family is poor, she is now marriageable, and they are forced into a sad, but practical, financial decision. If she needs to support herself, her body is now her asset.

When that window of change opens, it can slam shut fast, and forever. If she drops out of school, gets married, becomes pregnant and is exposed to HIV, the results are

irreversible for her and her family. But it doesn't need to. That change is predictable. We can reach girls precisely at this moment of transition, with what they need to take a different course.

Here, you'll find twelve guidelines to show you how. They pose a dozen ways to sharpen your work to keep girls, and the world, on a positive path.

TWELVE BY TWELVE.

A 12-year-old girl is right on the edge. What happens to her in the next three years – 36 months – will set the course of her whole life, her future kids' lives, her future grandkids' lives. If these 12 factors are present in her life, things look good for all of them.

START WITH FIVE.

How to set the stage for the girl who can offer the greatest change, for herself, her family and her community:

1 FIND HER

It's the most vulnerable girl whose life will improve the most, and who will bring the greatest return back to her community.

2 MEET HER GATEKEEPERS

Changing girls' lives means gaining the trust of her community, and addressing their attitudes about girls.

3 RECRUIT HER

Girls aren't just out and about. Where and how you meet a girl already tells you something about her.

4 GIVE HER SPACE

A safe space for her and her friends to meet doesn't sound like much, but it's the basic building block for change.

5 GIVE HER AN ID

Simple proof of age and identity is a form of protection, a badge of self worth, a sign of belonging — and a critical document to open new doors.

SIX MORE TO THRIVE.

Help her navigate her moving world, and give her a chance to stay on track:

6 SHE UNDERSTANDS HER BODY

Learning about her changes helps a girl battle stigma, overcome her fears, and protect her health.

7 SHE HAS FIVE FRIENDS

For boys in poverty, adolescence brings independence. For girls: isolation. Keep her connected to the outside world.

8 SHE HAS AN OLDER MENTOR

No one gets her like someone who's been there before — but is not her mother, sister or in-laws.

9 HER HERO IS A GIRL

And that girl has the skill and confidence to show others how to both lead and follow. She's not hard to find: one in ten girls has what it takes to lead others.

10 SHE STAYS IN SCHOOL

Every year in secondary increases her future income by 15-25%. Yet for every out-of-school boy, there are three girls, worldwide.

11 SHE STANDS UP FOR HERSELF

She's an insecure teen girl. Need we say more? Yes, we do: standing up for herself can be a matter of life and death.

THE POWER OF ECONOMICS.

12 THE POWER OF ECONOMICS

There are no silver bullets in alleviating poverty, but changing the economic possibilities for girls goes to the root of the barriers she faces.

A girl born into poverty is her family's infrastructure and insurance policy. She's the water carrier, the wood gatherer, and the caretaker of the young, old and sick.

Her family doesn't believe she is a source of future income. They have little incentive to invest in her education or in her health. As the mother of the next generation, she passes her illiteracy and ill health on to her children.

But give her a chance, and she'll prove them wrong. Then, the whole equation shifts.

This isn't speculation. It's happening today.

START WITH FIVE.

How to find, access and set the stage for the girl who can offer the greatest change, to herself, her family and her community.

1 FIND HER.

If half of a program's participants are girls, are you on the road to unleashing the girl effect? Not necessarily. Look behind the details: are these girls truly the most vulnerable? Are they the ones who — overlooked and left behind — will deliver the greatest return on a program investment?

Some categories to seek:

THE CHILD BRIDES: these girls have abruptly left their childhood. Their potential will rapidly dwindle.

THE UNEDUCATED: If she's never been to school, or is significantly behind in school, she's a step behind and likely headed toward child marriage.

VERY YOUNG ADOLESCENT GIRLS (AGES 10-14) who, as live-in domestic help or orphans, live outside the protection of family or school.

HIV-AFFECTED GIRLS: as heads of orphaned households, survival can depend on damaging liaisons or sex for money, increasing their already disproportionately high risk of contracting HIV themselves.

ONE IN FIVE GIRLS will be married before her 15th birthday in Ethiopia. Berhane Hewan's safe spaces offer high-risk girls a supportive network, where 11,000 girls delayed their marriages and continued their schooling. Read more in Invest Today.

2 MEET HER GATEKEEPERS.

Gaining access to girls means gaining the trust of their communities: their elders, families, the mothers, mothers-in-law, husbands and brothers.

There are few short-cuts here: Trust is built by on-the-ground partners, over years of delivering high-quality benefits to a girl's community. Critical are the attitudes held by the men and boys that surround her. These too can change, with engagement and training.

A community can visibly and formally express its support through a contract, committing to specific behaviors in exchange for program investments.

Continued visibility of a girl-focused program further embeds it in its surroundings, setting expectations and reinforcing girls' participation. Create posters, post girls' rights and celebrate their achievements.

THE POWER OF THE FAMILIAR: In 2004, BRAC launched an innovative microfinance program that grew to serve 40,000 girls. Key to its success was families' trust in BRAC. After serving 110 million people in 70,000 villages for 30 years, they had reason to. BRAC's community contracts includes the promise: "We will treat our girls and boys equally and strive to provide equal opportunities for them." Read more about BRAC in Invest Today.

START WITH FIVE.

3 RECRUIT HER.

Girls' isolation and vulnerability can make them simply hard to find. There are different ways to look, and each will connect a program to a different profile of girl.

Approach to Recruitment	Example	MOST VULNERABLE	LEAST VULNERABLE
GIRL-TO-GIRL Girls spread the word – particularly graduates who know the program. They reach girls like themselves, knowing where and how they live.	Through a cohort of 17-19 year old girls, Abriendo Oportunidades in Guatemala is reaching rural, Mayan girls aged 10-19.		
HOUSE-TO-HOUSE Trusted community women can get inside homes to find which girls live or work there, and ask permission for girls' participation.	Biruh Tesfa in Ethiopia reaches marginalized girls in cities who have come from the countryside, often fleeing forced, early marriage.		
COMMUNITY STRUCTURES Reach girls who already take part in public activities via church groups, women's groups, tribal organizations and community health days.	Tostan consults with village leadership, and the Ministries of Education, and Culture and other government agencies in Senegal.		
EXISTING PROGRAMS Participating girls, or participants who have close contacts who are girls, can help start additional programs for girls.	Freedom from Hunger recruits girls in India by connecting to mothers and mothers-in-law participating in self-help groups.		
SCHOOLS Government education officials, school administration leadership or parent-teacher associations can help identify girl participants.	Young Women in Enterprise (YWE) in Kenya reaches secondary school girls via headmasters and requesting teachers to run girls clubs.		
PUBLIC PLACES Bus stations and market places are unsafe for girls, but not always. A trained eye can tell the rural girl who's just arrived in the city from the girl helping her mother in a daily stall.	To recruit girls in dangerous urban slums, Vencedoras in Brazil rented a mini-car, a bill board and a loudspeaker to broadcast an invitation to an information meeting.		

START WITH FIVE.

4 GIVE HER SPACE.

If there's only one thing a program needs to deliver for an adolescent girl, it's this: a safe space where she can regularly meet friends, feel protected and be encouraged to be herself.

Sounds soft, doesn't it?

You'd be surprised.

Here, older girls teach basic life skills to their younger peers. They learn they have rights, and they can negotiate and speak up to defend them.

They learn the difference between spending money on a want versus a need, and how they can save their funds. They gain access to essential public and private services like job training and microfinance that would otherwise be out of reach.

They find a safety in numbers that extends beyond the walls of the safe space, into often dangerous environments.

These safe spaces are where it all happens — where social, human, health and financial assets are created over time to lift girls out of poverty.

SAVE THE CHILDREN'S KISHOREE KONTA program in rural Bangladesh brings 45,000 girls into safe spaces every day with girl leaders who teach life skills, financial literacy, health and nutrition and how to play, sing and dance. In the community-donated meeting areas, girls of all ages thrive.

Safe Space Do's and Don'ts

Do:

- Leverage existing community facilities for a low-cost solution that carves out a fair share of community spaces for girls.
- Get girls to help you find one: their local knowledge is invaluable. Ask them what they want from their space.
- Make sure it's reliable and conveniently located, ensuring girls can travel to the sites without risk or fear of endangerment.
- Reinforce the space's importance by using public signage to communicate its girl-only hours and program components.
- Ensure it's actually safe, with trustworthy guardians, gates and locks.

Don't:

- Think you need to build something from scratch. Safe spaces can be established in a variety of places at relatively low or no cost, including youth/community centers, schools, religious institutions, offices in off hours, even under a tree.

5 GIVE HER AN ID.

She can't protect herself from child labor, open a bank account to protect her financial assets, access essential health services or vote for change if she can't prove her age and identity.

All of this is true for boys too. Girls are just less likely to be present where IDs are issued — at a workplace, youth center or a school. And girls have the critical need to prove their age in defense against child marriage.

A health certificate, a savings passbook, a birth certificate, a program ID card — all can establish a girl as a protected citizen with rights.

An ID not only validates girls as individuals, it also connects them to a group, and links them to resources. Ultimately, IDs can give girls a sense of pride and self.

KENYAN GIRLS ARE ISSUED IDS — perhaps for the first time — through a unique program from the Population Council, Microsave, K-Rep Bank and Faulu-Kenya. With IDs, girls can access and manage bank accounts, as well as collect other critical identification documents and services.

SIX MORE TO THRIVE.

Six powerful insights about how an adolescent girl's world is changing around her. Design with these in mind to help a girl in poverty avoid trapdoors, and find opportunity.

6 SHE UNDERSTANDS HER BODY.

As she becomes a woman, a girl's status in her community irrevocably shifts. That much she knows. But she may not know what's actually happening to her physically.

With basic health knowledge and tools, she can understand puberty, overcoming her fear of the unknown. She can remain HIV-free. She can manage her menstruation, battling the stigma that can keep her out of school once a month.

If she does become a mother, her health and her knowledge will directly influence the starting point of the next generation — not just in the physical wellbeing of her newborn, but also through her knowledge of how to feed and raise her children.

FREEDOM FROM HUNGER'S REACH INDIA program brings health education to rural girls via a unique platform: their mothers' microfinance and self-help groups. Girls join their mothers in games developed to teach girls about nutrition, HIV, their bodies, and basic hygiene.

7 SHE HAS FIVE FRIENDS.

For boys living in poverty, adolescence marks an entry into public life. For girls, adolescence marks the end of public life.

Girls are withdrawn into homes for their protection. Their social circle shrinks — even for school-going girls — just when they need their friends the most.

Friends are a primary resource for learning how to strategize, navigate and negotiate life.

They are the first-response team to provide resources and support when they face severe pressures and practical emergencies. They are a place to stay for the night, an emergency loan, a source of health advice.

Where does she gain five friends? In a safe space.

SOCCER BRINGS VULNERABLE GIRLS TOGETHER in Brazil's Vencedoras employability program. The solidarity they form on the field translates off the field, into new friendships, a strong community and even job opportunities.

8 SHE HAS AN OLDER MENTOR.

Girls need a female mentor to serve as a role model, someone near but not necessarily their age, someone familiar but not related.

Mentors demonstrate that she can make it through, giving her a tangible example of success and a confidant. Mentors impart skills, confidence and a sense of protection.

When school challenges, sexual issues and marriage pressures arise, girls should feel comfortable turning to her.

Mentors should be flourishing girls and young women. Found in every community, eager mentors will provide their mentees self-confidence and much-needed social validation.

TECHNOSERVE'S YOUNG WOMEN IN ENTERPRISE program matches young girls from Nairobi's slum areas with peer mentors in small-business enterprise clubs, which are further led by university student coaches and community business leaders.

SIX MORE TO THRIVE.

9 HER HERO IS A GIRL.

In every community, there is a hidden, untapped network of experts on girls. Who are they? The girls who have already walked the path of the girls you are trying to reach.

They have completed their education against all odds. They are ambitious survivors with the potential to lead other girls. They speak the local language, know their community's norms, and are committed to its success. They are the girl leaders — and they will show girls how to be both collaborative followers and brave leaders.

Her contributions are irreplaceable. She knows where to find girls, connect them to services, and negotiate for their participation with unsure families. Her insights can shape the nuances of program design and innovation. She is a public role model, showing girls and the community alike that a different path is possible.

She's been through it and survived. She is the ultimate girl leader.

INSIDE AFRICA'S LARGEST

SLUM, the Binti Pamoja Center is a safe space for adolescent girls in Nairobi. It's led by program graduates, recognizing them as teachers, leaders and role models within their communities and investing in them further to teach other young girls about sexual and reproductive health, financial literacy and life skills.

Unleash A Leader's Girl Effect

Hire a powerful girl as a leader, and the ripple effect takes off: Her income goes back into her family; her mentorship ushers younger girls onto a new path; and her public profile shows communities that change is possible.

Here are some ways to help them on their way:

- **RECRUIT THEM PUBLICLY.**
Hire girls to serve locally, and communicate to the community at large that girl leaders are valuable.
- **TRAIN THEM.**
Focus on leadership, organization and negotiation skills, communications, mapping, functional content, and financial literacy. Give them the confidence to transmit information to others.
- **FORM A GROUP.**
Connect and train them together in girl spaces. Provide them with continuous support, access to mentors, and ongoing skills development throughout their transitions.
- **HELP THEM WITH FINANCIAL INDEPENDENCE.**
Pay them a stipend, give them a savings account, and help them protect and save their money.
- **HONOR THEM AS COMMUNITY LEADERS AND TEACHERS.**
Give them a platform to share their knowledge, like teaching a weekly financial literacy class for mothers. Help them create and maintain social contracts with families and the community.

SIX MORE TO THRIVE.

10 SHE STAYS IN SCHOOL.

The forces that keep a little girl out of primary school intensify when she grows into a teenager. As school fees increase, her family and community often do not see a reason to pay. Her value as a source of free labor or dowry is simply greater than the perceived value of her education.

For those girls who remain in school, it needs to be a safe, productive environment. Girls need a supervised, safe place to complete their homework, away from their home environments.

Schools' facilities need to be girl-friendly to ensure privacy and discretion, such as separate, hygienic toilets.

The staff needs to have a balance of female and male teachers, with teachers being held accountable for their behavior. Schools must uphold gender-based violence prohibitions and severe consequences for violations.

If girls are not in school, they should be provided with equivalent literacy skills. Training should instill in them the expectation that they will use acquired skills and have the right to participate in society, make their own choices and seek decent work.

GIRLS LEARN HOW TO OPERATE A CALCULATOR, write letters and design a community development project in Tostan's Community Empowerment Program in Senegal. SMS texting will soon be included – giving girls access to another means of sharing information.

11 SHE STANDS UP FOR HERSELF.

For girls living in the developing world, the forces of poverty will try to pull her out of school, expose her to early marriage, childbirth, sexual violence and HIV, and change her life forever.

To resist that, she'll need to stand up for herself. But as anyone who's been a teen knows: adolescence is when self-esteem takes a nose-dive, when stepping out of the norm seems inconceivable.

Girls should be trained in leadership, interpersonal, negotiation and communications skills. Programs should build girls' self-esteem, give them a proud identity, equip them with basic knowledge of how communities work, develop confident self-will, and give girls the motivation to succeed.

These are not add-ons or nice-to-have components of this work. They are critical skills that girls will not gain elsewhere.

FOR ETHNIC MINORITY CHINESE

GIRLS on the verge of migrating to cities for work, Mercy Corps' Giving Leadership Opportunities to Young Women (GLOW) program offers the tools to be confident, safe and prepared. After an intensive curriculum addressing life skills, HIV, math, language literacy, and vocational training, girls who participated secured better paying jobs than those who didn't.

12 THE POWER OF ECONOMICS.

The global community knows that investments in women and in girls' education reap the greatest gain in social and health progress. Yet girls still only receive less than two cents of every international aid dollar. What's going on?

We believe an unexplored answer lies in economics.

Today, a girl is valued in her family – in the household 'micro-economy' – as the caretaker of the young, old and sick, as the carrier of wood and water, and in the most desperate situations, as collateral for the debt-stricken.

Families see little return on investing in a girl's education, without visible income for her in the future. There is little incentive for her, her family, her community and her nation to disrupt and transform her status quo, without the hope and prospect of something better.

But that picture is changing. In Bangladesh, in India, in Africa, there are places where girls are starting small businesses. The first thing they do with their income? Put themselves back in school.

What's left over goes to their siblings' education, and often their family's expenses. Suddenly she is viewed as a good investment. Someone who can generate prosperity for herself and her family. With that shift, other dominoes fall into place. Broader attitudes about girls change. Families become healthier, and wealthier. The girl effect unfolds.

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TAKE THE TEST
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WHO'S DOING SOMETHING
THE BIG DEAL
CITATIONS

START WITH FIVE
SIX MORE TO THRIVE
THE POWER OF ECONOMICS

PAGE
15

**WOULD YOU
EVEN KNOW**

IT IT

**IF YOU
SAW**

?

HAVE YOU MET?

If you only do one thing for the 600 million girls in the developing world, do this: spend an hour or two with an adolescent girl who is involved in a program or business you support.

Ask her about the challenges she faces. Ask her what she thinks of her future. You'll learn something. Guaranteed.

LOOK UNDER YOUR HOOD.

Often, we don't target girls because we think we already are. When we direct resources to women, youth or communities, we think we reach girls. But if we are, why are girls suffering higher rates of illiteracy, HIV infection and school drop-out than boys?

There is no plot against adolescent girls, no conspiracy to exclude them. They are simply invisible.

If you walk into a community in the developing world, it's hard just to see an adolescent girl. Chores and social pressures keep her hidden.

No wonder her unique needs are little understood, much less addressed. How do we know if the resources available in her community are reaching her or helping her?

To even get started, we may need to see our work differently. Maybe you already do. Find out here: diagnose what your organization does and doesn't know about girls.

1 IF YOU ARE A GOVERNMENT OR INTERNATIONAL ORGANIZATION

Girls will decide four of the ten Millennium Development Goals: universal primary education, gender equity, maternal health and the spread of HIV/AIDS and other diseases. Do you know how girls are being specifically addressed to reach those goals?

2 IF YOU ARE A PRIVATE DONOR

Are your current investments achieving the maximum return for girls – and the communities you are supporting? Do your implementing partners know how to reach and engage girls?

3 IF YOU ARE A PRACTITIONER OR NGO

There is a growing cadre of experts in the specific needs of adolescent girls. How do you grade your knowledge, skill, experience and impact? How are you building your girl expertise?

4 IF YOU ARE A PRIVATE EMPLOYER

The young women in your workforce are paving the path for adolescent girls. You provide the incentive for girls to complete school and delay marriage. Does that change how you do business?

1

YOU ARE A GOVERNMENT OR INTERNATIONAL ORGANIZATION.

You control the policies, laws and resources that shape the breadth of a girl's opportunities, and the height of her obstacles. Scour the progress reports you receive about your investments and projects. Can you find the answers to these questions in the detail?

A CAN SHE ACCESS YOUR SERVICES?

She is the hardest to reach of all populations. Does your team apply a specific recruitment and tracking strategy for girls?

B DOES SHE KNOW HER RIGHTS AND CAN SHE FIGHT FOR THEM?

The laws of a nation can only help girls if they are in place, if they are enforced, and if girls are aware of them.

C IS SHE HEALTHY AND SAFE AS HER BODY CHANGES?

These are the mothers of every child born into the next generation of poverty. This is a health check for entire nations.

D IS SHE BEING SET UP FOR FINANCIAL INDEPENDENCE?

She will invest 90 percent of her income back into her family, but only if she has the opportunity to manage resources.

E HOW DOES SHE SPEND HER TIME?

In impoverished communities, girls make up for the lack of infrastructure. Not much time is left over to be a child.

F WHO DOES SHE LIVE WITH?

Whether she lives with two parents, a grandmother, a husband, or her siblings as orphans determines what is demanded from her at a young age.

G IS SHE IN SCHOOL?

The school that's too far for her to safely walk to, and that her family can only afford for her brother, is not a school for her.



YOUR MOVE
WORKING WITH GIRLS
TAKE THE TEST
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THE BIG DEAL
CITATIONS

YOU ARE A GOVERNMENT OR INT'L ORG
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YOU ARE A PRACTITIONER OR NGO
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PAGE
20

A

CAN SHE ACCESS YOUR SERVICES?

Girls in poverty are the hardest to reach of all populations. To tap their potential, you must specifically and deliberately plan to reach them.

- | | | | |
|---|--|---|---|
| 1 | What percent of youth who walk into youth centers or health care providers are girls vs. boys? Are girls able to safely access these services? | 1 | _____ |
| 2 | What have these centers specifically and proactively done to ensure girls can safely access services and facilities? | 2 | _____ |
| 3 | What percent of official youth resources benefit girls (aged 10 to 19)? | 3 | _____ |
| 4 | Do efforts exist to specifically increase participation of girls and market directly them? | 4 | <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> no data |

B

DOES SHE KNOW HER RIGHTS AND CAN SHE FIGHT FOR THEM?

Girls face a double-vulnerability: youth and gender. The laws of a nation can protect them – if they are in place, if they are enforced, and if girls are aware of them.

DOES THE LAW PROTECT HER CHILDHOOD?

- | | | | |
|---|---|---|---|
| 1 | What is the legal age of marriage? Of employment? Of consent to sexual relations? | 1 | _____ |
| 2 | Are there laws protecting adolescent girls from child marriage? | 2 | <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> no data |
| 3 | Are there laws protecting adolescent girls from child labor? | 3 | <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> no data |
| 4 | How many prosecutions under those laws last year? | 4 | _____ |

DOES THE LAW PROTECT HER BODY?

- | | | | |
|---|---|---|---|
| 1 | Are there laws protecting adolescent girls from sexual violence? | 1 | <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> no data |
| 2 | Are there laws protecting adolescent girls from FGM (female genital mutilation or female circumcision)? | 2 | <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> no data |
| 3 | Does your country have existing laws protecting girls from incest and domestic violence? | 3 | <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> no data |
| 4 | How many prosecutions under those laws last year? | 4 | _____ |

DOES THE LAW ALLOW HER TO BUILD AND PROTECT HER ASSETS?

- | | | | |
|---|--|---|---|
| 1 | In your country, are women and girls entitled to inherit land? | 1 | <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> no data |
| 2 | Are there laws to provide and enforce land rights for women and girls? | 2 | <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> no data |



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INVEST TODAY
WHO'S DOING SOMETHING
THE BIG DEAL
CITATIONS

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PAGE
21

B

DOES SHE KNOW HER RIGHTS AND CAN SHE FIGHT FOR THEM?

IS SHE RECOGNIZED AS A PERSON?

- | | | | |
|---|--|---|---|
| 1 | What percent of 18-year-old girls have official government identification? Boys? | 1 | _____ |
| 2 | Has your country ratified international conventions protecting her rights, such as the Rights of the Child and Elimination of All Forms of Discrimination against Women? | 2 | <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> no data |
| 3 | Has your country ratified the Convention on the Rights of the Child? | 3 | <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> no data |

C

IS SHE HEALTHY AND SAFE AS HER BODY CHANGES?

Pregnancy is the leading cause of death for adolescent girls worldwide. Girls are up to five times more likely to be HIV-infected than their male peers. These are the mothers of every child born into the next generation of poverty. This is a health check for entire nations.

CAN SHE MANAGE HER CHANGING BODY?

- | | | | |
|---|---|---|-------|
| 1 | What percent of adolescent girls have accurate knowledge of menstruation, and the privacy and means to handle it? | 1 | _____ |
| 2 | What percent of voluntarily sexually active adolescent girls seek to avoid pregnancy? What percent use contraception? Use condoms during high-risk sex? | 2 | _____ |
| 3 | What percent of adolescent girls have anemia? | 3 | _____ |

CAN SHE PROTECT HER CHANGING BODY?

- | | | | |
|---|---|---|-------|
| 1 | What percent of adolescent girls have experienced unwanted, unprotected sexual relations, inside or outside marriage? | 1 | _____ |
| 2 | What percent of girls experience other forms of sexual violence? | 2 | _____ |
| 3 | What percent of adolescent girls report their first sexual experience as non-consensual? | 3 | _____ |

HOW IS HER COMMUNITY TREATING HER CHANGING BODY?

- | | | | |
|---|---|---|-------|
| 1 | What percent of girls have been subjected to violence and battery inside or outside the family? (ages 10-14, 15-19, 20-24?) | 1 | _____ |
| 2 | What percent of girls have undergone FGM (female genital mutilation / circumcision) or other severe and harmful health practices? (ages 10-14, 15-19, 20-24?) | 2 | _____ |

C

IS SHE HEALTHY AND SAFE AS HER BODY CHANGES?

CAN SHE DEFEND HERSELF AGAINST HIV/AIDS?

- | | | | |
|---|--|---|-------|
| 1 | What percent of adolescent girls have comprehensive and correct knowledge of HIV/AIDS? | 1 | _____ |
| 2 | What is the HIV prevalence rate for adolescent girls under 18? Boys? | 2 | _____ |
| 3 | What is the rate of new HIV infections among girls aged 20-24 years? Boys? | 3 | _____ |

IS SHE SURVIVING MOTHERHOOD?

- | | | | |
|---|---|---|-------|
| 1 | What percent of girls give birth before 18? | 1 | _____ |
| 2 | What percent of adolescent girls know the danger signs in pregnancy and delivery? | 2 | _____ |
| 3 | What percent of maternal deaths occur among the youngest, first-time mothers? | 3 | _____ |
| 4 | How does the proportion of attended births vary by the mother's age and parity? | 4 | _____ |

D

IS SHE BEING SET UP FOR FINANCIAL INDEPENDENCE?

Give a girl the chance to earn, to save, to plan and invest in her own future and she'll also help improve her family and community: she will invest 90 percent of earnings into family, compared to just 30-40 percent for boys. Laws and financial systems can support her or stand in her way.

IS SHE BEING PREPARED?

- | | | | |
|---|---|---|---|
| 1 | Is financial literacy/education part of the school curriculum? | 1 | <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> no data |
| 2 | What percent of girls are enrolled in vocational training or entrepreneurship programs? | 2 | _____ |
| 3 | What percent of vocational training or entrepreneurship slots are held by girls? | 3 | _____ |
| 4 | What is the percent of adolescent girls who have completed a financial literacy class and mastered basic skills (i.e. budgeting)? | 4 | _____ |

WHAT KIND OF ECONOMIC OPPORTUNITIES EXIST FOR HER?

- | | | | |
|---|---|---|-------|
| 1 | What are the types/industries/sectors of work in which adolescent girls are found working today? | 1 | _____ |
| 2 | What percent of formal sector jobs are held by women and girls? | 2 | _____ |
| 3 | What percent of girls aged 15 to 19 are currently generating income or employed? | 3 | _____ |
| 4 | What percent of girls (10-14, 15-19): Work for family's business? Work for external employer? Are self-employed? Work away from home? Are paid in cash for work? Are paid in kind for work? Are paid in cash and in kind for work? Are unpaid for work? | 4 | _____ |



YOUR MOVE
WORKING WITH GIRLS
TAKE THE TEST
INVEST TODAY
WHO'S DOING SOMETHING
THE BIG DEAL
CITATIONS

YOU ARE A GOVERNMENT OR INT'L ORG
YOU ARE A PRIVATE DONOR
YOU ARE A PRACTITIONER OR NGO
YOU ARE A PRIVATE EMPLOYER

D

IS SHE BEING SET UP FOR FINANCIAL INDEPENDENCE?

DOES SHE HAVE ACCESS TO FINANCIAL PRODUCTS AND SERVICES?

- | | | | |
|---|---|---|-------|
| 1 | What is the legal age to open a bank account? | 1 | _____ |
| 2 | What percent of savings accounts are held by girls? | 2 | _____ |
| 3 | What percent of financial institutions (formal and informal) offer products for girls (differentiating by profiles of girls)? | 3 | _____ |
| 4 | Given they are the first to be pulled from school to support family emergencies, what percent of girls have access to or benefit from insurance products (health, crop, school fees, etc.)? | 4 | _____ |
| 5 | What percent of microcredit is given to: Females? Females 19 and under? Married? Unmarried? | 5 | _____ |

E

HOW DOES SHE SPEND HER TIME?

In impoverished communities, girls make up for the lack of infrastructure. She carries wood and water, and looks after the very old and very young. When does she get to be a child?

- | | | | |
|---|---|---|-------|
| 1 | How much time do girls spend on household chores per day? Boys? | 1 | _____ |
| 2 | What percent of girls aged 10 to 14 are out of school? | 2 | _____ |
| 3 | What percent of girls are actively involved in sports or other group-based recreational activities? | 3 | _____ |
| 4 | What percent of girls aged 15 to 19 is currently generating income or employed? | 4 | _____ |

F

WHO DOES SHE LIVE WITH?

The 17-year-old head of an HIV-orphaned household. The 15-year-old rural girl driven by economic need to work as a domestic live-in worker in the city. The 16-year-old bride. How many girls are forced into early adulthood?

WHO IS LOOKING OUT FOR HER?

- | | | | |
|---|--|---|-------|
| 1 | What percent of girls aged 10-14, and 15-19, are out of school and living without either parent? | 1 | _____ |
| 2 | What percent of girls report having more than three friends outside of their own family? | 2 | _____ |
| 3 | How many households are headed by girls under 18 years? | 3 | _____ |

IS SHE MARRIED?

- | | | | |
|---|---|---|-------|
| 1 | What percent of girls aged 10-24 are married by age 15? By 18? | 1 | _____ |
| 2 | What is the average spousal age difference for girls married by age 15 and 18, compared to girls married at 20? | 2 | _____ |

G

IS SHE IN SCHOOL?

Girls' education has long been known as a high-return investment, yet 70% of the world's 130 million out-of-school children are girls. Availability, access and quality are all critical factors.

- | | | | |
|---|--|---|-------|
| 1 | What percent of girls have a school within an hour's walk from home? | 1 | _____ |
| 2 | What percent of girls can't attend school due to school fees or lack of essentials, such as feminine hygiene products? | 2 | _____ |
| 3 | What percent of out-of-school girls ages 10-14 have never been to school? Have 1-4 years of schooling? | 3 | _____ |
| 4 | What percent of girls in school, ages 10-14, are in an appropriate grade for their age? | 4 | _____ |
| 5 | What percent of adolescent girls who started grade 1 at age 8 reach grade 5 at age 12? | 5 | _____ |
| 6 | What percent of girls 15-19 complete primary school? | 6 | _____ |
| 7 | What percent of young women 20-24 complete secondary school? | 7 | _____ |
| 8 | What is the literacy rate of 18-year-old girls? | 8 | _____ |

2 YOU ARE A PRIVATE DONOR.

Are your current investments achieving the maximum return for girls and the communities you are supporting? Do your implementing partners know how to reach and engage girls?

ARE YOU READY?

- | | | | | | |
|---|--|---|------------------------------|-----------------------------|----------------------------------|
| 1 | What percent of the programs you fund are girl-only? Boy-only? Co-ed? | 1 | <hr/> | | |
| 2 | What percent of the programs you fund specifically target adolescent girls aged 10 to 19? | 2 | <hr/> | | |
| 3 | Is your staff knowledgeable about the high return of investing in girls, and the spiraling intergenerational cost of not investing in girls? | 3 | <input type="checkbox"/> yes | <input type="checkbox"/> no | <input type="checkbox"/> no data |
| 4 | Do you require all grantees (no matter the program) to count and report on girls they serve by tracking gender? Age? Marital status? | 4 | <input type="checkbox"/> yes | <input type="checkbox"/> no | <input type="checkbox"/> no data |
| 5 | Does your organization have the capability and tools to actively promote/communicate the importance of investing in girls? | 5 | <input type="checkbox"/> yes | <input type="checkbox"/> no | <input type="checkbox"/> no data |

ARE YOU WORKING WITH THE RIGHT GIRL EXPERTS?

- | | | | | | |
|----|--|----|------------------------------|-----------------------------|----------------------------------|
| 1 | Does the organization have skilled staff at customizing programs specifically for adolescent girls? | 1 | <input type="checkbox"/> yes | <input type="checkbox"/> no | <input type="checkbox"/> no data |
| 2 | How many girl-specific programs has the organization implemented? | 2 | <hr/> | | |
| 3 | Does the organization have knowledge and executional strength in locations where the most vulnerable adolescent girls are living in poverty? | 3 | <input type="checkbox"/> yes | <input type="checkbox"/> no | <input type="checkbox"/> no data |
| 4 | Does the organization take a holistic approach to designing for girls – from social systems, health and education to economic empowerment programs? | 4 | <input type="checkbox"/> yes | <input type="checkbox"/> no | <input type="checkbox"/> no data |
| 5 | Does the organization have a way to regularly engage girls in program-related or activities? | 5 | <input type="checkbox"/> yes | <input type="checkbox"/> no | <input type="checkbox"/> no data |
| 6 | What percent of the staff that will be working with girls are female? | 6 | <hr/> | | |
| 7 | Does the organization have systems in place to prevent, detect and sanction sexual harassment of girls by trainers/leaders? | 7 | <input type="checkbox"/> yes | <input type="checkbox"/> no | <input type="checkbox"/> no data |
| 8 | Does the organization have the ability (and opportunity) to link with other organizations that deliver programs to adolescent girls (i.e. partners that can help with skills training, knowledge on reproductive health, microfinance institutions)? | 8 | <input type="checkbox"/> yes | <input type="checkbox"/> no | <input type="checkbox"/> no data |
| 9 | Does the organization advocate for girls internally and externally? | 9 | <input type="checkbox"/> yes | <input type="checkbox"/> no | <input type="checkbox"/> no data |
| 10 | Is the organization actively seeking new and innovative approaches to girl programming? | 10 | <input type="checkbox"/> yes | <input type="checkbox"/> no | <input type="checkbox"/> no data |



YOUR MOVE
WORKING WITH GIRLS
TAKE THE TEST
INVEST TODAY
WHO'S DOING SOMETHING
THE BIG DEAL
CITATIONS

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3

YOU ARE A PRACTITIONER OR NGO.

There is a growing cadre of experts in the specific needs of adolescent girls. How do you grade your knowledge, skill, experience and impact? How are you building your girl expertise?

YOUR WORK WITH GIRLS – IS IT ASSUMPTION, OR FACT?

- | | | | | | |
|---|--|---|------------------------------|-----------------------------|----------------------------------|
| 1 | What percent of youth that your organization supports are adolescent girls? | 1 | | | |
| 2 | Do you segment and target girls according to their needs and profiles (for example rural, urban, married girls, out of school girls, orphans)? | 2 | <input type="checkbox"/> yes | <input type="checkbox"/> no | <input type="checkbox"/> no data |
| 3 | Do you ensure your programs are age-, context- and gender-specific? | 3 | <input type="checkbox"/> yes | <input type="checkbox"/> no | <input type="checkbox"/> no data |
| 4 | In your monitoring and evaluation activities, do you specifically track demographic information on girls (such as age, sex, marital status, etc.)? | 4 | <input type="checkbox"/> yes | <input type="checkbox"/> no | <input type="checkbox"/> no data |
| 5 | Do you do follow-up work with girls who complete your programs? | 5 | <input type="checkbox"/> yes | <input type="checkbox"/> no | <input type="checkbox"/> no data |

HAVE YOU COVERED THE BASICS?

- | | | | | | |
|---|---|---|------------------------------|-----------------------------|----------------------------------|
| 1 | Do you issue girls personal identification? | 1 | <input type="checkbox"/> yes | <input type="checkbox"/> no | <input type="checkbox"/> no data |
| 2 | Do you have dedicated spaces for girls (and girl-only hours) to deliver your programs? | 2 | <input type="checkbox"/> yes | <input type="checkbox"/> no | <input type="checkbox"/> no data |
| 3 | Do you offer a network of social support (i.e. mentors, access to peers and friends)? | 3 | <input type="checkbox"/> yes | <input type="checkbox"/> no | <input type="checkbox"/> no data |
| 4 | Do you deliver knowledge and skills training specific to her (i.e. life skills, basic literacy, financial education, legal rights)? | 4 | <input type="checkbox"/> yes | <input type="checkbox"/> no | <input type="checkbox"/> no data |
| 5 | Do you educate girls on reproductive health to help them manage bodily changes (e.g. menstruation, proper hygiene)? | 5 | <input type="checkbox"/> yes | <input type="checkbox"/> no | <input type="checkbox"/> no data |
| 6 | Is your training curriculum specifically tailored to or adapted for adolescent girls? | 6 | <input type="checkbox"/> yes | <input type="checkbox"/> no | <input type="checkbox"/> no data |

ARE YOU ENGAGING INFLUENCERS AND GATEKEEPERS?

- | | | | | | |
|---|--|---|------------------------------|-----------------------------|----------------------------------|
| 1 | Do you use two cohorts of girls in your programming (older girls who can serve as mentors/teachers, and younger girls who are the direct beneficiaries of program intervention)? | 1 | <input type="checkbox"/> yes | <input type="checkbox"/> no | <input type="checkbox"/> no data |
| 2 | Do you actively engage girls' families, men and boys, and their communities as key stakeholders for effectively reaching girls (as mentors, role models, gatekeepers, etc.)? | 2 | <input type="checkbox"/> yes | <input type="checkbox"/> no | <input type="checkbox"/> no data |
| 3 | Do you address competing responsibilities of adolescent girls, including adolescent girl mothers (i.e. school, children and providing childcare, household responsibilities/chores)? | 3 | <input type="checkbox"/> yes | <input type="checkbox"/> no | <input type="checkbox"/> no data |
| 4 | Do you have strategies and means to enable girls to access financial products and services and/or other appropriate economic opportunities? | 4 | <input type="checkbox"/> yes | <input type="checkbox"/> no | <input type="checkbox"/> no data |



YOUR MOVE
WORKING WITH GIRLS
TAKE THE TEST
INVEST TODAY
WHO'S DOING SOMETHING
THE BIG DEAL
CITATIONS

YOU ARE A GOVERNMENT OR INT'L ORG
YOU ARE A PRIVATE DONOR
YOU ARE A PRACTITIONER OR NGO
YOU ARE A PRIVATE EMPLOYER

PAGE
27

4

YOU ARE A PRIVATE EMPLOYER.

The young women in your workforce are paving the path for adolescent girls. You provide the incentive for girls to complete school and delay marriage. Does that change how you do business?

YOUR BASIC GIRL SCORECARD

- | | | | |
|---|---|---|---|
| 1 | What percent of your business enterprise labor force (including supplier workforce) are young women between the ILO minimum working age of 15 and 24 years of age? Do you know how many have migrated from distant homes and live without family or social support? | 1 | _____ |
| 2 | Do your hiring practices consider gender, marital status or pregnancy as part of consideration of employment? (They should not. Private sector employers should practice nondiscrimination in hiring.) | 2 | <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> no data |
| 3 | What percent of your applicant pool are young women? How do you specifically find and recruit them? | 3 | _____ |
| 4 | Do young men and women receive the same pay and employment benefits? (They should. Fair wages and benefits should be applicable to all employees.) | 4 | <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> no data |
| 5 | What is your retention rate for young women in the workforce? How does it compare to that of their male peers? | 5 | _____ |
| 6 | Are your workforce training programs equally available and accessed by young women and men? | 6 | <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> no data |
| 7 | Do you provide some kind of incentive for goal-oriented savings i.e. education funds for children, matching funds, etc.? | 7 | <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> no data |

THE GIRL EFFECT CHAMPION SCORECARD

- | | | | |
|---|--|---|---|
| 1 | Does management training include specific mention of the value of gender diversity to the business and training to address sexual vulnerability, sexual harassment and violence? | 1 | <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> no data |
| 2 | Does workforce training address gender norms and behaviors to reduce the risk of violence? | 2 | <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> no data |
| 3 | Do you provide specific measures to protect the safety and security of young women in your workforce? (e.g. private and adequate sanitation facilities, secure dormitories) | 3 | <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> no data |
| 4 | Do you provide rights training for girls and women in your workforce? | 4 | <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> no data |
| 5 | Do girls at your worksites have a safe space to network, socialize, exchange work-related knowledge and life skills? | 5 | <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> no data |
| 6 | Do you facilitate access to safe savings to all employees under independent control (taking into account that women may face special needs/requirements)? | 6 | <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> no data |

4

YOU ARE A PRIVATE EMPLOYER.

- | | | | | | |
|----|---|----|------------------------------|-----------------------------|----------------------------------|
| 7 | Does your organization help to provide community resources and services that build personal assets and maintain wellbeing? For example, do you help young women build and manage their financial assets by providing financial literacy training, access to savings products and financial institutions? Do you facilitate linkage of young women to existing government entitlements and health resources? | 7 | <input type="checkbox"/> yes | <input type="checkbox"/> no | <input type="checkbox"/> no data |
| 8 | Do you offer any of your business facilities after hours to the community to use as safe spaces or learning and study centers for girls? | 8 | <input type="checkbox"/> yes | <input type="checkbox"/> no | <input type="checkbox"/> no data |
| 9 | Do you have incentive plans in place to ensure the children of your workers (both boys and girls) are in school? | 9 | <input type="checkbox"/> yes | <input type="checkbox"/> no | <input type="checkbox"/> no data |
| 10 | Do you have incentive plans in place to ensure your business and your workers are reinvesting in and contributing to the surrounding community with a special emphasis on protection and investment of girls? | 10 | <input type="checkbox"/> yes | <input type="checkbox"/> no | <input type="checkbox"/> no data |
| 11 | Have you used influence to press governments to prepare and protect girls and women? (You can. The private sector can use its considerable influence to increase the pool of skilled female workers and to enact and enforce measures that protect the safety of girls and young women. Encouraging investment in water, transportation, and other infrastructure simultaneously enhances the potential for economic growth and reduces the burden on girls and women.) | 11 | <input type="checkbox"/> yes | <input type="checkbox"/> no | <input type="checkbox"/> no data |
| 12 | Have you worked with government to press for implementation of national identity papers for all individuals? | 12 | <input type="checkbox"/> yes | <input type="checkbox"/> no | <input type="checkbox"/> no data |

HAVE FEEDBACK? WE WANT TO HEAR IT.

Email info@girleffect.org with "Your Move: Feedback" in the subject line.



YOUR MOVE
WORKING WITH GIRLS
TAKE THE TEST
INVEST TODAY
WHO'S DOING SOMETHING
THE BIG DEAL
CITATIONS

YOU ARE A GOVERNMENT OR INT'L ORG
YOU ARE A PRIVATE DONOR
YOU ARE A PRACTITIONER OR NGO
YOU ARE A PRIVATE EMPLOYER

PAGE
29

INVEST IN A GIRL AND SHE WILL DO THE REST

JUTHIKA IS BUSY

She has ducks. She has her vegetable garden to look after. She tutors schoolboys, and embroiders handkerchiefs. She makes \$37 dollars a month, and has put herself back into school, along with her brother. She supports her father, and her mother. She will come up to you and look you in the eye. She is 15 years old.



GETTING MORE THAN YOU BARGAINED FOR.

Today, 600 million overlooked adolescent girls are 600 million chances for long-term change. Today, less than two cents of every international aid dollar is directed to them. Today, there are successful, girl-focused programs ready for more.

The girl effect is real. Programs on the ground have put it into action, and fostered it with innovation upon innovation.

Committed, girl-focused practitioners customized a microfinance program for girls in Bangladesh, so 40,000 girls could start small businesses to keep themselves in school.

Others created savings groups for girls and young women in the slums of Nairobi, providing alternative economic assets in a punishing environment where a girl often only has one: her body.

In India, innovators are encouraging a new generation of girl entrepreneurs by blending practical funding with creative media campaigns.

These organizations are not plentiful, but they are making powerful changes for girls. For funders, each is an opportunity to extend impact and unleash the profound multiplier impact of the girl effect. Turn the page to meet thirteen that can get you started.



YOUR MOVE
WORKING WITH GIRLS
TAKE THE TEST
INVEST TODAY
WHO'S DOING SOMETHING
THE BIG DEAL
CITATIONS

ADOLESCENT DVLPT PROGRAM/AFRICA
ADOLESCENT GIRLS INITIATIVE
BE! AN ENTREPRENEUR/INDIA
BERHANE HEWAN/ETHIOPIA
CARE ISHAKA
FUNDACIÓN PARAGUAYA
GRAMREEN

GRASSROOTS GIRLS INITIATIVE
PC SAVINGS
SOFEA/BANGLADESH
TOSTAN
YAPYA
YOUNG WOMEN ENT./KENYA

PAGE
33

TO THOSE WHO SAY YOU CAN'T END POVERTY THROUGH GIRLS, WE SAY: GET A LOAD OF THIS.

Here are thirteen programs that are built on positive change. They've seen girls' lives improve — and how one girl's success ripples out to her family, community and beyond.

Each of these thirteen is based on either a proven success, or a powerful insight. Each offers either a scale-up or a start-up opportunity. Each one touches a part of the world where girls are particularly vulnerable. Each one represents a high return on any investment.

For contributions of \$100k or less, please go to globalgiving.com/girleffect. Interested in a higher level of engagement? Click through to see the full investment opportunity, as well as contact details.

ADOLESCENT DEVELOPMENT PROGRAM

BRAC TANZANIA & BRAC UGANDA

REPLICATING SUCCESS FOR GIRLS ACROSS BORDERS

In its SOFEA project in Bangladesh, BRAC proved girls don't need much to unleash the girl effect. That pilot demonstrated that with a \$150 loan, skills training and a support network, girls started businesses that immediately benefited themselves and their families — and provided incentives for everyone to delay girls' marriage. In a south-to-south transmission of knowledge, this project brings that success to Uganda and Tanzania, where 70% of girls are married before age 18 in some regions.

ADOLESCENT GIRLS INITIATIVE / LIBERIA AND BEYOND

THE WORLD BANK AND PARTNERS

WHAT HAPPENS WHEN GIRLS ARE A NATIONAL PRIORITY

Africa's first female head-of-state saw what the rest of her continent's leaders have not: adolescent girls are more than victims in war-torn, post-conflict nations. They are part of the solution. With the World Bank, the Government of Denmark and the Nike Foundation, President Ellen Johnson Sirleaf is linking girls' skills training to real jobs in the sectors that need them the most. Girls win, their families win — and so does the whole of Liberia. This initiative extends that approach to Afghanistan, Rwanda, Nepal and Sudan, with the support of the governments of Australia, Denmark, Norway, Sweden and the UK.

BE! AN ENTREPRENEUR / INDIA

GOING TO SCHOOL INDIA

FINDING ENTREPRENEURS-IN-TRAINING IN INDIA'S POOREST COMMUNITIES

A girl living in poverty is already an entrepreneur-in-training. To simply survive, she has already learned to be resourceful. A negotiator. A networker. She could be further down the path of economic possibility than she — or anyone else — realizes. Except the Indian non-profit Going To School. Through their program Be! An Entrepreneur, a mass media campaign teaches girls and boys to see their skills. It's accompanied by an investment fund that will support start-up capital for social businesses of young entrepreneurs in India.



YOUR MOVE
WORKING WITH GIRLS
TAKE THE TEST
INVEST TODAY
WHO'S DOING SOMETHING
THE BIG DEAL
CITATIONS

ADOLESCENT DVLPT PROGRAM/AFRICA
ADOLESCENT GIRLS INITIATIVE
BE! AN ENTREPRENEUR/INDIA
BERHANE HEWAN/ETHIOPIA
CARE ISHAKA
FUNDACIÓN PARAGUAYA
GRAMREEN

GRASSROOTS GIRLS INITIATIVE
PC SAVINGS
SOFEA/BANGLADESH
TOSTAN
YAPYA
YOUNG WOMEN ENT./KENYA

PAGE
34

PROGRAMS

BERHANE HEWAN / ETHIOPIA

UN POPULATION FUND, THE POPULATION COUNCIL

A GOAT GIVES A GIRL A CHANCE, AND SHE DOES THE REST

If you are 15 years old in the poor Amhara region of Ethiopia, there is a 43% chance you are married. You are another mouth to feed, and your dowry will bring income to your family. This program goes to the heart of those harsh economic trade-offs. In its pilot, families received an incentive to let their girl go to a girl-centered safe space: a \$25 goat. After two years, 97% of participants were still in the program, and 11,000 girls had gained life skills and self-confidence, delayed marriage and stayed in school.

ISHAKA/BURUNDI CARE

SCALING ECONOMIC PROGRAMS TO REACH THE MOST VULNERABLE GIRLS

In impoverished communities, adolescent girls often bear the heaviest burdens of poverty. In Burundi -- ranked 172 of 179 countries in the 2008 Human Development Index -- many girls are affected by war and HIV/AIDS. With basic rights and economic opportunities, they could challenge cycles of poverty for themselves and their families. Building from CARE's successful models for women, the CARE Ishaka program is reaching 20,000 vulnerable girls with savings and loan clubs, life skills training and radio-based financial literacy programs that are helping girls and their communities build a new future.

SHE'S A RURAL ENTREPRENEUR / PARAGUAY

FUNDACIÓN PARAGUAYA

A GIRLS' SCHOOL THAT PAYS FOR ITSELF

A school that all local girls can attend, regardless of income. A school that's a functioning farm, where girls grow the school's revenue stream -- and become agricultural professionals, gaining skills and expertise that their farm worker fathers never had. A school that's fine-tuned to the needs of girls. A school that will support itself in five years. That's the vision of Fundación Paraguaya: a triple bottom line of social, economic and environmental returns, for the entire community.

THE NURSE INSTITUTE GRAMEEN HEALTHCARE

TRANSFORMING RURAL HEALTH CARE BY EMPOWERING GIRLS

The acute shortage of rural nurses in Bangladesh is a problem, and a unique opportunity. Without local female health care workers, rural girls and women suffer from a service gap. But it's also a labor gap -- one that could provide opportunity for those same girls and women. Grameen Healthcare is establishing an innovative Nurse Institute which will employ a first-of-its-kind adolescent girl health curriculum, and deploy nurses to rural communities during and after their training. The Institute will become a sustainable social business to correct supply and demand imbalances for rural health care, and create a model that can be replicated throughout the country.

GRASSROOTS GIRLS INITIATIVE / MULTI-COUNTRY

A CONSORTIUM OF GRASSROOTS DONORS

COMMUNITY-DRIVEN CHANGE FOR GIRLS

Across the developing world, there are groups working inside village walls and family compounds. They are grassroots organizations, and they are one of the most effective ways to reach girls. But their proximity to girls' lives is also their barrier in gaining support: small and remote, it's difficult for outside organizations to find and support them. The Grassroots Girls Initiative fixes that: this is a direct funding pipeline to hundreds of girl-focused organizations closest to a girl's community.

SAFE AND SMART SAVINGS IN KENYA AND UGANDA

POPULATION COUNCIL / MICROSAVE

SAVINGS PRODUCTS FOR VULNERABLE ADOLESCENT GIRLS

In Nairobi and Kampala's harsh slums, adolescent girls are significantly more vulnerable than boys. They face cycles of disempowerment, sexual violence, and poverty; often, their bodies are their only financial asset. This savings project offers a bright light of economic opportunity for girls to build up their asset base and increase their economic independence. The first of its kind in Kenya and Uganda, it will ensure 23,000 girls have access to group-based formal savings accounts in a safe and supportive environment. They will receive financial education, engage in social activities, and learn life skills.



YOUR MOVE
WORKING WITH GIRLS
TAKE THE TEST
INVEST TODAY
WHO'S DOING SOMETHING
THE BIG DEAL
CITATIONS

ADOLESCENT DVLPT PROGRAM/AFRICA
ADOLESCENT GIRLS INITIATIVE
BE! AN ENTREPRENEUR/INDIA
BERHANE HEWAN/ETHIOPIA
CARE ISHAKA
FUNDACIÓN PARAGUAYA
GRAMEEN

GRASSROOTS GIRLS INITIATIVE
PC SAVINGS
SOFEA/BANGLADESH
TOSTAN
YAPYA
YOUNG WOMEN ENT./KENYA

PAGE
35

PROGRAMS

SOFEA / BANGLADESH

BRAC BANGLADESH

FROM BURDEN TO BREADWINNER – FOR \$26

In Bangladesh, almost 90% of girls are married before 18 in some regions. Here, BRAC pioneered a microfinance program for girls in 2004. Three years later, 43,000 adolescent girls had gained the confidence, skills and capital to start their own enterprises, invest in the family business or return to school. With ducks, tomatoes, embroidery, these entrepreneurs paid their school fees, delayed marriage and often paid their siblings' tuition — all for \$26 per girl. The program's next phase is called SOFEA. Its operating model builds in financial sustainability, so one-time investments can benefit generations of girls to come.

CATALYZING COMMUNITIES/ SENEGAL

TOSTAN

COMMUNITY ACTION TO STOP HARMFUL PRACTICES

Early marriage and female genital cutting afflict tens of thousands of girls in rural Senegal. But over the last two decades, 3,700 Sengalese communities have decided to end these practices, through Tostan's integrated model. The program has also led to increased female leadership, improved school enrollment rates for girls and

enhanced infant and maternal survival. By expanding its programs through 2015, Tostan hopes to achieve the total abandonment of female genital cutting in Senegal and other countries.

COPORATE SOCIAL RESPONSIBILITY AT THE GRASSROOTS

YAPYA

YOUTH INVESTMENT TRUST
OF ZAMBIA

THE POWER OF YOUTH ENTREPRENEURS

Young business owners can powerfully lead a movement of social responsibility within their communities. In Zambia — where there are 86,000 adolescent mothers, and 11.3% of girls ages 15-24 are HIV-positive — investing in adolescent girls is an urgent community issue. YAPYA is a youth employment fund that supports girls in two ways: targeting 50% of its fund to support young female entrepreneurs while encouraging all of its young entrepreneurs to invest in their country's most vulnerable adolescent girls.

YOUNG WOMEN IN ENTERPRISE / KENYA

TECHNOSERVE

GIRLS TEAM UP TO CREATE SAFE INCOME GENERATION

In Nairobi's harsh urban slums, girls are six times more likely to be HIV-positive than boys. That devastating number reflects girls employing the only economic asset they have: their body. Young Women in Enterprise starts simply: a group of girls gets together and learns basic business principles. From there, they move to collective savings and loans — and their own businesses. From there, these young women can make choices about their lives, in environments where few individuals have that power.

HAVE FEEDBACK? WE WANT TO HEAR IT.

Email info@girleffect.org with "Your Move: Feedback" in the subject line.



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WHO'S DOING SOMETHING
THE BIG DEAL
CITATIONS

ADOLESCENT DVLPT PROGRAM/AFRICA
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BERHANE HEWAN/ETHIOPIA
CARE ISHAKA
FUNDACIÓN PARAGUAYA
GRAMEN

GRASSROOTS GIRLS INITIATIVE
PC SAVINGS
SOFEA/BANGLADESH
TOSTAN
YAPYA
YOUNG WOMEN ENT./KENYA

PAGE
36

MICROFINANCE CUSTOMIZED FOR GIRLS IN TANZANIA AND UGANDA

BRAC TANZANIA & BRAC UGANDA ADOLESCENT DEVELOPMENT PROGRAM

INVESTMENT OPPORTUNITY

For \$15 million, BRAC can expand current work underway to replicate its already proven and successful girls microfinance program in both Tanzania and Uganda, reaching 25,000 girls over five years.

BACKGROUND

The Nike Foundation expanded its partnership with BRAC Bangladesh to do the following in Africa:

- 1 Test the exportability of a proven microfinance program for adolescent girls to other countries.
- 2 Test via a Randomized Control Trial (RCT) the impact of adding microfinance to a basic girls' empowerment program.

As part of this replication effort, the World Bank, BRAC, and the London School of Economics (LSE) have joined forces to deliver rigorous program evaluation.

NEW INVESTMENT OBJECTIVES

- Expand and scale up BRAC's proven girls microfinance program in an African context.
- Refine the program components for contextual issues and maximum results through ongoing and rigorous evaluation.

PROGRAM DESCRIPTION

The current Nike Foundation-supported BRAC Africa program

provides 5,000 rural adolescent girls in Uganda and Tanzania with safe spaces, life skills training, livelihoods training, and access to microfinance so that they can start their own small businesses.

The loans average \$150 and are used to start a small vegetable garden or to buy a cow, goat or chickens. Girls then sell the resulting produce or milk products to the surrounding community and make enough to repay their loans, invest in their education, support their families and grow their businesses.

WHAT'S SO SPECIAL

Replicating BRAC's successful girl programming across borders will deliver south-to-south innovation, providing a rigorous basis for future scale-up in Africa and building BRAC's brand equity outside of Bangladesh.

We anticipate the African results will reflect the successes from Bangladesh, including:

- 1 Increased earning potential for girls, enabling them to support their families and continue their own education.
- 2 Exceptional credit-worthiness, with girls in the program achieving a 99% repayment rate on their loans - disproving assertions that youth and in particular girls are high-risks for lenders.
- 3 Positive social outcomes, with girls having the freedom and mobility to play, study, and form social networks, leading to delayed marriage and more years in school.

This program is pioneering for its time. It took risks and yielded high returns for girls and their communities. It addresses the root causes of the intergenerational poverty cycle, not just the symptoms. When girls are seen as a good investment, every one wins. This program continues to prove that.

OUTCOMES AND DELIVERABLES

- 1 25,000 girls in Uganda and Tanzania participate in a customized girls microfinance program.
- 2 Documentation that a holistic and supported girls economic empowerment program reduces early marriage, improves girls' abilities to negotiate safe sex, increases girls' mobility, social networks, confidence and aspirations and increases the overall prosperity of households.

EXPECTED IMPACT

- 1 Reduced early marriage incidence.
- 2 Improved ability to negotiate safe sex.
- 3 Increased girl mobility.
- 4 Increased girls social network, confidence and aspirations.
- 5 Increased household prosperity.



girlaffect.org

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WORKING WITH GIRLS
TAKE THE TEST
INVEST TODAY
WHO'S DOING SOMETHING
THE BIG DEAL
CITATIONS

ADOLESCENT DVLPT PROGRAM/AFRICA
ADOLESCENT GIRLS INITIATIVE
BE! AN ENTREPRENEUR/INDIA
BERHANE HEWAN/ETHIOPIA
CARE ISHAKA
FUNDACIÓN PARAGUAYA
GRAMREEN

GRASSROOTS GIRLS INITIATIVE
PC SAVINGS
SOFEA/BANGLADESH
TOSTAN
YAPYA
YOUNG WOMEN ENT./KENYA

PAGE
37

MICROFINANCE CUSTOMIZED FOR GIRLS IN TANZANIA AND UGANDA

Assessment



BREAKTHROUGH INNOVATION

The program will conclusively test whether BRAC's successful adolescent girl program can be replicated in an African context. This is the first south-to-south innovation of its kind and the first step in understanding a truly global model for girls' social and economic empowerment. Taking it to scale will be a first of its kind.



A PERSISTENT & IMPORTANT NEED

Rural girls in Uganda and Tanzania do not have access to social and economic empowerment opportunities. This investment will address the root causes of her disempowered reality.



HIGH LEVERAGE OPPORTUNITY

Builds off Bangladesh-based learnings and experience and delivers in an African context. Operating model is designed to recycle interest earnings and loan repayments for future disbursement.



SCALABLE PROGRAM

BRAC is experienced at working at scale. While the model is mostly grant dependent, a portion of the operations is funded by one time loan capitalization funds and interest earnings, making this attractive for scale activities.



REPLICABLE MODEL

Testing this, although early results indicate success.



OBSERVABLE, MEASURABLE RESULTS

In each country, an RCT will allow for robust research and measurable results.



ADOLESCENT GIRL PROGRAM EXPERIENCE

BRAC is among the world's premier girl expert organizations.

INTERESTED IN INVESTING?

For investments of \$100,000 or more contact Swan Paik, Portfolio Director, Nike Foundation, at swan.paik@nike.com.

For investments less than \$100,000, visit www.globalgiving.com/girleffect.

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TAKE THE TEST
INVEST TODAY
WHO'S DOING SOMETHING
THE BIG DEAL
CITATIONS

ADOLESCENT DVLPT PROGRAM/AFRICA
ADOLESCENT GIRLS INITIATIVE
BE! AN ENTREPRENEUR/INDIA
BERHANE HEWAN/ETHIOPIA
CARE ISHAKA
FUNDACIÓN PARAGUAYA
GRAMREEN

GRASSROOTS GIRLS INITIATIVE
PC SAVINGS
SOFEA/BANGLADESH
TOSTAN
YAPYA
YOUNG WOMEN ENT./KENYA

PAGE
38

FORMALIZING SCHOOL TO WORK TRANSITION

THE ADOLESCENT GIRLS INITIATIVE

INVESTMENT OPPORTUNITY

For \$10 million, the Adolescent Girls Initiative can build on its employment training work in Liberia and fully fund pilot programs in five additional countries.

BACKGROUND

The World Bank, the Nike Foundation and the Danish Government partnered with the Government of Liberia in 2008 to do the following:

- 1 Develop a model that links skills training for girls to the demands of Liberia's marketplace.
- 2 Apply lessons learned from the program in a variety of country contexts.

NEW INVESTMENT OBJECTIVES

- Complete and scale up to the five additional countries in Africa and Asia: Afghanistan, Nepal, Rwanda, Sudan, Papua New Guinea.
- Rigorously evaluate results to plan subsequent expansions inside the six initial countries and in additional countries.

PROGRAM DESCRIPTION

The AGI pilot in Liberia will smooth the path to employment of 2,500 adolescent girls by providing skills training, business development services, and links to micro credit for aspiring entrepreneurs. AGI also works to strengthen the government

and private sector institutions involved in economic opportunities for girls in Liberia. Integrating life skills training with the technical training is also part of the AGI approach. This combination helps girls overcome crucial barriers such as early pregnancy, transactional sex and a lack of social support.

AGI will apply the learnings from Liberia in the five additional countries, adapting the strategy based on local context.

WHAT'S SO SPECIAL

AGI Liberia breaks the usual mold of girl employment programs that focus on "female" skills like sewing, crafts and soap making – skills for which there is little demand. Instead, AGI engages employers to help shape training programs and rewards training firms with bonuses for successful placements – the first program in West Africa to use this tactic.

Girls emerge with real skills that the real world wants. AGI is large, already securing \$20 million from the World Bank, Nike Foundation, the Government of Denmark and others. And its positioning in six diverse countries gives it the potential to scale on a massive level.

In Liberia and other post-conflict settings, AGI further has the chance to reverse the usual practice of prioritizing ex-combatants for job training, reinforcing the employment disadvantages faced by girls.

OUTCOMES AND DELIVERABLES

- Creation of a new partnership model for the World Bank, donors and national governments to support other girl-focused programs
- Testing of girls' economic empowerment interventions in post-conflict setting.
- Rich learnings across diverse geographic contexts, increasing the possibility for scale up and replication.

EXPECTED IMPACT

- Increased employment for girls.
- Increased income for girls.
- Improved confidence and social standing.
- Increased household prosperity (investments in health, home and education).



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WORKING WITH GIRLS
TAKE THE TEST
INVEST TODAY
WHO'S DOING SOMETHING
THE BIG DEAL
CITATIONS

ADOLESCENT DVLPT PROGRAM/AFRICA
ADOLESCENT GIRLS INITIATIVE
BEI AN ENTREPRENEUR/INDIA
BERHANE HEWAN/ETHIOPIA
CARE ISHAKA
FUNDACIÓN PARAGUAYA
GRAMREEN

GRASSROOTS GIRLS INITIATIVE
PC SAVINGS
SOFEA/BANGLADESH
TOSTAN
YAPYA
YOUNG WOMEN ENT./KENYA

PAGE
39

FORMALIZING SCHOOL TO WORK TRANSITION

Assessment

- BREAKTHROUGH INNOVATION**
A first-of-its-kind effort to link job training and entrepreneurship for girls to market demands across multiple nations.
- A PERSISTENT & IMPORTANT NEED**
Only 28% of girls in Liberia attend secondary school, underscoring the lack of relevant training options.
- HIGH LEVERAGE OPPORTUNITY**
High leverage of World Bank global reach and high-level commitment of the Government of Liberia.
- SCALABLE PROGRAM**
Program is designed to fluidly match the changing demands of the employment market, making it responsive to economic trends and easier to scale.
- REPLICABLE MODEL**
Pilots in six diverse countries in Africa and Asia provide deep learnings that will ease entry into new settings.
- OBSERVABLE, MEASURABLE RESULTS**
Rigorous impact evaluation will be complemented by independent monitoring of girls' job placement and business.
- ADOLESCENT GIRL PROGRAM EXPERIENCE**
Rapidly expanding expertise inside the World Bank. The Nike Foundation, a major funder, has focused exclusively on girls for five years.

INTERESTED IN INVESTING?

For investments of \$100,000 or more, contact Desiree Bliss, Portfolio Manager, Nike Foundation, at desiree.bliss@nike.com.

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WORKING WITH GIRLS
TAKE THE TEST
INVEST TODAY
WHO'S DOING SOMETHING
THE BIG DEAL
CITATIONS

ADOLESCENT DVLPT PROGRAM/AFRICA
ADOLESCENT GIRLS INITIATIVE
BEI AN ENTREPRENEUR/INDIA
BERHANE HEWAN/ETHIOPIA
CARE ISHAKA
FUNDACIÓN PARAGUAYA
GRAMEN

GRASSROOTS GIRLS INITIATIVE
PC SAVINGS
SOFEA/BANGLADESH
TOSTAN
YAPYA
YOUNG WOMEN ENT./KENYA

INSPIRING A CULTURE OF SOCIAL ENTREPRENEURSHIP

GOING TO SCHOOL (GTS) BE! AN ENTREPRENEUR

INVESTMENT OPPORTUNITY

With \$2.5 million, Going to School can launch a start-up fund for social entrepreneurship opportunities for millions of girls in India. Sounds audacious, but a unique approach to leveraging highly engaging media guarantees India's next generation will be inspired to act.

BACKGROUND

Going to School (GTS) sees an answer to India's two converging trends of low employment and scarce resources. Through BE!, girls are inspired to create businesses that solve the social, economic and environmental problems they face in their daily lives. From water to waste management, renewable energy to healthcare, GTS believes young people can find solutions that will create jobs for themselves and their communities.

NEW INVESTMENT OBJECTIVES

- 1 Produce inspiring, instructive entrepreneurship media for mass dissemination through government school curriculum.
- 2 Connect girls with good business ideas to start-up capital for social enterprises through a fund specifically capitalized for BE! entrepreneurs.

PROGRAM DESCRIPTION

GTS will develop books, movies and radio episodes to inspire low-income youth about entrepreneurship

and encourage girls and boys to submit their business plans for social enterprises.

Through its confirmed agreements with established TV channels, national radio networks and government and non-government partners, GTS will launch media nationwide.

Through the BE! fund, GTS will fund the best ideas while featuring the most promising young entrepreneurs in its media messages, showing India's youth the power of entrepreneurship.

WHAT'S SO SPECIAL

A double-bottom line innovation: Promotes, tests and proves that social enterprises are a viable way for India's low-income youth to combat social & environmental problems.

Proven success at scale: Builds on the success of GTS' two previous media projects – Going to School and Girl Stars – which distributed 75 million books and reached 750 million people through radio and television.

Acute knowledge of audience: A deep understanding of what it's like to be Indian, young and poor (both boys and girls) leads to fresh, real-life stories that are relevant and inspirational.

Mainstreaming entrepreneurship through school curriculum: A new way of teaching entrepreneurship in the government system raises the profile of this alternate economic pathway and increases its relevance for youth.

Investors already excited: \$700,000 in funding has been secured to date.

OUTCOMES AND DELIVERABLES

- 1 India's government school system adopts social entrepreneurship curriculum as a standard.
- 2 Documentation of context-specific, proven and tested models of social enterprises.
- 3 Development of high quality stories highlighting social enterprises successes and challenges.
- 4 More than 100 million young people exposed to media campaign (75 books, 13 movies, 30 radio episodes).
- 5 100,000 proposals submitted from young people interested in starting their own social enterprises.

EXPECTED IMPACT

- 1 Increased number of youth starting social enterprises.
- 2 Increased awareness of entrepreneurship as an option for employment.
- 3 Enhanced income for low-income youth generated from social enterprises.
- 4 Greater number of children who find their school curriculum relevant to their lives and complete school.
- 5 New and sustainable solutions found for India's social and/or environmental challenges.



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WHO'S DOING SOMETHING
THE BIG DEAL
CITATIONS

ADOLESCENT DVLPT PROGRAM/AFRICA
ADOLESCENT GIRLS INITIATIVE
BE! AN ENTREPRENEUR/INDIA
BERHANE HEWAN/ETHIOPIA
CARE ISHAKA
FUNDACIÓN PARAGUAYA
GRAMREEN

GRASSROOTS GIRLS INITIATIVE
PC SAVINGS
SOFEA/BANGLADESH
TOSTAN
YAPYA
YOUNG WOMEN ENT./KENYA

PAGE
41

INSPIRING A CULTURE OF SOCIAL ENTREPRENEURSHIP

Assessment

- BREAKTHROUGH INNOVATION**
First entrepreneurial curriculum of its kind in India.
- A PERSISTENT & IMPORTANT NEED**
 - Large-scale entrepreneurship addresses limited job opportunities for youth in India today. By making education more relevant, the program addresses extremely high school drop-out levels.
 - Low-income youth often steered to outdated vocational education.
- HIGH LEVERAGE OPPORTUNITY**
Government schools – for curriculum development and product distribution – and public broadcasting are huge leverage opportunities.
- SCALABLE PROGRAM**
Through government schools and public broadcasting (tv and radio).
- REPLICABLE MODEL**
Overall model could be adapted for other settings given the right creative partners.
- OBSERVABLE, MEASURABLE RESULTS**
Aspirations and knowledge in short-term; longer-term includes # of micro-credit loans, # of business plans submitted, # of sustained profitable businesses and # of youth subsequently employed.
- ADOLESCENT GIRL PROGRAM EXPERIENCE**
Relevant girl program experience achieved through development and dissemination of GTS' Girl Stars series.

INTERESTED IN INVESTING?

For investments of \$100,000 or more, contact Lisa Heydlauff: lisa@goingtoschool.com.

For investments less than \$100,000, visit www.globalgiving.com/girleffect.

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YOUR MOVE
WORKING WITH GIRLS
TAKE THE TEST
INVEST TODAY
WHO'S DOING SOMETHING
THE BIG DEAL
CITATIONS

ADOLESCENT DVLPT PROGRAM/AFRICA
ADOLESCENT GIRLS INITIATIVE
BE! AN ENTREPRENEUR/INDIA
BERHANE HEWAN/ETHIOPIA
CARE ISHAKA
FUNDACIÓN PARAGUAYA
GRAMREEN

GRASSROOTS GIRLS INITIATIVE
PC SAVINGS
SOFEA/BANGLADESH
TOSTAN
YAPYA
YOUNG WOMEN ENT./KENYA

PAGE
42

REDUCE CHILD MARRIAGE IN ETHIOPIA

UNFPA, POPULATION COUNCIL, MINISTRY OF YOUTH SPORT AND CULTURE
BERHANE HEWAN "LIGHT OF EVE"

INVESTMENT OPPORTUNITY

For each \$5 million unit of investment per year, a proven child marriage prevention program can be expanded to an additional 10 percent of adolescent girls in the Amhara region of Ethiopia.

BACKGROUND

In 2006 the Berhane Hewan program (meaning "Light of Eve" in Amharic) was launched to:

- 1 Experiment with economic incentives to delay child marriage.
- 2 Introduce a holistic program model to keep girls in school and increase their knowledge of health and reproductive issues.

NEW INVESTMENT OBJECTIVES

Expand the reach of a proven early marriage prevention program to a vast population of vulnerable girls in the Amhara Region of Ethiopia. Some 43 percent of the region's girls marry before age 15, and 95 percent did not know their husbands before marriage. Many young wives surveyed had not even begun menstruating.

Expand the model to include additional economic components starting with savings and financial education.

PROGRAM DESCRIPTION

This model uses incentive and reward mechanisms and community dialogue to create change in social and economic indicators for girls, their families and their communities.

At the root cause of child marriage is an economic trade-off that families in poverty make when it comes to their girls. Berhane Hewan therefore features an innovative incentive that operates like a conditional cash transfer: girls are given a goat when they complete the program as a reward to families who commit to keeping their daughters in school (and thus out of wedlock).

Participating girls receive a 'kit for life' that includes safe spaces to play and network, identity cards and documents, mentors, basic literacy, and critical tools and knowledge about health.

WHAT'S SO SPECIAL

Berhane Hewan has already enabled more than 11,000 adolescent girls and their families to experience the power of positive economic, educational, and health improvements for girls. With a direct annual cost of only \$23 per girl, the program has shown significant changes in marriage age and school enrollment. Girls participating in the program are more likely than other girls in their communities to remain unmarried and stay in school, and they know more about reproductive health than non-participating girls. With a 97

percent retention rate, this program has clearly proven its relevance, viability, and readiness for scale up.

OUTCOMES AND DELIVERABLES

- 1 200,000 girls in the Amhara region of Ethiopia meet regularly in a safe space and receive a core set of skills to leverage for life-time health and well-being.
- 2 Girls who complete the program (and their families) receive a financial reward for staying in school and resisting early marriage.
- 3 Documentation that the expanded model accelerates program impact.
- 4 Documentation that this program can be replicated in other regions with a high rates of child marriage.

EXPECTED IMPACT

- 1 Reduced early marriage incidence.
- 2 Increased girls' school attendance.
- 3 Increased girls' health knowledge.
- 4 Increased in girls' confidence and community standing.
- 5 Altered family and community calculations of girls' economic value.
- 6 Increased household prosperity.



REDUCE CHILD MARRIAGE IN ETHIOPIA

Assessment

- BREAKTHROUGH INNOVATION**
Gets to heart of economic aspect of early marriage through innovative use of family incentives.
- A PERSISTENT & IMPORTANT NEED**
100m girls will be married under age 18 in the next 10 years if present patterns continue.
- HIGH LEVERAGE OPPORTUNITY**
Potential to use learnings to shape government policies and programs.
- SCALABLE PROGRAM**
Government partners, low cost, and a large target group in Amhara makes the challenge appealing.
- REPLICABLE MODEL**
Success of economic incentive + kit for life model can translate to other rural settings.
- OBSERVABLE, MEASURABLE RESULTS**
Rich learnings from rigorous monitoring and evaluation program.
- ADOLESCENT GIRL PROGRAM EXPERIENCE**
UNFPA and Population Council are recognized leaders in adolescent girl programs.

INTERESTED IN INVESTING?

For investments of \$100,000 or more, contact Amy Babchek, Program Manager, Nike Foundation, at amy.babchek@nike.com.

For investments less than \$100,000, visit www.globalgiving.com/girleffect.

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WORKING WITH GIRLS
TAKE THE TEST
INVEST TODAY
WHO'S DOING SOMETHING
THE BIG DEAL
CITATIONS

ADOLESCENT DVLPT PROGRAM/AFRICA
ADOLESCENT GIRLS INITIATIVE
BE! AN ENTREPRENEUR/INDIA
BERHANE HEWAN/ETHIOPIA
CARE ISHAKA
FUNDACIÓN PARAGUAYA
GRAMEN

GRASSROOTS GIRLS INITIATIVE
PC SAVINGS
SOFEA/BANGLADESH
TOSTAN
YAPYA
YOUNG WOMEN ENT./KENYA

PAGE
44

EMPOWERING GIRLS THROUGH VILLAGE SAVING AND LOANS IN BURUNDI

CARE BURUNDI ISHAKA
"COURAGE FOR THE FUTURE"

INVESTMENT OPPORTUNITY

For \$2.5 million invested in urban and rural Burundi, 20,000 girls who are outside the reach of MFIs will be socially and economically empowered through village saving and loans, financial education, life skills and sexual and reproductive health knowledge.

BACKGROUND

In 2008 the Nike Foundation partnered with CARE Burundi and its partners, Microfinance Opportunities and Freeplay Foundation, to:

- Give girls in, hard to reach rural and urban environments access to savings, loans and financial literacy training.
- Equip girls with improved life skills and social support through participation in village savings and loan solidarity groups.
- Utilize self-powered lifeline radios as a delivery mechanism for financial literacy training.

Burundi ranked 172nd (out of 179 countries) in the 2008 Human Development Index report. Due to war, HIV and AIDS, orphan-headed households are common in Burundi. Many of these youth move to urban areas looking for employment in order to feed themselves and their siblings. Girls are especially prone to urban migration because they cannot legally inherit land, and thus cannot rely on subsistence agriculture for their livelihoods.

Due to a lack of collateral, women receive only 1.9 percent of loans made by commercial institutions while adolescent girls are excluded from participating in financial markets.

NEW INVESTMENT OBJECTIVES

- Adapt CARE's successful self-managed savings and loan program for girls.
- Test effectiveness of radio delivery mechanism for financial literacy training and loan solidarity groups.
- Engage men and boys as key change agents to change harmful gender roles.
- Leverage opportunities via CARE's global network and those of other NGOs with similar programs.

PROGRAM DESCRIPTION

The 20,000 girls will be grouped into 800 solidarity groups (SGs), averaging 25 members per SG. In their SGs girls will be trained by village agents (community members who volunteer to work with the girls in return for a community recognition and training) in financial education, life skills and sexual and reproductive health knowledge. Each SG also maintains a cashbox where girls deposit weekly fixed contributions (or collective savings) agreed within the group. The money is kept in a three-padlock cashbox, which is taken home by one girl, while three other girls each keep one of the keys. Small loans are made to each member of the group who return the loan with interest.

WHAT'S SO SPECIAL

This program will extend CARE's highly successful adult self-help model to girls. Self-powered lifeline radios will be distributed to girls within their solidarity groups to allow them to receive targeted financial education training programs, which will be broadcast on the local radio. Men and boys will serve as "change agents" to advocate for change in the way that community members perceive and treat girls.

OUTCOMES AND DELIVERABLES

- A refined and tested girls savings model ready for scale up.
- A "how-to" toolkit on developing community based savings and loan programs that include financial literacy training for girls.
- An analysis of the different profiles and outcomes for each of the two girl target groups – those living in a family context and those who are head of households.
- An assessment of the specific and unique programmatic adaptations necessary to work with girls vs adults.



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INVEST TODAY
WHO'S DOING SOMETHING
THE BIG DEAL
CITATIONS

ADOLESCENT DVLPT PROGRAM/AFRICA
ADOLESCENT GIRLS INITIATIVE
BE! AN ENTREPRENEUR/INDIA
BERHANE HEWAN/ETHIOPIA
CARE ISHAKA
FUNDACIÓN PARAGUAYA
GRAMEEN

GRASSROOTS GIRLS INITIATIVE
PC SAVINGS
SOFEA/BANGLADESH
TOSTAN
YAPYA
YOUNG WOMEN ENT./KENYA

PAGE
45

EMPOWERING GIRLS THROUGH VILLAGE SAVING AND LOANS IN BURUNDI

Assessment

BREAKTHROUGH INNOVATION

Adapting a highly successful adult model for urban and rural girls, that extends the benefit of microfinance beyond the reach of MFIs.

A PERSISTENT & IMPORTANT NEED

Rural girls are prone to urban migration because they cannot inherit land, and thus cannot rely on subsistence agriculture. They have no social networks, support or access to financial services.

HIGH LEVERAGE OPPORTUNITY

Leveraging CARE's expertise and existing program with models for girls. CARE has a huge global infrastructure that can be leveraged for girls.

SCALABLE PROGRAM

Model can be organically scaled based on low start-up costs for self-help groups and village saving and loans group; CARE, partners and other organizations can train more girl groups.

REPLICABLE MODEL

If successful, CARE and local NGOs have the required knowledge of the context and the skills to replicate the model.

OBSERVABLE, MEASURABLE RESULTS

Will test a community-based program among two distinct target groups of girls – girls living in the family context and girls who are heads of households.

ADOLESCENT GIRL PROGRAM EXPERIENCE

Strong experience with women. This program will allow CARE to engage with girl experts to elevate their girl expertise.

EXPECTED IMPACT

- Increased savings for girls.
- Increased girls' awareness of, and knowledge about, HIV/AIDS.
- Increased skills and capacity to access financial services and make informed choices that ensure economic and social security.
- Increased girls' self-confidence and the ability to form networks with other women to discuss solutions to problems and share information.
- Improved social networks and safety nets knowledge.

INTERESTED IN INVESTING?

For investments of \$100,000 or more contact Swan Paik, Portfolio Director, Nike Foundation, at swan.paik@nike.com.

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GIRLS SCHOOL THAT PAYS FOR ITSELF

FUNDACIÓN PARAGUAYA
SHE'S A RURAL ENTREPRENEUR

INVESTMENT OPPORTUNITY

For every \$1.5 million invested, a school can be set up to operate in perpetuity, allowing at least 150 poor girls per year to be transformed into economically successful "rural entrepreneurs."

BACKGROUND

In 2008 the Nike Foundation partnered with Fundación Paraguaya to:

- 1 Test a comprehensive girls economic empowerment model in an agricultural setting.
- 2 Deliver sustainable market-based education and opportunities.

The farming families in northeastern Paraguay face environmental degradation, poor diet and hygiene, and significant disruption due to urban migration. Girls are especially vulnerable in these circumstances, experiencing high rates of early pregnancy and school drop-out.

NEW INVESTMENT OBJECTIVES

Expand the number of schools and girls reached in Paraguay and other countries.

PROGRAM DESCRIPTION

The program will develop, test and implement a self-sustaining, agro-forestry school for girls in a Biosphere Reserve in Paraguay. Small scale, on-campus enterprises provide a platform for girls to

develop skills required for future economic success, while generating income to cover the school's operating costs.

WHAT'S SO SPECIAL

This flexible model delivers a practical market-linked education that pays for itself and places power in the hands of the girls and teachers. Low school fees enable the poorest set of girls to enroll, and local curricula design methodology ensures relevance and community engagement. The result is a triple bottom line of social, economic and environmental benefits and sustainability.

OUTCOMES AND DELIVERABLES

- 1 A refined model for replication in other countries.
- 2 Significant increase in number of girls realizing new economic opportunities within four months of graduation: e.g. operating a small business within the family farm; hired by an agriculture business; enrolled in university; hired as government extension agent; or hired as school instructors.
- 3 "Girl Farmschool in a Box" scale-up guide.

EXPECTED IMPACT

- 1 Increased earning potential and confidence levels for vulnerable girls.
- 2 Improved family and community perception of girls' economic value.

- 3 Increased household and community prosperity.
- 4 Environmental protection through girl-driven environmentally sustainable methods of income generation.



YOUR MOVE
WORKING WITH GIRLS
TAKE THE TEST
INVEST TODAY
WHO'S DOING SOMETHING
THE BIG DEAL
CITATIONS

ADOLESCENT DVLPT PROGRAM/AFRICA
ADOLESCENT GIRLS INITIATIVE
BE! AN ENTREPRENEUR/INDIA
BERHANE HEWAN/ETHIOPIA
CARE ISHAKA
FUNDACIÓN PARAGUAYA
GRAMEEN

GRASSROOTS GIRLS INITIATIVE
PC SAVINGS
SOFEA/BANGLADESH
TOSTAN
YAPYA
YOUNG WOMEN ENT./KENYA

PAGE
47

GIRLS SCHOOL THAT PAYS FOR ITSELF

Assessment

- BREAKTHROUGH INNOVATION**
Financially sustainable rural farm school program just for girls.
- A PERSISTENT & IMPORTANT NEED**
Existing agricultural education is neither good, nor generally available, especially for girls.
- HIGH LEVERAGE OPPORTUNITY**
Financial sustainability and community involvement enables operational independence.
- SCALABLE PROGRAM**
FP is part of an international network of 1,000 members in over 90 countries who have expressed interest in scaling up the financially self-sufficient school.
- REPLICABLE MODEL**
Model contains incentives for teachers to identifying replication strategies.
- OBSERVABLE, MEASURABLE RESULTS**
Measurement and evaluation plan designed for detailed comparisons of program components and the all-girls approach.
- ADOLESCENT GIRL PROGRAM EXPERIENCE**
The first class of girls just graduated from FP's co-ed agricultural school in Asuncion; FP is building its girl expertise.

INTERESTED IN INVESTING?

For investments of \$100,000 or more contact Swan Paik, Portfolio Director, Nike Foundation, at swan.paik@nike.com.

For investments less than \$100,000, visit www.globalgiving.com/girleffect.

PARTNER ORGANIZATIONS



YOUR MOVE
WORKING WITH GIRLS
TAKE THE TEST
INVEST TODAY
WHO'S DOING SOMETHING
THE BIG DEAL
CITATIONS

ADOLESCENT DVLPT PROGRAM/AFRICA
ADOLESCENT GIRLS INITIATIVE
BE! AN ENTREPRENEUR/INDIA
BERHANE HEWAN/ETHIOPIA
CARE ISHAKA
FUNDACIÓN PARAGUAYA
GRAMEEN

GRASSROOTS GIRLS INITIATIVE
PC SAVINGS
SOFEA/BANGLADESH
TOSTAN
YAPYA
YOUNG WOMEN ENT./KENYA

PAGE
48

START WITH A GIRL: A NEW AGENDA FOR GLOBAL HEALTH TRANSFORMING HEALTH CARE IN BANGLADESH

NIKE FOUNDATION, BILL & MELINDA GATES FOUNDATION,
GRAMEEN HEALTHCARE TRUST, GRAMEEN RESEARCH INSTITUTE

INVESTMENT OPPORTUNITY

The Grameen Nurse Institute prioritizes girls' health and prosperity as fundamental to ensuring the health of future generations and accelerating economic progress. This new vision of health for girls corrects the flawed health care marketplace in Bangladesh through a replicable model that: delivers a unique adolescent girl health curriculum to advance understanding of girls' specific health needs; ensures that health needs of the hardest-to-reach girls are met; and provides a pathway to labor-market opportunity. The Nurse Institute ensures girls will no longer be invisible to the health care system. Instead, they will be at the center of it.

BACKGROUND

In Bangladesh, 64 percent of girls are married before age 18 and more than 1 million girls give birth each year. Compounding these issues, there are currently three times as many doctors as nurses. The majority of doctors are located in urban areas leaving significant gaps in service delivery based on both location (urban vs. rural) and culture (given cultural issues associated with a male thoroughly treating a female). As a result, 95 percent of births are delivered at home and more than 50 percent have serious complications.

The Nurse Institute is part of a sustainable social business model to

unleash the power of girls and young women to correct supply and demand imbalances for health care in rural Bangladesh. Girls themselves are both the beneficiaries - as recipients of health care services and information - and the agents of change - of the future health care workforce.

INVESTMENT OBJECTIVES

- 1 Address the shortage of nurses through innovative teaching techniques and recruitment of rural young women.
- 2 Create a first-of-its-kind curriculum focused on the unique health needs of adolescent girls.
- 3 Create a sustainable social business model with nurses as the central actors of the health care system.

PROGRAM DESCRIPTION

Grameen Nurse Institute leverages young women's power to correct supply and demand imbalances in rural health care. The Nurse Institute will offer three types of degrees to expand the supply of nurse practitioners. Grameen Bank will supply educational loans and an infrastructure/outreach network to recruit candidates, including the daughters of Grameen's 7.6 million clients.

Existing Health Management Centers will serve as the primary means of employing graduated nurses and help focus rural health service on primary diagnostics, early detection and prevention, awareness building

and linking urban doctors and rural patients. Nurses will train older girls from rural villages to serve as health extension workers with a specific focus on adolescent girls' needs.

WHAT'S SO SPECIAL

Transformation of the Health Care Industry: Expecting the poorest, most vulnerable girls to travel to urban centers to see a male doctor is not practical. Issues of location, cultural expectations and scarce financial resources combine to ensure girls' health needs remain unmet. True change requires a complete disruption of the existing system — a model that engages rural girls as the solution.

A Scalable Approach: The Nursing Institute is a prototype for a chain of future nursing colleges located in most district towns of Bangladesh. It is part of the existing Grameen network of banks, health management centers and 7.6 million clients.

A Pathway to Productive Livelihoods: Nursing provides a viable career path for rural adolescent girls that is driven by strong, unmet market demand.

OUTCOMES AND DELIVERABLES

A strong, market-based nursing education model that ensures adolescent girls have access to health care services and information,



YOUR MOVE
WORKING WITH GIRLS
TAKE THE TEST
INVEST TODAY
WHO'S DOING SOMETHING
THE BIG DEAL
CITATIONS

ADOLESCENT DVLPT PROGRAM/AFRICA
ADOLESCENT GIRLS INITIATIVE
BE! AN ENTREPRENEUR/INDIA
BERHANE HEWAN/ETHIOPIA
CARE ISHAKA
FUNDACIÓN PARAGUAYA
GRAMEEN

GRASSROOTS GIRLS INITIATIVE
PC SAVINGS
SOFEA/BANGLADESH
TOSTAN
YAPYA
YOUNG WOMEN ENT./KENYA

PAGE
49

START WITH A GIRL: A NEW AGENDA FOR GLOBAL HEALTH TRANSFORMING HEALTH CARE IN BANGLADESH

Assessment



BREAKTHROUGH INNOVATION

Financially sustainable nursing school program that ensures girls are both agents of change and beneficiaries



A PERSISTENT & IMPORTANT NEED

There is a massive shortage of nurses in Bangladesh and health care services are routinely unavailable to rural girls. With 64 percent of girls married before 18 and 1 million giving birth each year, nurses are needed to fill the rural supply gap.



HIGH LEVERAGE OPPORTUNITY

Financial sustainability, community involvement and a program that responds to massive unmet demand enable operational independence.



SCALABLE AND REPLICABLE PROGRAM

The scalability model leverages Grameen's existing networks of banks, health centers and 7.6 million borrowers. Successfully addressing major supply-side distortions will drive private-sector replication.



OBSERVABLE, MEASURABLE RESULTS

Program success can be measured by improved social, economic and health outcomes for nurses, vulnerable girls and other underserved community members.



ADOLESCENT GIRL PROGRAM EXPERIENCE

Program development is informed by the Center for Global Development's groundbreaking research on adolescent girls' health and Grameen's track record of success in economically empowering girls and women.

as well as training/employment opportunities as the future health care workforce.

EXPECTED IMPACT

The first class of students will be enrolled early in 2010. From this initial pilot, we expect:

- Graduate nurses employed as practitioners or Health Management Center operators
- 50,000 adolescent girls reached through rural health clinics
- 85% of graduates return to work in villages

INTERESTED IN INVESTING?

Contact Swan Paik, Portfolio Director, Nike Foundation, at swan.paik@nike.com.

PARTNER ORGANIZATIONS



YOUR MOVE
WORKING WITH GIRLS
TAKE THE TEST
INVEST TODAY
WHO'S DOING SOMETHING
THE BIG DEAL
CITATIONS

ADOLESCENT DVLPT PROGRAM/AFRICA
ADOLESCENT GIRLS INITIATIVE
BE! AN ENTREPRENEUR/INDIA
BERHANE HEWAN/ETHIOPIA
CARE ISHAKA
FUNDACIÓN PARAGUAYA
GRAMEEN

GRASSROOTS GIRLS INITIATIVE
PC SAVINGS
SOFEA/BANGLADESH
TOSTAN
YAPYA
YOUNG WOMEN ENT./KENYA

PAGE
50

COMMUNITY DRIVEN CHANGE FOR GIRLS

GRASSROOTS GIRLS INITIATIVE (GGI)

INVESTMENT OPPORTUNITY

GGI aspires to a massive, 10-fold growth in the next three years. Each \$1 million will contribute to that aspiration by offering the potential to fuel 50 community-based organizations that can reach 12,500 additional girls.

BACKGROUND

Community-led change is powerful and sustainable. Grassroots organizations bubble up practical, innovative solutions to the problems girls face, but are often unable to secure adequate and consistent funding. The absence of an effective funding mechanism stands as their greatest barrier to growth.

In 2006 the Nike Foundation brought together six funding organizations in this initiative to develop an efficient and cost effective way of channeling large amounts of funds to a high volume of small, community-based organizations.

The GGI partners are: Global Fund for Women, Global Fund for Children, MamaCash, EMpower, American Jewish World Service and Firelight Foundation. Each group has considerable experience in finding, funding and strengthening grassroots organizations that support adolescent girls.

To date GGI has reached 215,000 girls via more than 100 grassroots organizations. The program has tripled in size from ~\$2.5M in 2006 to

~\$9M in 2008 and is poised for the next leap in scale.

NEW INVESTMENT OBJECTIVES

- 1 Increase scale of operation: reach significantly more girls by building robust funding channels to grassroots groups and increasing their capacity to absorb additional resources.
- 2 Further validate the case that grassroots groups are powerful change mechanisms for girls.

PROGRAM DESCRIPTION

Donors fund individual members of the GGI to administer large numbers of grants to high-potential community-based organizations delivering innovative solutions – like the only Iraqi-run center for girls in Baghdad, and Pakistan's first mobile lending library.

GGI members also provide technical support to strengthen the grassroots organizations, such as planning and evaluation skills, encouragement for pilot programs, and access to feasibility grants.

WHAT'S SO SPECIAL

Cost effective way to achieve high volume of grassroots change: new infrastructure reaches small, locally managed groups at the village/ community level in places where girls face enormous odds.

Innovative solutions: Members surface fresh solutions from the field and provide a funding pipeline to fuel innovation.

Sustainable change: Community-based organizations have increased prospects for operational effectiveness to drive sustainable social change.

Open-source knowledge exchange: Structured collaboration accelerates flow of ideas, design for solutions, and helps emerging groups connect with new donors.

OUTCOMES AND DELIVERABLES

- 1 Design and development of a powerful delivery system for operational efficiency, effectiveness and reach.
- 2 A new platform for sharing knowledge between funding organizations.

EXPECTED IMPACT

- Stronger grassroots groups, well-positioned for operational effectiveness.
- Increased funding reaching girls on the ground through grassroots institutions.
- New donors recruited to grassroots movement.
- Greater investment in grassroots groups to promote sustainable social change.



YOUR MOVE
WORKING WITH GIRLS
TAKE THE TEST
INVEST TODAY
WHO'S DOING SOMETHING
THE BIG DEAL
CITATIONS

ADOLESCENT DVLPT PROGRAM/AFRICA
ADOLESCENT GIRLS INITIATIVE
BE! AN ENTREPRENEUR/INDIA
BERHANE HEWAN/ETHIOPIA
CARE ISHAKA
FUNDACIÓN PARAGUAYA
GRAMREEN

GRASSROOTS GIRLS INITIATIVE
PC SAVINGS
SOFEA/BANGLADESH
TOSTAN
YAPYA
YOUNG WOMEN ENT./KENYA

PAGE
51

COMMUNITY DRIVEN CHANGE FOR GIRLS

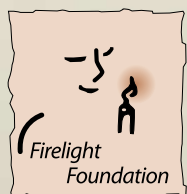
Assessment

- 
BREAKTHROUGH INNOVATION
 First donor consortium devoted exclusively to grassroots solutions for adolescent girls.
- 
A PERSISTENT & IMPORTANT NEED
 Grassroots organizations are cash-starved and in urgent need of technical and organizational development assistance.
- 
HIGH LEVERAGE OPPORTUNITY
 GGI members bring strong models for grassroots grant making and the provision of technical assistance.
- 
SCALABLE PROGRAM
 GGI's six members and their network of hundreds of groups, plus the proven ability to surface new groups, create huge growth potential.
- 
REPLICABLE MODEL
 Replicating a consortium model with a different set of actors could prove challenging.
- 
OBSERVABLE, MEASURABLE RESULTS
 Large numbers of small grants, plus grassroots groups' limited monitoring and evaluation experience, makes this systematically challenging using a traditional evaluation model.
- 
ADOLESCENT GIRL PROGRAM EXPERIENCE
 GGI members – and importantly their partners - collectively have more than half a century of experience investing in the development of adolescent girls.

INTERESTED IN INVESTING?

For investments of \$100,000 or more, contact Amy Babchek, Senior Program Manager, Nike Foundation, at amy.babchek@nike.com.

PARTNER ORGANIZATIONS



YOUR MOVE
WORKING WITH GIRLS
TAKE THE TEST
INVEST TODAY
WHO'S DOING SOMETHING
THE BIG DEAL
CITATIONS

ADOLESCENT DVLPT PROGRAM/AFRICA
ADOLESCENT GIRLS INITIATIVE
BE! AN ENTREPRENEUR/INDIA
BERHANE HEWAN/ETHIOPIA
CARE ISHAKA
FUNDACIÓN PARAGUAYA
GRAMREEN

GRASSROOTS GIRLS INITIATIVE
PC SAVINGS
SOFEA/BANGLADESH
TOSTAN
YAPYA
YOUNG WOMEN ENT./KENYA

PAGE
52

SAFE AND SMART SAVINGS IN KENYA AND UGANDA

POPULATION COUNCIL / MICROSAVE SAVINGS PRODUCTS FOR VULNERABLE ADOLESCENT GIRLS

INVESTMENT OPPORTUNITY

For \$1.9 million invested over three years, 23,000 girls in the slum areas of urban Kenya and Uganda can have access to first-of-its-kind group-based savings products and services while also receiving financial education in safe social settings. This investment challenges the status quo of zero accessible, formal savings products for young girls who are otherwise too young to legally open formal safe and age appropriate savings accounts.

BACKGROUND

Since 2006, the Nike Foundation, Population Council, and its partners have been working with vulnerable adolescent girls in the Kibera slum of Nairobi, Kenya on financial literacy, savings, and social issues. In June 2007, market research conducted by MicroSave validated the high demand from girls for safe, appropriately tailored and easily accessible savings products. The girls also identified the need and desire to include health and social activities as part of their savings practice.

NEW INVESTMENT OBJECTIVES

- 1 Work closely with four microfinance institutions and commercial banks in Kenya and Uganda who have already begun to target and develop products for low-income clients
- 2 Design, market, and test appropriate savings products and services for adolescent

girls, delivered in a program platform that maximizes their engagement and empowerment

- 3 Further scale up in these two countries and beyond

PROGRAM DESCRIPTION

This group-based savings model encompasses the "Safe Spaces" method of programming, offering access to savings within a supportive social structure. First, the financial institutions arrange for a safe place in the community for the girls to meet once a week. Second, although each girl has her own account and can access only her own individual savings, girls are organized into groups to strengthen their social networks. Third, each group selects their own mentor, who is a young woman above the age of 18 from Kibera, to facilitate the financial transactions and lead discussions on a variety of topics for which they receive training.

WHAT'S SO SPECIAL

Until this grant, only "child accounts" existed in Kenya and Uganda, which were operated by the guardian in the name of a child. With this grant, girls will be able to operate accounts themselves, in a supportive social environment, where they can learn about different issues, develop skills, and have fun.

This project will advance the field of financial product development — specifically those targeting low-income markets — by adding a new target market, increasing access to financial

services, and building life-long customers for financial institutions.

OUTCOMES AND DELIVERABLES

- 1 Documentation of a refined and tested model that is ready for scale up
- 2 Key differences and similarities among the models pursued by each of the four financial institutions including product designs, marketing strategies, approaches to financial literacy, delivery channels and innovations of each financial institution
- 3 Tool kit geared towards financial institutions on how to develop, market and deliver savings products and financial literacy for girls as well as how to develop appropriate financial literacy training materials, platforms and quality control measures for girls
- 4 Tool kit geared towards girl programs on how to work with financial institutions to adapt and integrate savings products into their programs



SAFE AND SMART SAVINGS IN KENYA AND UGANDA

Assessment

BREAKTHROUGH INNOVATION

An NGO model combining NGO strength in working with girls with the financial expertise of Micro Finance Institutions (MFIs) and other partners.

A PERSISTENT & IMPORTANT NEED

Girls are at risk of violence and dependency if they do not have access to safe savings products.

HIGH LEVERAGE OPPORTUNITY

Builds off deep expertise of all partners: Population Council, MFIs, MicroSave and Microfinance Opportunities.

SCALABLE PROGRAM

If MFIs can make products financially sustainable, this program could achieve massive scale.

REPLICABLE MODEL

If successful, other MFIs will adopt the products.

OBSERVABLE, MEASURABLE RESULTS

We will be able to see how well MFIs and girls in 2 countries have taken up savings products via an NGO-lead model.

ADOLESCENT GIRL PROGRAM EXPERIENCE

Population Council is one of the world's leading experts in girl programming, and this model builds off their work to date in Kenya.

EXPECTED IMPACT

- 1 Increased economic independence and financial literacy for girls
- 2 Improved self-esteem and reduced social vulnerability for girls
- 3 Increased household and community prosperity
- 4 Adolescent girls as a new and viable market for savings products in the eyes of financial institutions girl-driven environmentally sustainable methods of income generation.

INTERESTED IN INVESTING?

For investments of \$100,000 or more contact Swan Paik, Portfolio Director, Nike Foundation, at swan.paik@nike.com.

PARTNER ORGANIZATIONS



YOUR MOVE
WORKING WITH GIRLS
TAKE THE TEST
INVEST TODAY
WHO'S DOING SOMETHING
THE BIG DEAL
CITATIONS

ADOLESCENT DVLPT PROGRAM/AFRICA
ADOLESCENT GIRLS INITIATIVE
BE! AN ENTREPRENEUR/INDIA
BERHANE HEWAN/ETHIOPIA
CARE ISHAKA
FUNDACIÓN PARAGUAYA
GRAMEEN

GRASSROOTS GIRLS INITIATIVE
PC SAVINGS
SOFEA/BANGLADESH
TOSTAN
YAPYA
YOUNG WOMEN ENT./KENYA

PAGE
54

MICROFINANCE CUSTOMIZED FOR GIRLS IN BANGLADESH

BRAC BANGLADESH

SOFEA PROGRAM: SOCIAL AND FINANCIAL EMPOWERMENT OF ADOLESCENTS

INVESTMENT OPPORTUNITY

With an additional \$11 million, BRAC can expand a proven and successful customized girls microfinance program throughout rural Bangladesh.

The investment will establish a new operating model called SOFEA – Social and Financial Empowerment of Adolescents – within BRAC's current portfolio of close to one million adolescent girls. BRAC designed the program to be largely self sustaining, decreasing reliance on grants. It will reach up to 80,000 girls in the first 5 years, but has the potential to multiply rapidly and reach hundreds of thousands of poor but promising girls in Bangladesh.

BACKGROUND

The Nike Foundation partnered with BRAC in 2004 to test and pilot a customized 'microfinance for girls' program that provided distinct layers of support to help girls be successful with their new loan capital. These layers included access to safe spaces, training in life skills and livelihoods, and time to network with other girls.

Compared to non-participants, girls in this program were more likely to use the loan for their own economic purposes, instead of turning it over to brothers or fathers. The girls also had a 99% loan repayment rate.

NEW INVESTMENT OBJECTIVES

- Expand and scale up a proven microfinance program for girls in rural Bangladesh.
- Financial sustainability: innovate the operating model to reduce grant dependency

PROGRAM DESCRIPTION

The SOFEA program will provide up to 80,000 rural girls with access to a microfinance program customized for girls, including access to safe spaces, small loans, life skills and livelihoods training.

The self-sustaining operating model is an important feature of this investment opportunity. A number of activities build the program's sustainability: community trust fund management and financial contributions, program membership fees (3 cents/month), community engagement and oversight, and principal and interest repayments.

This is a new operating model for BRAC with a high probability of success. BRAC designed SOFEA based on years of practical experience working with low-income girls in Bangladesh. Careful assessments showed significant demand from both girls and communities.

WHAT'S SO SPECIAL

This program is the first of its kind at this scale. Establishing SOFEA in a financially self-sustaining and community-centric manner pioneers a path forward for generations

of girls to succeed. Reliance on future subsidies and grant funds is significantly reduced.

BRAC is an extremely reputable and trusted brand in Bangladesh with established equity in communities and families. High rates of local support and participation are expected.

OUTCOMES AND DELIVERABLES

- 1 Establishment of the new largely sustainable operating SOFEA model.
- 2 Up to 80,000 girls in rural Bangladesh participate in customized microfinance for program for girls.
- 3 Community embraces program and commits to ensuring on-going sustainability and success.
- 4 Documentation of a refined, tested and partially financially self-sustaining model that is ready for nationwide scale-up.
- 5 A clear articulation of successful approaches needed to gain support for community contributions.

EXPECTED IMPACT

- 1 Increased income for girls.
- 2 Reduced early marriage incidence.
- 3 Increased girl mobility.
- 4 Increased girls' social networks, confidence and aspirations.
- 5 Increased household prosperity.



YOUR MOVE
WORKING WITH GIRLS
TAKE THE TEST
INVEST TODAY
WHO'S DOING SOMETHING
THE BIG DEAL
CITATIONS

ADOLESCENT DVLPT PROGRAM/AFRICA
ADOLESCENT GIRLS INITIATIVE
BE! AN ENTREPRENEUR/INDIA
BERHANE HEWAN/ETHIOPIA
CARE ISHAKA
FUNDACIÓN PARAGUAYA
GRAMREEN

GRASSROOTS GIRLS INITIATIVE
PC SAVINGS
SOFEA/BANGLADESH
TOSTAN
YAPYA
YOUNG WOMEN ENT./KENYA

PAGE
55

MICROFINANCE CUSTOMIZED FOR GIRLS IN BANGLADESH

Assessment

- BREAKTHROUGH INNOVATION**
First of its kind largely self-sustaining economic empowerment program for girls at scale.
- A PERSISTENT & IMPORTANT NEED**
Girls in Bangladesh are among the world's most vulnerable, and suffer one of the highest rates of child marriage.
- HIGH LEVERAGE OPPORTUNITY**
Leverages investment in and learnings from BRAC's previous adolescent microfinance programs.
- SCALABLE PROGRAM**
BRAC's existing infrastructure can support large scale-up activities. The self-sustainability aspects gear this program for further and continued growth.
- REPLICABLE MODEL**
Commitment from BRAC to document learnings will allow for continued replication. Note: Previous version is already being tested in Uganda and Tanzania.
- OBSERVABLE, MEASURABLE RESULTS**
Commitment to extensive research & evaluation will measure and document what works.
- ADOLESCENT GIRL PROGRAM EXPERIENCE**
BRAC is among the world's premier girl expert organizations.

INTERESTED IN INVESTING?

For investments of \$100,000 or more contact Swan Paik, Portfolio Director, Nike Foundation, at swan.paik@nike.com or Susan Davis, President, BRAC USA, at susan@bracusa.org.

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YOUR MOVE
WORKING WITH GIRLS
TAKE THE TEST
INVEST TODAY
WHO'S DOING SOMETHING
THE BIG DEAL
CITATIONS

ADOLESCENT DVLPT PROGRAM/AFRICA
ADOLESCENT GIRLS INITIATIVE
BE! AN ENTREPRENEUR/INDIA
BERHANE HEWAN/ETHIOPIA
CARE ISHAKA
FUNDACIÓN PARAGUAYA
GRAMEEN

GRASSROOTS GIRLS INITIATIVE
PC SAVINGS
SOFEA/BANGLADESH
TOSTAN
YAPYA
YOUNG WOMEN ENT./KENYA

PAGE
56

CATALYZING COMMUNITIES TO IMPROVE GIRLS' LIVES IN RURAL AFRICA

TOSTAN

INVESTMENT OPPORTUNITY

Support of \$5 million could bring a proven community empowerment program to more than 13,000 people, including at least 3250 adolescent girls in rural Africa. Benefits to girls include increased literacy; stronger income potential; and reduced risk of child marriage and female genital cutting. Because Tostan focuses its efforts in Africa and leverages social networks, its program is highly cost effective. This investment directly reaching 13,000 people can benefit more than 100,000.

BACKGROUND

Tostan and the Nike Foundation partnered in 2008 to do the following:

- 1 Incorporate new elements into Tostan's community empowerment program to accelerate girls' leadership, education, health, and earning potential
- 2 Support Tostan's efforts to measure program effects on girls and to expand to other rural communities

Across Africa, adolescent girls are trapped by harmful social beliefs and practices that limit their personal development and participation in society. Girls often have little access to education, few income opportunities, and little power over marriage and childbearing. Tostan, a non-governmental organization based in Senegal and operating in eight African countries, has demonstrated a new way of

addressing these challenges. More than 3,700 communities in its programs have abandoned female genital cutting as well as early and forced marriage. The program also has led to increased female leadership, improved school enrollment rates for girls, and enhanced infant and maternal survival.

NEW INVESTMENT OBJECTIVES

Enable Tostan to improve the lives of rural girls by expanding to 200 new communities by 2015. Tostan also believes that the total abandonment of female genital cutting in Senegal and other countries is possible in the near future, and is seeking targeted support to reach this historic milestone.

PROGRAM DESCRIPTION

The program improves the lives of adolescent girls through community-led education and shifts in gender roles and norms. It engages girls and boys and other community members in critical thought, discussion, and action related to democracy, human rights, health, and economic development. Tostan is testing new approaches for girls in its latest programming, including gender training; adolescent theatre caravans; and increased engagement with decision makers.

WHAT'S SO SPECIAL

Adolescent girls are typically not trapped by any one person or group. Their life choices may be constrained by families, schools, leaders, employers, and policies and laws. But few development efforts have been able

to address the systemic nature of the challenges adolescent girls face.

Tostan's approach, however, recognizes that systemic problems require systemic solutions. Its 30-month non-formal education program empowers people to create community solutions to community problems, recognizing that certain issues can only be addressed through collective action and that operating within traditional networks of interconnected villages heightens impact.

Tostan's program has been recognized as a leading model for sustainable community development. Awards include the Conrad N. Hilton Humanitarian Prize (2007), the UNESCO King Sejong Literacy Prize (2007), and Sweden's Anna Lindh Award for Human Rights (2005), among others.

OUTCOMES AND DELIVERABLES

- 1 Reach 13,000 girls, boys, and community participants in 200 villages with the Community Empowerment Program
- 2 Extend new program elements designed to accelerate progress for girls
- 3 Create stories, films, and plays that foster norm change and improve girls' lives
- 4 Produce guidance for reshaping community norms in favor of girls' education, health, and economic prospects



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YOUR MOVE
WORKING WITH GIRLS
TAKE THE TEST
INVEST TODAY
WHO'S DOING SOMETHING
THE BIG DEAL
CITATIONS

ADOLESCENT DVLPT PROGRAM/AFRICA
ADOLESCENT GIRLS INITIATIVE
BE! AN ENTREPRENEUR/INDIA
BERHANE HEWAN/ETHIOPIA
CARE ISHAKA
FUNDACIÓN PARAGUAYA
GRAMREEN

GRASSROOTS GIRLS INITIATIVE
PC SAVINGS
SOFEA/BANGLADESH
TOSTAN
YAPYA
YOUNG WOMEN ENT./KENYA

PAGE
57

CATALYZING COMMUNITIES TO IMPROVE GIRLS' LIVES IN RURAL AFRICA

Assessment

- BREAKTHROUGH INNOVATION**
Program empowers communities to empower girls. Diffuses new ideas and skills through networks of African extended communities.
- A PERSISTENT & IMPORTANT NEED**
Rural girls lack access to basic education, health, and income-generating opportunities.
- HIGH LEVERAGE OPPORTUNITY**
Leverages proven approach and community-led programming.
- SCALABLE PROGRAM**
Designed to have ripple effect across geographies through organized diffusion process.
- REPLICABLE MODEL**
Program can be adapted and used in almost any context, but requires training
- OBSERVABLE, MEASURABLE RESULTS**
Results can be documented using both quantitative and qualitative methods.
- ADOLESCENT GIRL PROGRAM EXPERIENCE**
Recognized leader in success addressing hard-to-change issues for girls.

EXPECTED IMPACT

- 1 Increased knowledge, skills, and experience in human rights, health, hygiene, literacy, math, environmental management, and income generation
- 2 Increased girls' confidence, aspirations, and earning potential
- 3 Reduced early marriage and improved reproductive and maternal health
- 4 Abandonment of FGC
- 5 Improved family and community perceptions of girls' value
- 6 Increased opportunities to improve household and community prosperity

INTERESTED IN INVESTING?

For investments of \$100,000 or more contact Swan Paik, Portfolio Director, Nike Foundation, at swan.paik@nike.com.

CORPORATE SOCIAL RESPONSIBILITY AT THE GRASSROOTS

IMAGINATIONS GROUP

YAPYA YOUTH INVESTMENT TRUST, ZAMBIA

INVESTMENT OPPORTUNITY

For \$10 million dollars, over the next 24 months YAPYA can expand a current trust in Zambia focused on employment and enterprise opportunities for young people with a special emphasis on adolescent girls and young women. 50% of YAPYA Funds support businesses that are owned and managed by young women. In an unprecedented grassroots innovation, YAPYA supported businesses are required to connect their enterprise to vulnerable community segments- such as marginalized adolescent girls- as part of a corporate responsibility practice that promotes the "Girl Effect Community Contract".

BACKGROUND

In May 2006, ImagineNations and a first-of-its-kind partnership of government, private and civil society sector organizations launched the YAPYA Youth Investment Trust of Zambia. YAPYA aims to be the premier provider of employment and enterprise opportunities at scale for young entrepreneurs, with an intentional emphasis on adolescent girls and young women.

NEW INVESTMENT OBJECTIVES

- Provide financing and business development support for more young female entrepreneurs
- Lead a grassroots social responsibility movement through formalizing the "Girl Effect Community Contracts" and "Grassroots Corporate Social Responsibility" innovations.
- Increase partnerships with private

sector to develop market opportunities for Yapya enterprises.

- Replicate the YAPYA model in other African countries.

PROGRAM DESCRIPTION

YAPYA facilitates employment, agricultural projects, and small and medium-sized enterprise development opportunities for young entrepreneurs in Zambia. In close partnership with a leading enterprise development service provider, ZATAC (Zambia Agribusiness Technical Assistance Centre), YAPYA helps clients develop sound business plans and ensures access to ongoing business development services, coaching and mentoring. External institutional partnerships provide opportunities for entrepreneurs to access markets and information.

Pioneering a movement to foster a culture of social responsibility among Zambia's young entrepreneurs, YAPYA is piloting numerous innovations at the grassroots level to promote the Girl Effect. Business owners will be challenged to develop a sustainability plan for their enterprises, with a strategy for investing in their community.

The Young Entrepreneurs Investment Workshop launched recently in Lusaka. 23 female-led enterprises- comprising 41 young women in total- were funded. These young women will be powerful role models for many segments of girls and young entrepreneurs in the community.

WHAT'S SO SPECIAL

The youth investment strategy provides a framework to significantly expand

the opportunities for thousands of adolescent girls, young women, and other members of the community, both as business owners as well as beneficiaries of local enterprises. The Girl Effect is delivered through establishing a cultural norm among young entrepreneurs that their business success will be significantly amplified by investing in their community and finding ways to help marginalized groups.

Examples of projects funded through YAPYA:

Mutanjala Dairy Collective: a 50 member youth co-operative that supplies 500 litres of milk per day to a dairy processor in Zambia's Eastern Province. Members receive support to acquire dairy cows and receive training on how to profitably supply milk. Incomes for the young women of up to \$35,000 projected in the first year of production.

All Kids Can Learn Zambia (AKCLZ): a self-sustaining poultry production & conservation farming training institution with a companion business entity. AKCLZ supplies over 100,000 birds per year to Zambia's largest poultry and beef producer. AKCLZ will enroll 10 new students each year. Members will receive monthly salaries of \$312.50 and assistance with establishing their own poultry farms.

OUTCOMES AND DELIVERABLES

- 1 A set of best practices and replicable strategies at scale to sustainably address the youth employment challenge, including



YOUR MOVE
WORKING WITH GIRLS
TAKE THE TEST
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WHO'S DOING SOMETHING
THE BIG DEAL
CITATIONS

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ADOLESCENT GIRLS INITIATIVE
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BERHANE HEWAN/ETHIOPIA
CARE ISHAKA
FUNDACIÓN PARAGUAYA
GRAMREEN

GRASSROOTS GIRLS INITIATIVE
PC SAVINGS
SOFEA/BANGLADESH
TOSTAN
YAPYA
YOUNG WOMEN ENT./KENYA

PAGE
59

COPORATE SOCIAL RESPONSIBILITY AT THE GRASSROOTS

Assessment

- BREAKTHROUGH INNOVATION**
Pioneering a movement to foster a culture of social responsibility among Zambia's young entrepreneurs, YAPYA is piloting numerous innovations at the grassroots level to promote the work of the Girl Effect.
- A PERSISTENT & IMPORTANT NEED**
Vulnerable and marginalized adolescent girls critically rely on their communities to recognize their plight and actively invest in them. Young business leaders can be key agents of change for these girls.
- HIGH LEVERAGE OPPORTUNITY**
The principles of the Girl Effect are being leveraged throughout YAPYA's entire fund and more broadly beyond the Nike Foundation initial investment.
- SCALABLE PROGRAM**
High demand for business start up capital ensures that model can be scaled proportionally with additional funding raised.
- REPLICABLE MODEL**
YAPYA and ZATAC have the required contextual knowledge, skills and capacity to replicate the model.
- OBSERVABLE, MEASURABLE RESULTS**
Will be able to track business performance of girl-led enterprises and also monitor the community investment approaches used by business owners.
- ADOLESCENT GIRL PROGRAM EXPERIENCE**
Strong experience with youth programming and business start up. This program will allow YAPYA to engage with girl experts to elevate their girl expertise.

the establishment of investment funds and public/private partnerships.

- 2 Pilot results for a variety of financial investment strategies such as soft loans, loan-guarantees, market-based loans and equity investments to determine the best delivery systems for young women.
- 3 Establishment of a girl-inclusive community investment culture among young entrepreneurs.
- 4 Successful female role models to mentor other girls and young women in an environment where such kinds of visible leaders are scarce.

EXPECTED IMPACT

YAPYA is poised to influence the policy and investment environment to provide greater access to the capital, business development services and markets young entrepreneurs need to start, expand and sustain their enterprises. This will in turn serve as a source of growth, job creation and community investment in Zambia and in other countries where this program can be replicated at scale.

INTERESTED IN INVESTING?

For investments of \$100,000 or more contact Swan Paik, Portfolio Director, Nike Foundation, at swan.paik@nike.com.

PARTNER ORGANIZATIONS



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PC SAVINGS
SOFEA/BANGLADESH
TOSTAN
YAPYA
YOUNG WOMEN ENT./KENYA

PAGE
60

SAFE INCOME GENERATION IN KENYA

TECHNOSERVE YOUNG WOMEN IN ENTERPRISE (YWE)

INVESTMENT OPPORTUNITY

For \$3 million, investors can fund and scale up a pioneering girls entrepreneurship program targeted to initially reach 3,000 girls in several Kenyan urban slums.

This is a first-of-its-kind investment, providing girls access to decent economic opportunities in notoriously unforgiving and dangerous slum environments.

BACKGROUND

Girls are particularly vulnerable in Kenya: only 35% of girls complete primary school (vs. 55% of boys); girls are 5 times as likely as boys to contract HIV.

In 2006 The Nike Foundation partnered with TNS to pilot a girls' entrepreneurship program in urban Kenya for in-school and out-of-school girls. The pilot demonstrated that entrepreneurship is a viable means of income generation, even in a harsh and risky slum.

NEW INVESTMENT OBJECTIVES

- 1 Refine & expand program to accommodate differing levels of participation. For some schoolgirls, basic skills suffice; other girls will launch and grow businesses. Presence will be concentrated in two new slum areas.

- 2 Position for larger scale up. Continue to design for more diverse groups of girls and appraise employment/ self employment pathways.

PROGRAM DESCRIPTION

Life skills and entrepreneurship training are at YWE's core. Training modules are matched to girls' employment goals and marketplace demands. Community members are mobilized to help curriculum development, training and mentoring. A business plan competition provides start-up capital for new enterprises, with an aftercare program to provide business support.

The refined program will adopt a more strategic approach to the initial target community selection to generate essential local support.

WHAT'S SO SPECIAL

Proven & scalable model creating income opportunities & increasing self-sufficiency. 99% of 250 pilot participants completed business plans; 15% received \$7k prize. Model is designed for different profiles & increasing self-sufficiency for girls.

Deep expertise: TNS has 36+ years of experience in Kenya.

Strong potential for HIV prevention: vulnerable girls have alternatives to high-risk behavior.

OUTCOMES AND DELIVERABLES

- 1 A modular, more flexible program with capacity for 3,000 girl participants
- 2 High success and conversion rates at each level of participation. For example:
 - Number of businesses funded, profitable & sustained over a 1-2 year period
 - Number of girls moving into formal-sector employment
- 3 A "how-to" toolkit on cost-effective modular girl entrepreneurship programs
- 4 Reported outcomes of employment pathways

EXPECTED IMPACT

- 1 Increased economic independence from sustainable business opportunities.
- 2 Increased income generation options.
- 3 Increased household prosperity and living conditions.
- 4 Decreased unsafe sex practices.



SAFE INCOME GENERATION IN KENYA

Assessment

- BREAKTHROUGH INNOVATION**
First-of-its-kind, phased scale up of a comprehensive girl-specific entrepreneurship model for an urban setting. Critical pilot to inform future entrepreneurship programs.
- A PERSISTENT & IMPORTANT NEED**
Operating in urban area where girls are extremely vulnerable (youth unemployment is 40%, higher for girls, resulting in significant transactional sex and other unsafe behaviors).
- HIGH LEVERAGE OPPORTUNITY**
Potential for TNS to institutionalize girl expertise in its other entrepreneurship programs. Program results have already been shared with other larger institutions looking to draft off of TNS's approach, model and learnings.
- SCALABLE PROGRAM**
Scale is grant-dependent, but can leverage capacity of local partners to reach more girls.
- REPLICABLE MODEL**
Replication will be grant-dependent. Replicating partnership components in other countries may be challenging.
- OBSERVABLE, MEASURABLE RESULTS**
Monitoring and evaluation will capture insights by testing different profiles of girl entrepreneurs and showing outcomes as a result of the program.
- ADOLESCENT GIRL PROGRAM EXPERIENCE**
TNS Kenya team has rapidly built expertise in girls programming.

INTERESTED IN INVESTING?

For investments of \$100,000 or more, contact Desiree Bliss, Portfolio Manager, Nike Foundation, at desiree.bliss@nike.com.

For investments less than \$100,000, visit www.globalgiving.com/girleffect.

PARTNER ORGANIZATIONS



TECHNOSERVE



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TOSTAN
YAPYA
YOUNG WOMEN ENT./KENYA

PAGE
62

ARE YOU FOLLOWING WHAT'S HAPPENING HERE?



KNOWS A GOOD THING WHEN HE SEES IT

Sharifa is 16, and pays her own school fees. Her dad's impressed. He decided the more economically independent girls in their village, the better — so he leased a field to his neighbor's adolescent daughter.

IT'S NOT ABOUT MONEY, REALLY.

It's about how we make decisions. Put girls at the center of your vision, and witness change. These folks did.

HELENE GAYLE, president & CEO of CARE, enables 10 million girls to complete primary school and develop leadership skills; **PETER & JENNIFER BUFFETT**, co-chairs of the NOVO Foundation, have invested \$45 million to support girls as primary change agents and are investing for the long-term. **RUTH LEVINE**, Center for Global Development's vice president for Programs & Operations, co-authored the groundbreaking "Girls Count" advocacy report. **ROBERT ZOELICK**, World Bank president, **NGOZI OKONJO-IWEALA**, World Bank managing director, and **MARK PARKER**, Nike Inc's chief executive officer launched the Adolescent Girls Initiative connecting adolescent girls in six countries to economic opportunities and raised \$20.5 million from the governments of Denmark, Sweden, Norway, the United Kingdom and the City of Milan; **PRESIDENT BARACK OBAMA** established the White House Council on Women and Girls; **PETER SANDS**, group chief executive of Standard Chartered, runs GOAL, a community programme using sport and education to enable economic pathways for adolescent girls in India; **ALYSON WARHURST**, director of Maplecroft, is developing a global girls database; **NICHOLAS KRISTOF**, columnist for the New York Times, has written Half the Sky, arguing that effective foreign assistance requires investing in women and girls; **PAUL BEKKERS**, Dutch AIDS ambassador, **JOHN TEDSTROM**, executive director of the Global Business Coalition on HIV/AIDS Tuberculosis and Malaria and **MARIA EITEL**, Nike Foundation's president, urge global leaders to collaborate with them on a girl-focused HIV prevention program in Africa; Former U.S. President **BILL CLINTON** opened the 2008 Clinton Global Initiative meeting by saying, "to put every single girl in the world in school, and give every young woman adequate, equal access to the labor markets ... is the sort of thing we need to be doing everywhere"; **LAWRENCE SUMMERS**, director of the White House National Economic Council, has argued that girls' education yields the best investment returns in the developing world; **FAZLE ABED**, BRAC's founder & chair, is expanding its successful adolescent girl microfinance program in Bangladesh to East Africa; President **ELLEN JOHNSON-SIRLEAF**, has made investments in economic opportunities for girls a priority in Liberia; Her Majesty **QUEEN RANIA AL ABDULLAH**, has made girls education a priority; **SENATOR JOHN KERRY** wrote that the girl effect delivers 'a significant return for a small investment' in the Washington Times; **DR. NICHOLAS ALIPULI**, UNICEF director of programs, has declared "Investing in adolescent girls will not only benefit girls themselves, but society as a whole." **GENE SPERLING**, **TOM KALIL** and **JANES WALES**, chairs of the U.S. Education, Global Health & Poverty Tracks, put girls firmly in the Clinton Global Initiative's 2008 agenda; **JUDITH BRUCE**, Population Council senior associate, is a pioneer of early adolescent girl programming. U.S. Secretary of State **HILLARY CLINTON** urged that "Issues affecting women and girls should not be dismissed as 'soft' or marginal but should be integrated fully into domestic and foreign policy decisions." **GEETA RAO GUPTA**, ICRW president, is a leader in the study and measurement of girls; UK first lady **SARAH BROWN** urged the World Health Assembly to act so that maternal mortality is no longer the leading cause of death for girls 15-19 in the developing world; **400,000 MEMBERS OF THE PUBLIC**, shared girlEffect.org with their own networks to support girls; **KATHY BUSHKIN CALVIN**, United Nations Foundation's executive vice president & chief operating officer, invested \$43 million to support girl programming, co-founded the Coalition of Adolescent Girls and is collaborating with the United Nations Inter-agency Task Force on Adolescent Girls; **ASHLEY JUDD**, global ambassador for YouthAIDS, illustrated the barriers girls face at "Breakthrough: The Women, Faith, and Development Summit to End Global Poverty"; **ADRIENNE GERMAIN**, president of the International Women's Health Coalition, wrote "A New Agenda for Girls' and Women's Health and Rights," a report that helped inform the 2009 incoming U.S. presidential administration; U.S. Congresswoman, **BETTY MCCOLLUM**, introduced the International Protecting Girls by Preventing Child Marriage Act, which makes the elimination of child marriage a national goal; **RICK LITTLE**, ImagineNations president & CEO, and **PAWAN PATIL**, chief executive of the World Bank's Global Partnership for Youth Investment, represent girl interests across their youth employment portfolio; and **RAJIV SHAH**, director of agricultural development, Bill & Melinda Gates Foundation, improves girls' technical skills.

**WHAT IF
THERE WAS AN
UNEXPECTED
SOLUTION
?**



THE NEW MATH

In Kenya, 1.6 million girls are high school dropouts. If they could finish their secondary education, they would make 30% more money – and contribute \$3.2 billion to the Kenyan economy every year.

Or – they could become one of Kenya's 204,000 adolescent mothers instead, and lose the economy \$500 million a year. A three billion upside against a half billion downside.

HOW TO ADD \$3B TO A DEVELOPING ECONOMY.

Start with a 12-year-old girl —say, in Kenya. Don't take her out of school when she's old enough to bring in a dowry. Keep her there through secondary school, then connect her to a decent job. Thanks to those extra years in school, now she's bringing in \$2,000 more a year.

That's a 30% lifetime income increase, so her whole family just got a lift — a family that's smaller, healthier and better-nourished, also thanks to her education.

Now: multiply her increased income by the 1.6 million out-of-school girls in Kenya and you've got a \$3.2 billion increase in national income every year, all else being equal.

The numbers get bigger. Over their lifetime, those girls could boost their economy by \$27.4 billion by virtue of their education, \$25 billion if they delay childbirth, and \$1.6 billion if they stay HIV-free.

Or — as uneducated mothers at high risk for HIV — they can be a multi-billion dollar cost to society, and endure a lifetime of hardship and suffering.

This isn't just about Kenya. This is true all over the world. There's a significant reward for including girls, and a material cost of excluding them.

To find out more about cost, reward and the places in the world where this matters most:

COST AND REWARD

It's spelled out here. Start with a 12-year-old girl, and fast forward.

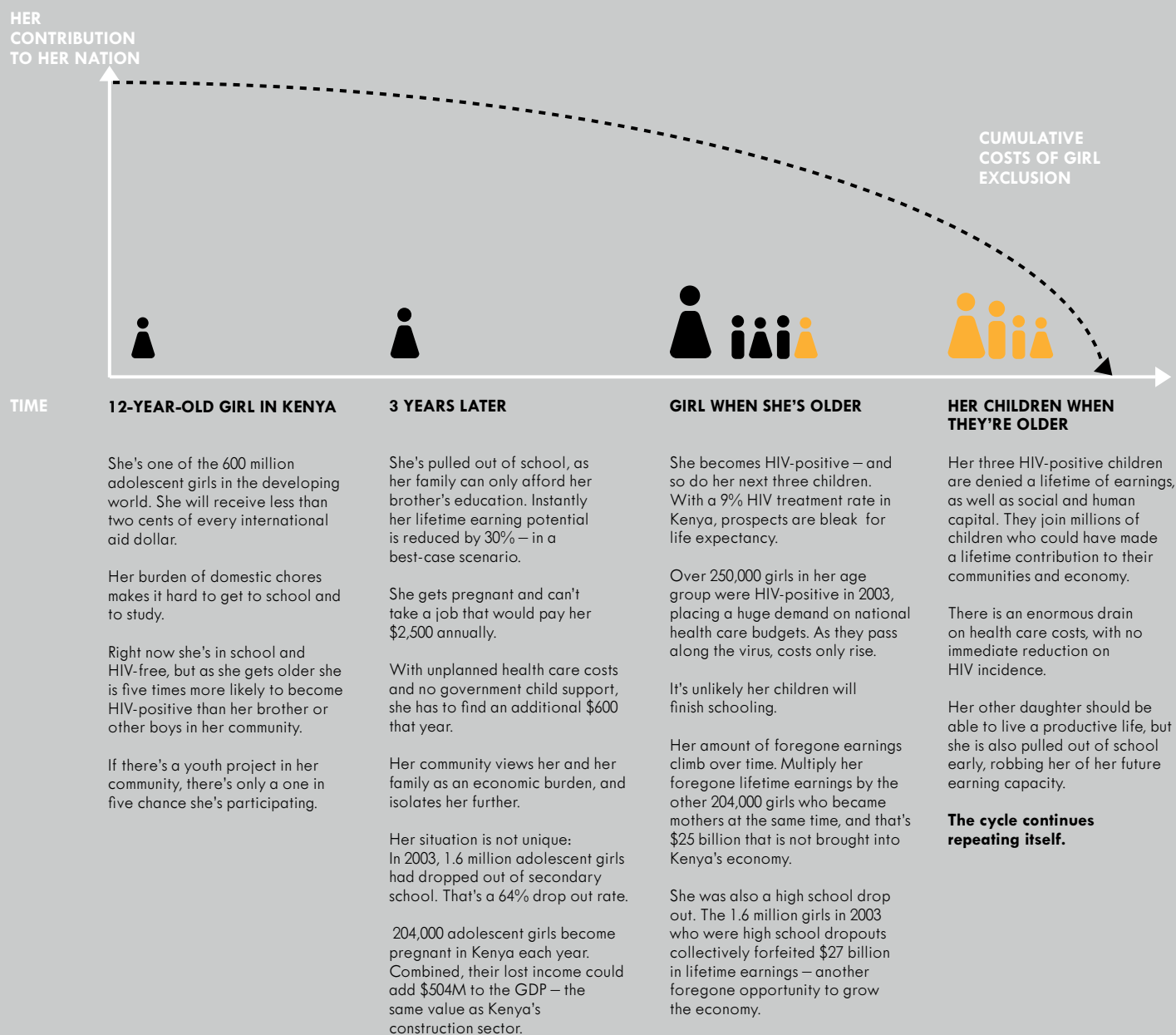
MAPPING THE GIRL EFFECT

Compiled for the first time, these maps show the world of 600 million girls. See how one in ten people on the planet are starting behind, and staying behind.



THE COST OF EXCLUSION:

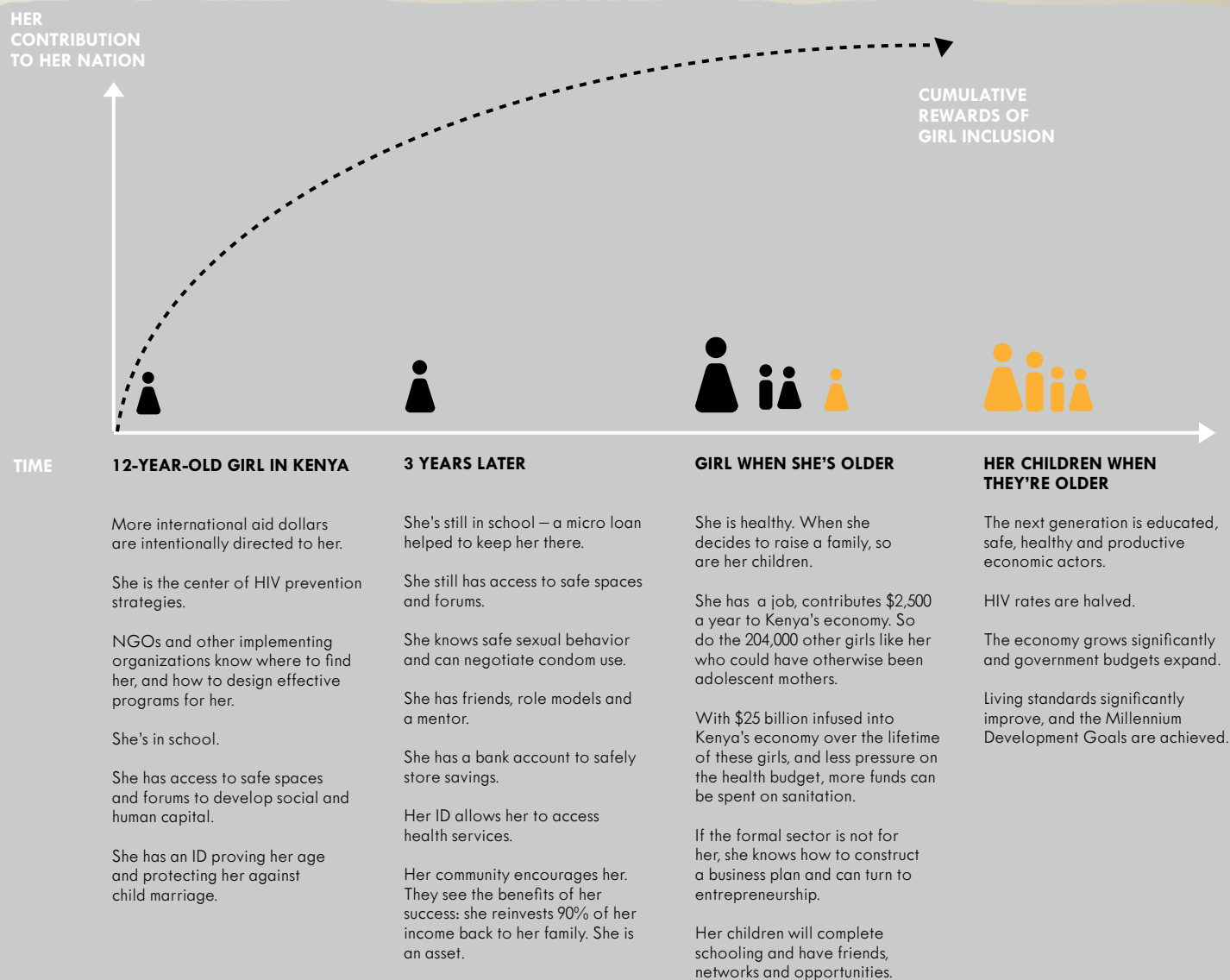
Here's how one girl drives economic loss.



**This scenario repeats in all developing countries.
Can the world afford to not invest in girls?**

THE REWARD OF INCLUSION:

Here's how a girl can deliver economic growth.



She's the most powerful force of change on the planet.

MAPPING THE GIRL EFFECT

What do the maps show us? A global picture of 600 million girls — one of six people on the planet — who are starting behind and staying behind.

AT 12, A GIRL IS LESS LIKELY TO BE IN SCHOOL THAN A BOY — WORLDWIDE.

For every boy who is out of school globally, there are three girls. The disparity is most alarming in Africa, where less than 6% of the poorest girls complete primary school in ten countries. [SEE MAPS HERE.](#)

AT 15, SHE CAN'T READ.

Makes sense, if she's not in school. The gap between her and her brother widens. See world map of girls' and boys' literacy [HERE.](#)

SHE'S ON THE ROAD TO EARLY MARRIAGE.

In the ten countries where child marriage is most prevalent, five to seven girls out of ten will be married by the age of 18. [SEE MAP.](#)

LOOK CLOSER.

If you just look at national averages, you miss pockets of extremely vulnerable girls. There are [REGIONS IN AFRICA](#) where a 15-year-old girl has more than a 50% chance of being married. The same is true in [REGIONS OF INDIA AND BANGLADESH.](#)

AND SHE'S AT A DISPROPORTIONATELY HIGHER RISK FOR HIV INFECTION.

If you want one very clear picture of the consequences of not investing in girls, HIV infection rates are it.

Her physiology already puts a girl at higher risk than a boy. Combine that with lack of knowledge about her body, lack of power to protect herself, and economic need that can force her to trade sex for money, and you've got a grim story.

Even worse, that story is reality. In 2001, 62% of HIV-positive youth in Africa between the ages of 15-24 were girls. In 2007, that figure was 75%. See comparative rates of infection between African boys and girls [HERE.](#) Additional countries listed [HERE.](#)

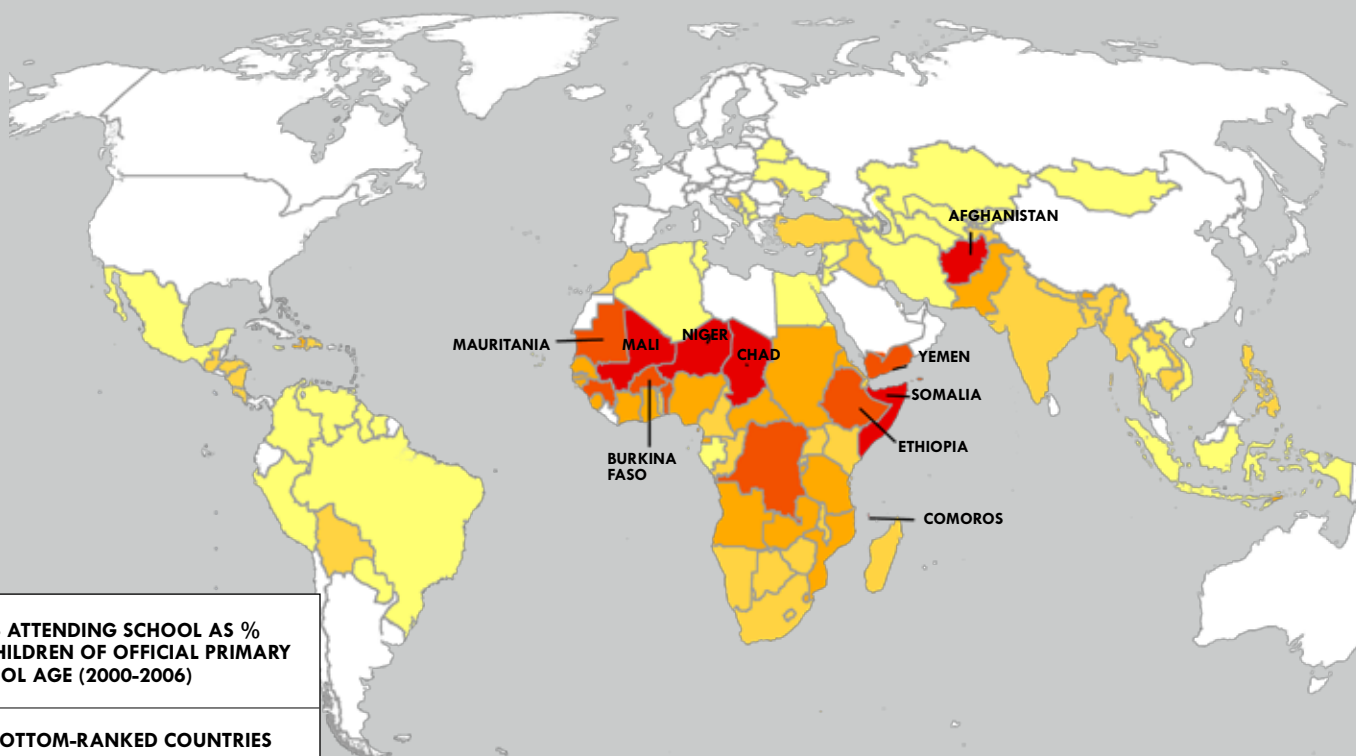
The trend is going the wrong direction for girls — and when it goes the wrong direction for girls, it goes the wrong direction for everyone.

And she's still just a teenager.

AT 12, A GIRL IS LESS LIKELY TO BE IN SCHOOL THAN A BOY — WORLDWIDE.

For every boy who is out of school globally, there are three girls. The disparity is most alarming in Africa.

PRIMARY SCHOOL ATTENDANCE (GIRLS OF OFFICIAL PRIMARY SCHOOL AGE)

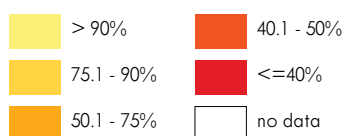


GIRLS ATTENDING SCHOOL AS % OF CHILDREN OF OFFICIAL PRIMARY SCHOOL AGE (2000-2006)

TEN BOTTOM-RANKED COUNTRIES

COUNTRY	GIRLS	BOYS
Somalia	20	24
Niger	25	36
Chad	31	41
Comoros	31	31
Mali	33	45
Afghanistan	40	66
Yemen	41	68
Mauritania	42	46
Burkina Faso	44	49
Ethiopia	45	45

GIRLS ATTENDING SCHOOL AS % OF CHILDREN OF OFFICIAL PRIMARY SCHOOL AGE (2000-2006)



Data Source:
UNICEF, State of the World's Children 2008
UNICEF, New York, December 2007

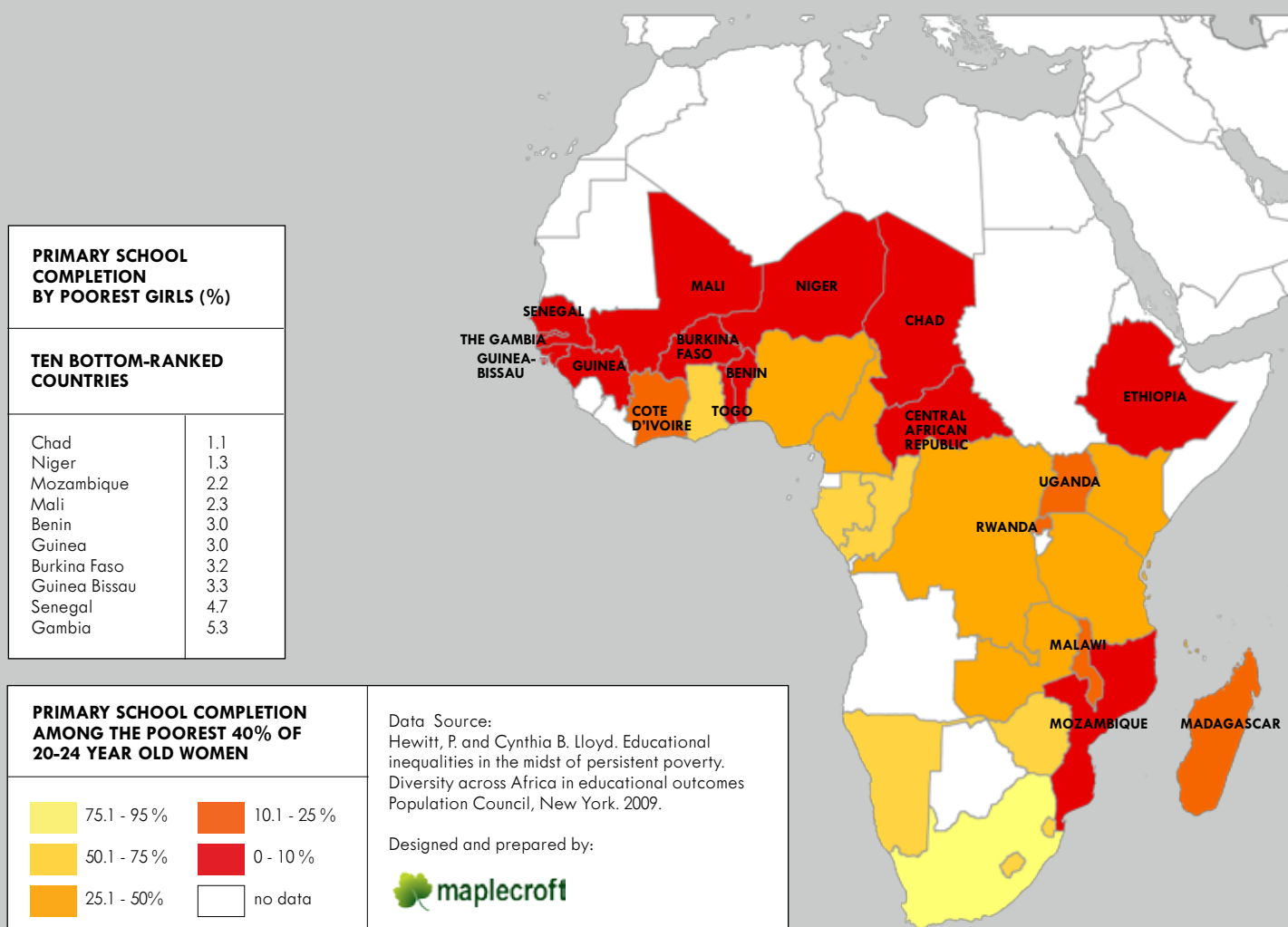
Designed and prepared by:



WHERE GIRLS ARE LEFT OUT, POOR GIRLS ARE THE MOST EXCLUDED.

Here, less than 6% of the poorest girls complete primary school in ten countries.

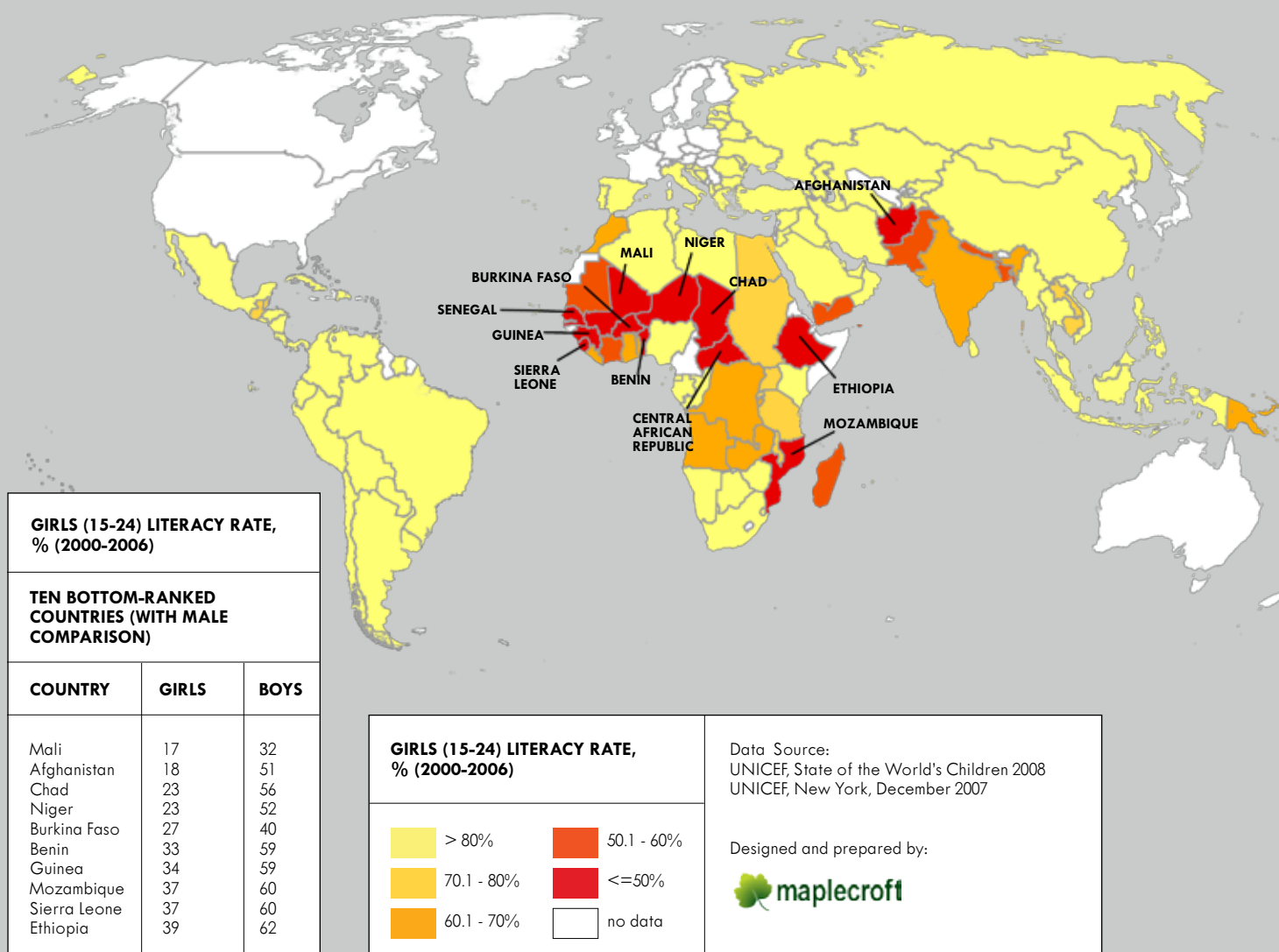
PRIMARY SCHOOL COMPLETION BY THE POOREST GIRLS



AT 15, SHE CAN'T READ.

Makes sense, if she's not in school. The gap between her and her brother widens, worldwide.

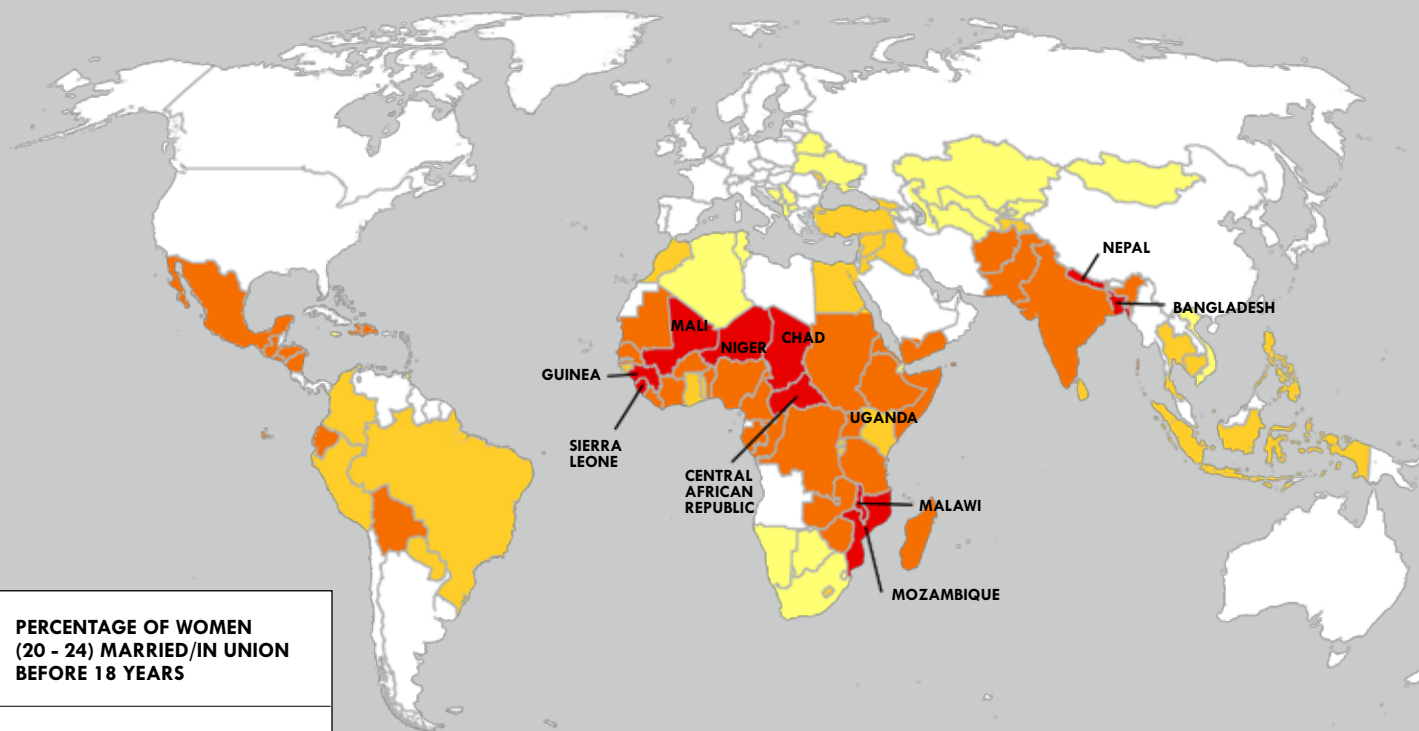
LITERACY RATE (GIRLS AGED 15-24)



AT 15, SHE'S ON THE ROAD TO EARLY MARRIAGE.

In the ten countries where child marriage is most prevalent, five to seven girls out of ten will be married by the age of 18.

CHILD MARRIAGE (WOMEN AGED 20 - 24 MARRIED BEFORE 18 YEARS OLD)

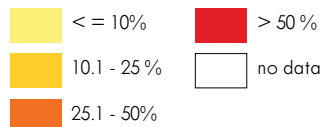


PERCENTAGE OF WOMEN (20 - 24) MARRIED/IN UNION BEFORE 18 YEARS

TEN BOTTOM-RANKED COUNTRIES

Niger	74.5
Chad	71.5
Mali	70.6
Bangladesh	64
Guinea	63.1
Central African Republic	60.6
Mozambique	55.9
Sierra Leone	55.6
Nepal	51
Malawi	50.2

PERCENTAGE OF WOMEN (20 - 24) MARRIED/IN UNION BEFORE 18 YEARS



Data Source:
Demographic and Health Surveys (2001-2007), Multiple Indicator Cluster Surveys (2005-2006)

Compiled by UNICEF, State of the World's Children 2009, UNICEF, New York (forthcoming January 2009)

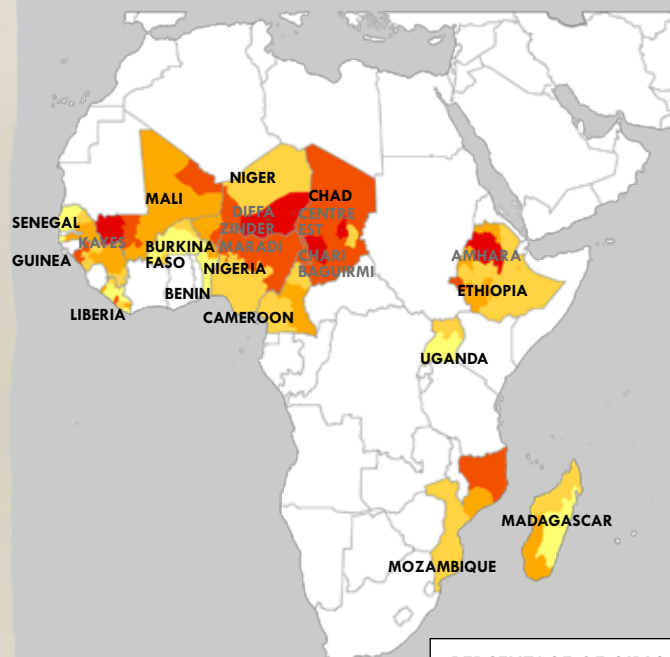
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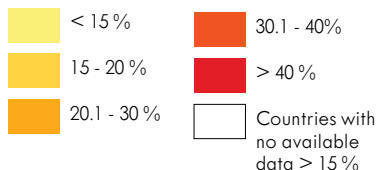
WHERE A 15-YEAR-OLD HAS A 50% CHANCE OF BEING MARRIED.

In parts of Africa, one in two 15-year-olds are brides. Where girls' literacy is lowest, their chances of early marriage are highest.

PREVALENCE OF GIRLS MARRIED BY AGE 15



PREVALENCE AMONG 18-24 YR OLD GIRLS AS A PERCENTAGE OF TOTAL POPULATION OF GIRLS 18-24 YRS

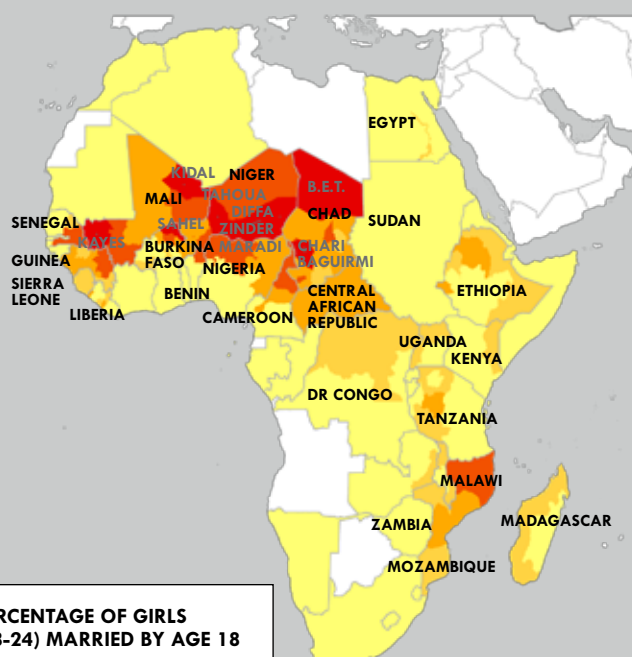


PERCENTAGE OF GIRLS (18-24) MARRIED BY AGE 15

REGIONAL HOTSPOTS (PREVALENCE OVER 40%)

Chari Baguirmi (Chad)	53.7
Zinder (Niger)	53.4
Centre Est (Chad)	48.8
Kayes (Mali)	43.7
Diffa (Niger)	43.5
Maradi (Niger)	43.0
Amhara (Ethiopia)	42.9

PREVALENCE OF GIRLS MARRIED BY AGE 18

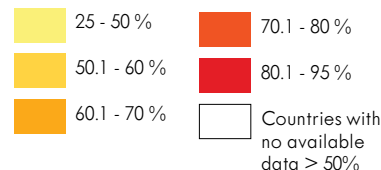


PERCENTAGE OF GIRLS (18-24) MARRIED BY AGE 18

REGIONAL HOTSPOTS (PREVALENCE 80-90%)

Chari Baguirmi (Chad)	91.3
Kayes (Mali)	88.5
Zinder (Niger)	88.3
Maradi (Niger)	87.7
B.E.T. (Chad)	87.5
Diffa (Niger)	87.4
Sahel (Burkina Faso)	86.7
Tahoua (Niger)	82.7
Kidal (Mali)	81.2

PREVALENCE AMONG 18-24 YR OLD GIRLS AS A PERCENTAGE OF TOTAL POPULATION OF GIRLS 18-24 YRS



Data Source:
Demographic and Health
Surveys (2001-2007)

Compiled by the Population
Council's Poverty, Gender and
Youth Adolescent Girls Program

Designed and prepared by:



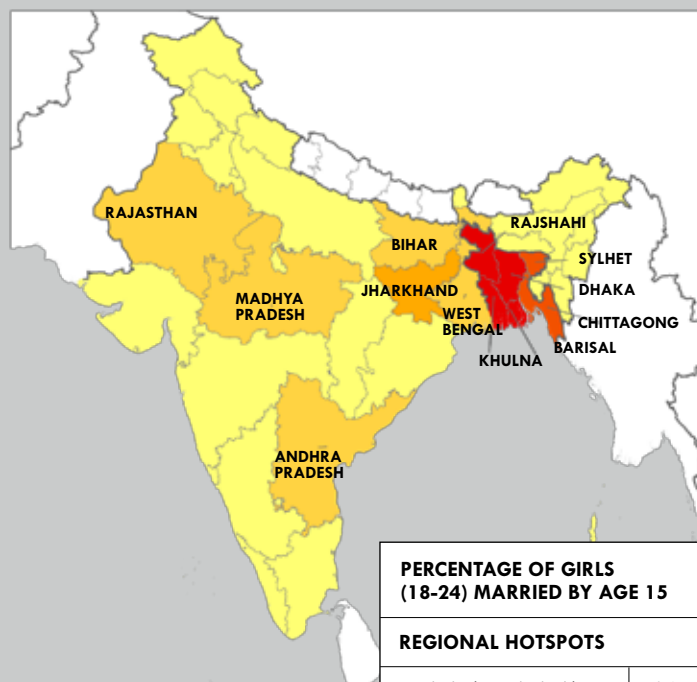
Data Source : Demographic
and Health Surveys (2001-
2007), Multiple Indicator
Cluster Surveys (2005-2006)

Compiled by the Population
Council's Poverty, Gender and Youth
Adolescent Girls Program, UNICEF

THE ECONOMICS OF MARRIAGE.

Uneducated and without opportunities, she's not seen as a breadwinner. Poor families make hard choices: marry her off, and there's one less mouth to feed.

PREVALENCE OF GIRLS MARRIED BY AGE 15



PERCENTAGE OF GIRLS (18-24) MARRIED BY AGE 15

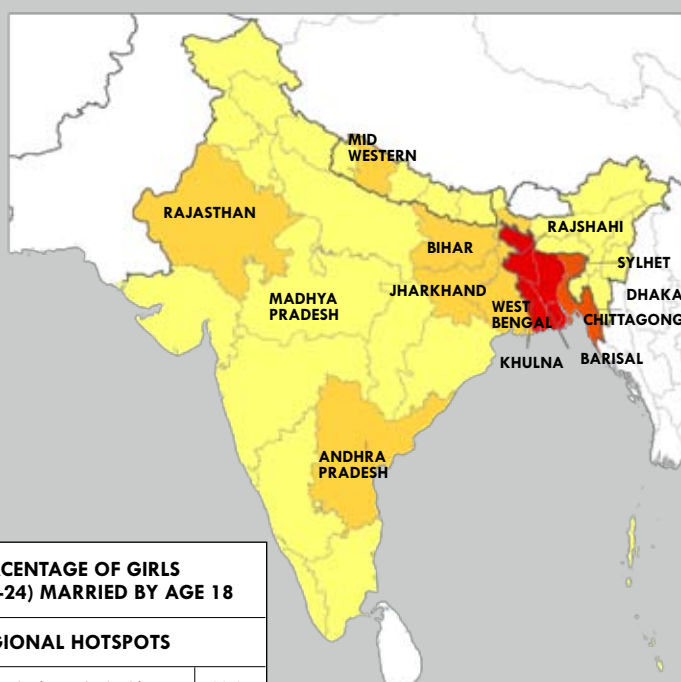
REGIONAL HOTSPOTS

Rajshahi (Bangladesh)	52.9
Khulna (Bangladesh)	50.9
Dhaka (Bangladesh)	47.3
Barisal (Bangladesh)	41.3
Chittagong (Bangladesh)	33.3
Sylhet (Bangladesh)	33.1
Jharkhand (India)	21.4
Andhra Pradesh (India)	19.5
Bihar (India)	18.0
Rajasthan (India)	17.6
West Bengal (India)	15.7
Madhya Pradesh (India)	15.1

PREVALENCE AMONG 18-24 YR OLD GIRLS AS A PERCENTAGE OF TOTAL POPULATION OF GIRLS 18-24 YRS

no data	20.1 - 30 %
< 15 %	30.1 - 40 %
15 - 20 %	> 40 %

PREVALENCE OF GIRLS MARRIED BY AGE 18



PERCENTAGE OF GIRLS (18-24) MARRIED BY AGE 18

REGIONAL HOTSPOTS

Rajshahi (Bangladesh)	88.2
Khulna (Bangladesh)	87.4
Dhaka (Bangladesh)	83.8
Barisal (Bangladesh)	82.1
Chittagong (Bangladesh)	76.8
Sylhet (Bangladesh)	75.5
Jharkhand (India)	59.4
Bihar (India)	58.5
Rajasthan (India)	53.8
West Bengal (India)	51.0
Andhra Pradesh (India)	50.3
Mid Western (Nepal)	54.8

PREVALENCE AMONG 18-24 YR OLD GIRLS AS A PERCENTAGE OF TOTAL POPULATION OF GIRLS 18-24 YRS

no data	60.1 - 70 %
25 - 50 %	70.1 - 80 %
50.1 - 60 %	80.1 - 95 %

Data Source:
Demographic and Health
Surveys (2001-2007)

Compiled by the Population
Council's Poverty, Gender and
Youth Adolescent Girls Program

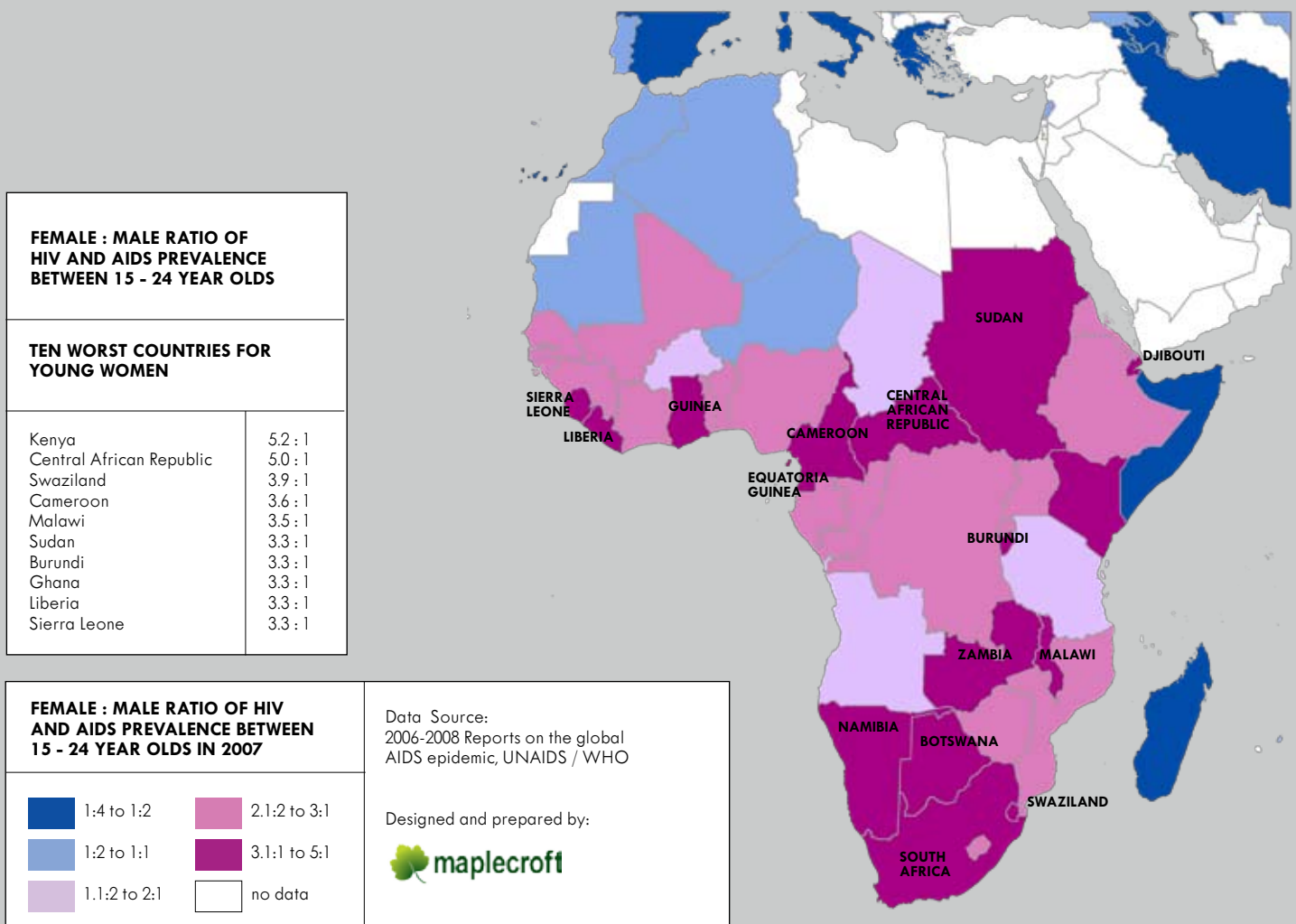
Designed and prepared by:



HIV: A WINDOW TO HER ISOLATION AND VULNERABILITY.

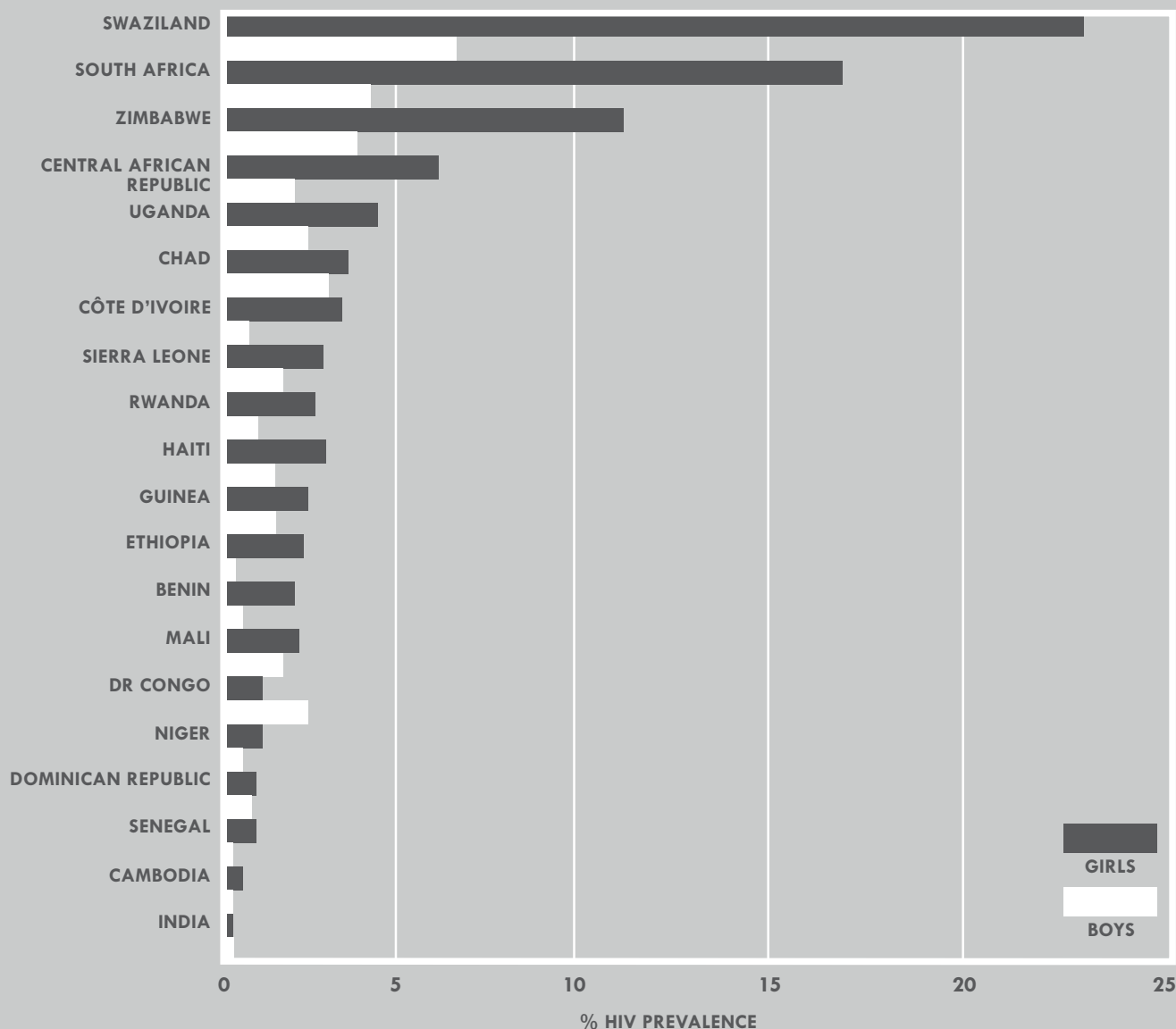
In regions of Africa, girls are six times more likely to be HIV-positive than boys. That's bad news for everyone.

GENDER BALANCE OF HIV AND AIDS AMONG YOUNG PEOPLE



THE TREND IS GETTING WORSE.

In 2001, 62% of HIV-positive youth in Africa were girls.
In 2007, that figure was 75%.



2008 REPORT ON THE GLOBAL AIDS EPIDEMIC

Chapter 2, page 42; figure 2.10

[Http://www.Unaids.Org/en/knowledgecentre/hivdata/globalreport/2008/2008_global_report.Asp](http://www.Unaids.Org/en/knowledgecentre/hivdata/globalreport/2008/2008_global_report.Asp)

WANT TO DIG DEEPER?

In Zinder, Niger, a girl has a 50% chance of being married at 15. If she'd been born a few hundred miles away, in northern Niger, her chances would drop to 20%. To precisely target the world's most vulnerable girls requires going a step further, into understanding the variations within one country's borders.

These resources can help you go deeper:

MINE EXISTING DATA FOR THE FACTS ABOUT GIRLS:

- National census
- Department of Health Services data
- World Bank Living Standards Measurements Surveys
- Urban poverty surveys.

SEEK OUT THE GIRL EXPERTS IN THESE RESEARCH INSTITUTIONS:

- Population Council
- International Center for Research on Women
- Center for Global Development
- Guttmacher Institute

CONSULT THESE REPORTS AND PUBLICATIONS:

- Growing Up Global
- World Development Report and Indicators (2007 report on youth)
- Girls Count Report (Center for Global Development)
- State of the World's Children (UNICEF)
- State of the World's Mothers 2005. The Power and Promise of Girls' Education (Save the Children)
- Because I am a Girl. The State of the World's Girls 2007, 2008 (Plan)

HAVE FEEDBACK? WE WANT TO HEAR IT.

Email info@girleffect.org with "Your Move: Feedback" in the subject line.



YOUR MOVE
WORKING WITH GIRLS
TAKE THE TEST
INVEST TODAY
WHO'S DOING SOMETHING
THE BIG DEAL
CITATIONS

COST AND REWARD
MAPPING THE GIRL EFFECT

PAGE
82

WORKING WITH GIRLS

Pages 7-15

The best practices for "Working with Girls" were drawn from the following sources:

WORLD BANK

"Returns to Investment in Education: A Further Update." 2002 Policy Research Working Paper 2881.

HUMAN RIGHTS WATCH

"Promises Broken: An Assessment of Children's Rights on the 10th Anniversary of the Convention on the Rights of the Child." 1999.

<http://www.hrw.org>

UNITED NATIONS DIVISION FOR ADVANCEMENT OF WOMEN IN COLLABORATION WITH UNICEF

"Elimination of All Forms of Discrimination and Violence Against the Girl Child." Report of the Expert Group Meeting, September 2006.

UNFPA, UNICEF, POPULATION COUNCIL

"Memo on Adolescent Policy Analysis, Capacity Building and Advocacy Project: Creating Evidence-Based, Targeted Adolescent Programs and Policies."

UNFPA, UNICEF, POPULATION COUNCIL, UNAIDS

"Investing When it Counts: Generating the Evidence Base for Policy and Programmes for Very Young Adolescents."

<http://www.popcouncil.org/pdfs/InvestingWhenItCounts.pdf>

UNICEF

"State of the World's Children 2009."

http://www.unicef.org/publications/files/The_State_of_the_Worlds_Children_2009.pdf

POPULATION COUNCIL

"Adolescent and Youth Sexual and Reproductive Health. Charting Directions for a Second Generation of Programming." 2003.

"Reaching The Girls Left Behind: Targeting Adolescent Programming for Equity, Social Inclusion, Health, and Poverty Alleviation." Commonwealth Women's Affairs Ministers' Meeting, Uganda, June 2007.

"Growing Up Global: The Changing Transitions to Adulthood in Developing Countries." 2005.

"Program Data from Safe Spaces and Mentor Programs for Adolescent Girls Across Countries: Kenya, Guatemala, South Africa, and Egypt." 2008.

Also see www.popcouncil.org for a series titled "Promoting Healthy, Safe, and Productive Transitions to Adulthood" that provides descriptions of intervention programs with adolescent girls and a guide to relevant data and policy analyses.

<http://www.popcouncil.org/publications>

PAGE 15:

"She will receive less than two cents of every international aid dollar." Official Development Assistance figures from 2005-2006 state that 2.17% of total aid (\$54.3 billion) list gender equality as the principle objective. Assuming the majority of that aid goes to grown women, less than two cents per aid dollar is directed to girls.

TAKE THE TEST

Pages 19-29

The best practices for "Take the Test" were drawn from the following sources:

UNITED NATIONS DIVISION FOR ADVANCEMENT OF WOMEN IN COLLABORATION WITH UNICEF

"Elimination of All Forms of Discrimination and Violence Against the Girl Child." Report of the Expert Group Meeting, September 2006."

PAGE 20:

"She will invest 90 percent of her income back into her family..." CARE: "Women Empowered: Inspiring Change in the Emerging World." 2007.

PAGE 22: CHECKLIST C

"Pregnancy is the leading cause of death for adolescent girls worldwide. Girls are up to five times more likely to be HIV-positive than their male peers."

UNICEF: <http://www.unicef.org/infobycountry>

PAGE 23: CHECKLIST D

"...she will invest 90 percent of earnings into family, compared to just 30-40% for boys." CARE: "Women Empowered: Inspiring Change in the Emerging World." 2007.

PAGE 25:

"...yet 70% of the world's 130 million out-of-school children are girls." Human Rights Watch: "Promised Broken: An Assessment of Children's Rights on the 10th Anniversary of the Convention on the Rights of the Child." 1999.

<http://www.hrw.org/campaigns/crp/promises/education.html>

THE BIG DEAL

Pages 69-82

PAGE 69: THE NEW MATH

"In Kenya, 1.6 million girls are high school dropouts." Jad Chaaban: American University of Beirut.

<http://www.lb.aub.edu.lb>

PAGE 70: HOW TO ADD \$3B TO A DEVELOPING ECONOMY

Jad Chaaban: American University of Beirut.

<http://www.lb.aub.edu.lb>

PAGE 71: COST OF EXCLUSION

"...as she gets older, she is five times more likely to become HIV-positive than her brother or other boys in her community." UNICEF

<http://www.unicef.org/infobycountry>

PAGE 71: COST OF EXCLUSION

"If there's a youth project in her community, there's only a one in five chance she's participating." Population Council: "Kibera Adolescent Study 2007".

PAGE 71: COST OF EXCLUSION

"She will receive less than two cents of every international aid dollar." Official Development Assistance figures from 2005-2006 state that 2.17% of total aid (\$54.3 billion) list gender equality as the principle objective. Assuming the majority of that aid goes to grown women, less than two cents per aid dollar is directed to girls.

PAGE 74: PRIMARY SCHOOL ATTENDANCE

"For every boy who is out of school globally, there are three girls." Human Rights Watch: "Promises Broken: An Assessment of Children's Rights on the 10th Anniversary of the Convention on the Rights of the Child." 1999.

<http://www.hrw.org/campaigns/crp/promises/education.html>

PAGE 80: HIV

"In 2001, 62% of HIV-positive youth in Africa between the ages of 15-24 were girls. In 2007, that figure was 75%." "Girls Count: A Global Investment & Action Agenda." page 48.

PAGE 82:

"In Zinder, Niger, a girl has a 50% chance of being married at 15. If she'd been born a few hundred miles away, in Northern Niger, her chances would drop to 20%." Population Council: Poverty, Gender and Youth Adolescent Girls Program: Demographic and Health Surveys (2001-2007).



girlffect.org