

The Unique Reasons Girls (and Later Women) are Poor and What We Can Do About It

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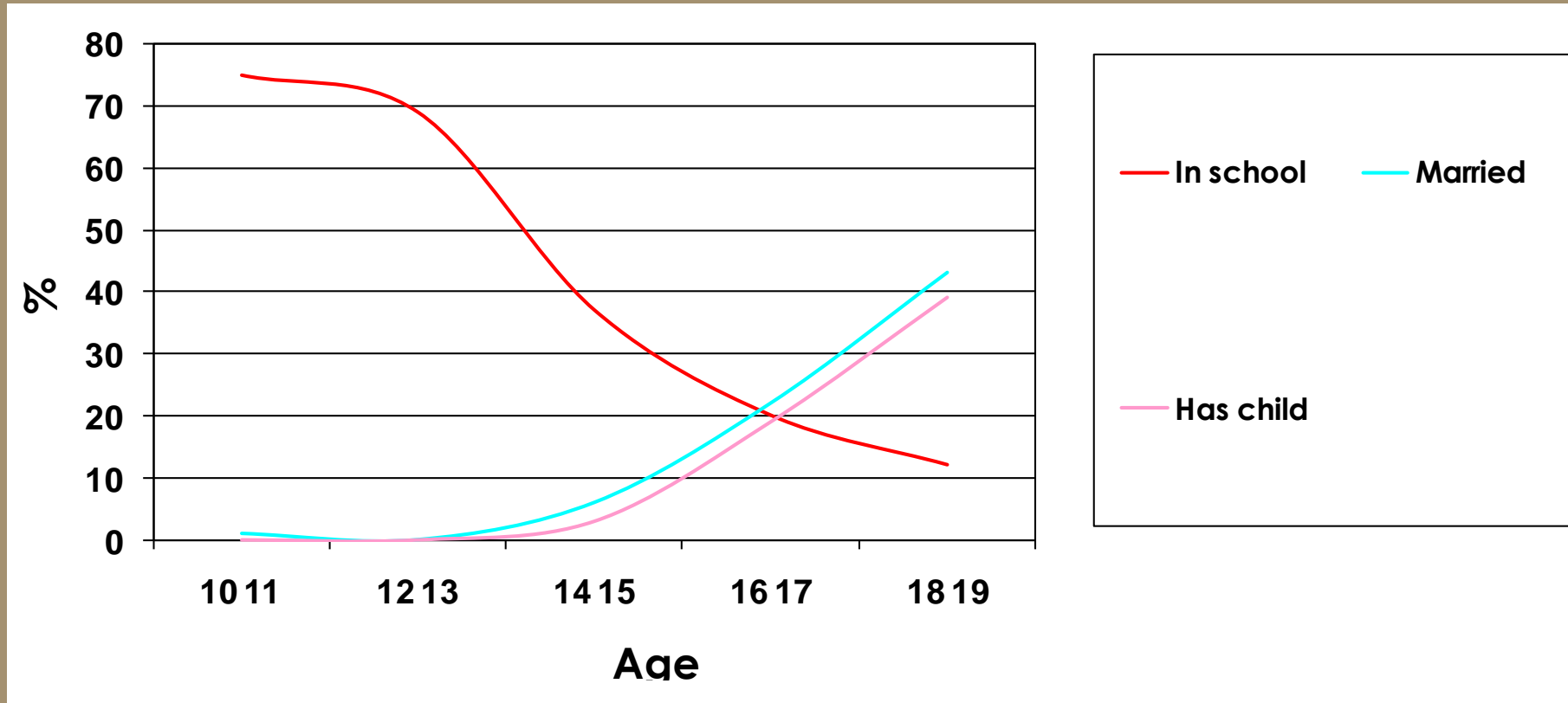
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Outline

- **The unique factors that make girls (and later women) poor:**
 - Puberty as a disinvestment trigger
 - Intensified social exclusion (including absence from or non age-appropriate schooling) during adolescence
 - Weak link between secondary school completion and earnings
 - Difficulty controlling earnings and other assets
 - Disproportionate “sharing” – a rising dependency burden with rising income
- **Compared to What? Our current interventions/products don't even BEGIN to allow us to see the potential**
- **What we need to do**

Factor 1: Female puberty brings with it unparalleled risk with intense pressure to control female labor, fertility, sexuality which is guaranteed by threats of violence and destitution.

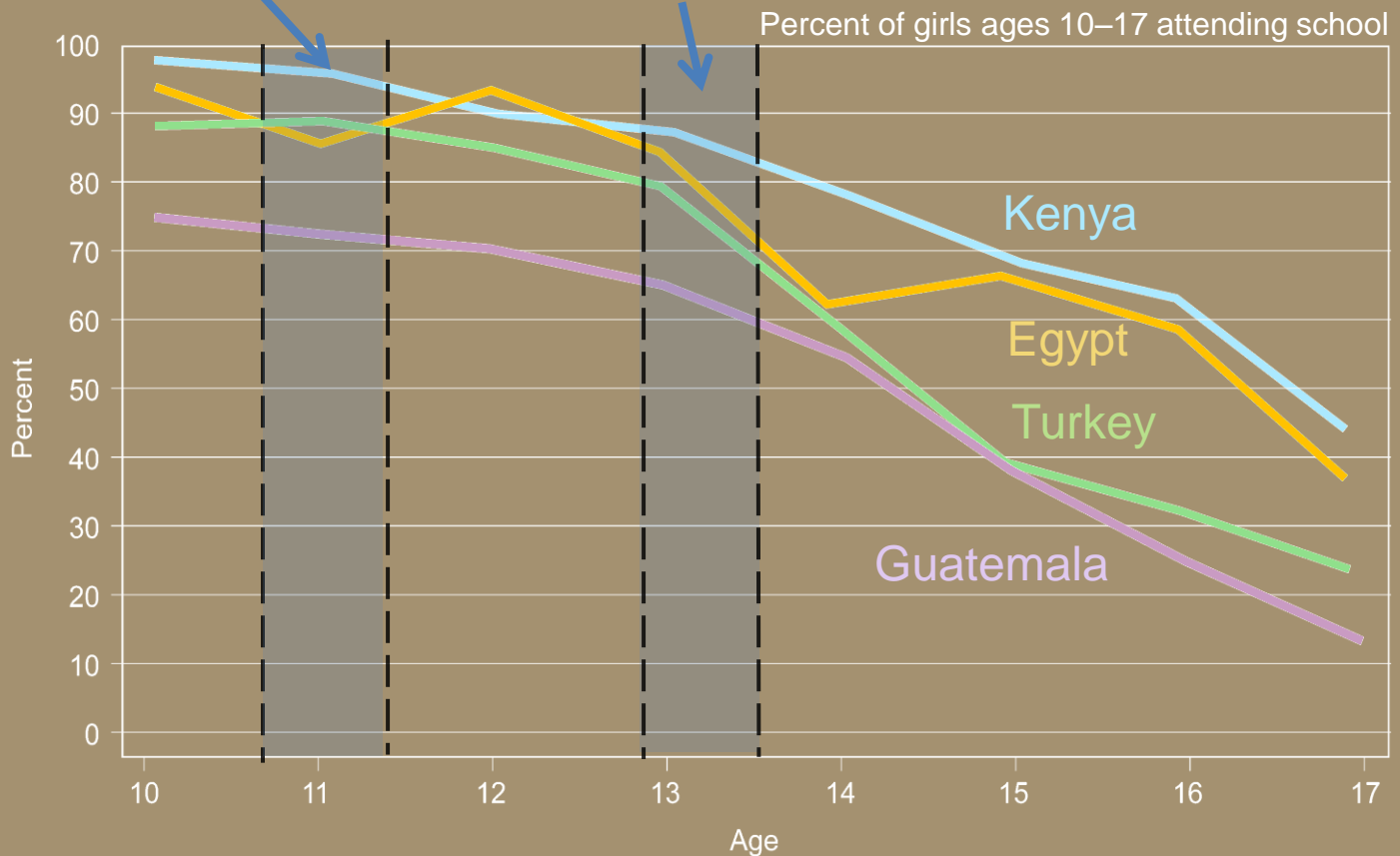


Dramatic and Negative Transitions of Indigenous 10-14 Year Old Girls in Guatemala

Factor 2: Girls Reduced Social Capital and Participation/Skill building during Adolescence as Measured in School Drop Out.

Intensify investment here

Dropout accelerates here



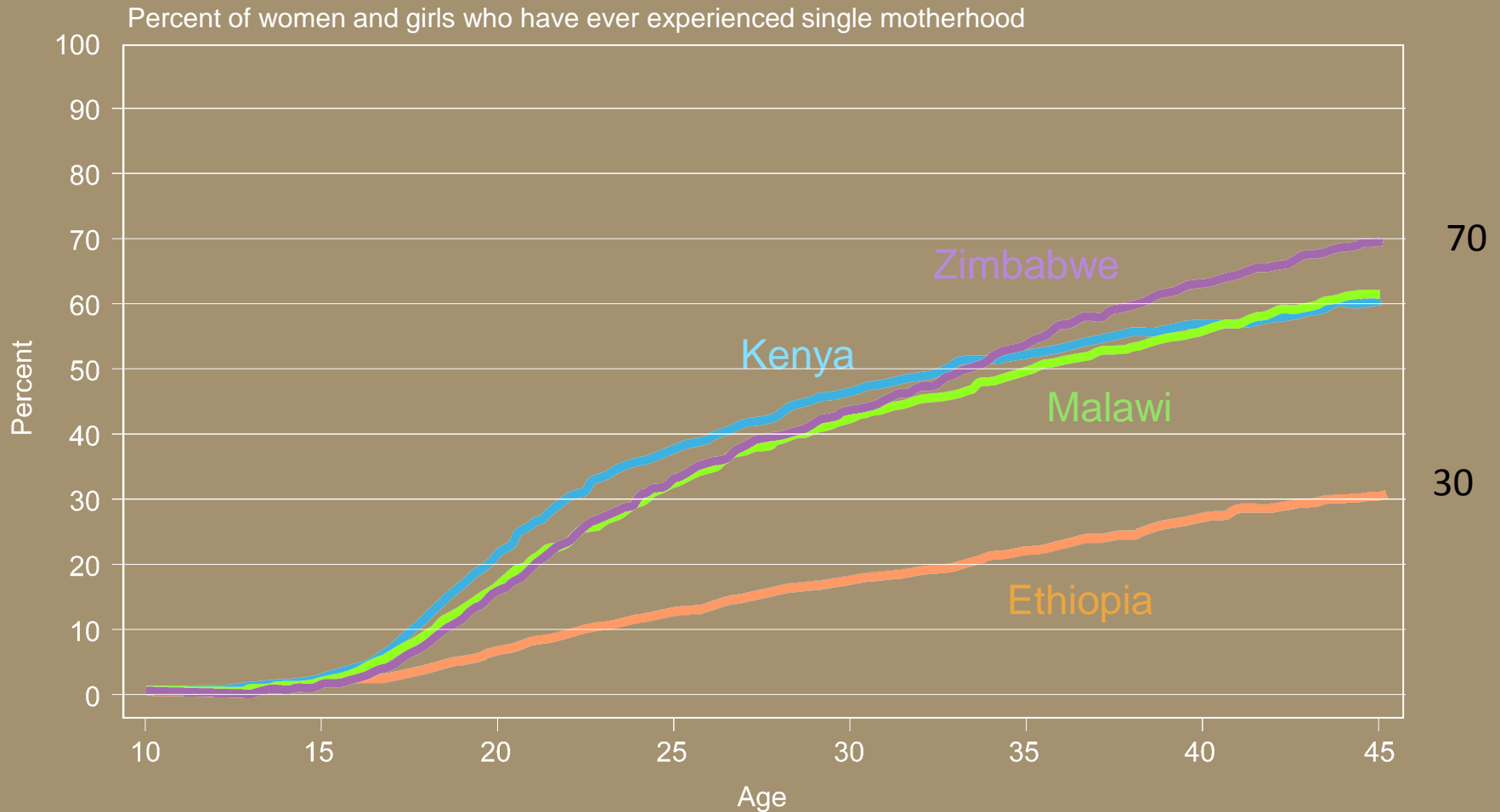
Sources: Guatemala (Hallman et al. 2005); Egypt (ELMPS 2006); Turkey (Population Council 2009, DHS 2003); Kenya (Population Council 2009, DHS 2003);

Factor 3: The weak link between education and adult wages and employment.

Factor 4: Difficulty in females controlling their earnings and other assets.

Factor 5: The “MOTHER” of all factors:
the disproportionate dependency
burden on females – both time and
INCOME.

Likely a majority of adolescent females today, especially those from poorer families and those who bear children as adolescents, will be substantially or solely financially responsible for themselves and their children.



Given that a high, plausibly rising, proportion of girls, especially the bottom 40%, will become single mothers—failure to invest in them is essentially **PLANNED POVERTY**



Sources: "Single Motherhood, Poverty, and Child Mortality in Sub-Saharan Africa: A Life Course Perspective." Population Association of America Annual Meeting, Washington, D.C., March 31, 2011"

II. Compared to What:

- We don't begin to know what is possible as most of our financial services, especially capacity building, trade/skill building reach relatively advantaged females who have paradoxically survived "girlhood."

What Success Looks like and what we need to do now?

The Level Playing Field:

- **Assuring girls can be economically active commensurate with skills and ability**

Without experiencing as accepted rites of passage: physical insecurity, sustained sexual abuse, high and unwanted fertility, risk taking and exploitation.

III. What to do? – A few modest proposals

•Build Social Capital and Girl Teams Early

- Friendship networks
- Provide regularly available girl spaces/places/platforms where females from an early age can meet
- Female mentors to turn to
- Personal documentation
- Context specific and realistic safety nets-e.g. emergency money, emergency places to spend the night, emergency scenarios

- Age graded, gender and context specific financial literacy

- Incubator Savings

All girls should have small emergency savings and be introduced to goal oriented savings and more sophisticated products in good time.

•Shark Repellents

There is always someone who wants to take girls' assets away. Identify the person and the process and plan a response.

Males do not face this problem.

- Counter intimates (parents' and partner's) attempts to appropriate girls' assets.
- Increase girls' capacity to hold assets, make contracts, own and control property
- Identify and remove administrative 'discretion' that allow harassment and denial of benefits
- And as always, girl teams are key



Single most important long-term policy:

Locate the dependency burden,
especially the cost of children, much
more equitably between males and
females

It is very hard doing the work we do....and it's very costly.

It matters for whom we create livelihoods and financial products. We must determine who is worthy of this substantial investment and who will reliably save, care for, share with and invest in their community and the next generation.

I'd bet on the 12 year old girl.

