Ensuring that all girls and young women receive a quality education is their human right, a global development imperative, and a strategic priority for the World Bank.

Achieving gender equality is central to the World Bank Group twin goals of ending extreme poverty and boosting shared prosperity. As the largest financing development partner in education globally, the World Bank ensures that all of its education projects are gender-sensitive, and works to overcome barriers that are preventing girls and boys from equally benefiting from countries’ investments in education.

Girls’ education goes beyond getting girls into school. It is also about ensuring that girls learn and feel safe while in school; have the opportunity to complete all levels of education, acquiring the knowledge and skills to succeed in the labor market; gain socio-emotional and life skills necessary to navigate and adapt to a changing world; make decisions about their own lives; and contribute to their communities and the world.
WHY IS IT CRITICAL TO INVEST IN GIRLS’ EDUCATION?

Both individuals and countries benefit from girls’ education. Education is fundamental to improving girls’ and young women’s lives. Better-educated women tend to be more informed about nutrition and healthcare, have fewer children, marry at a later age, and their children are usually healthier, should they choose to become mothers. They are more likely to participate in the formal labor market and earn higher incomes. All these factors combined can help lift households, communities, and countries out of poverty. The costs of not investing in girls’ education are steep: a World Bank study estimates that limited educational opportunities for girls cost countries between US$15 trillion\(^1\) and $30 trillion in lost lifetime productivity and earnings.

PROGRESS AND CHALLENGES

The World Bank is strongly committed to addressing the barriers girls face in trying to obtain an education. More than 150 million girls and young women worldwide are benefiting from World Bank education projects and initiatives.

The World Bank’s support for girls’ education has grown significantly in recent years. Our work includes lending operations and grants, data collection and analytical work, as well as strategic partnerships with organizations and partners worldwide. The World Bank supports girls’ and young women’s education through the Education Global Practice and through projects that leverage education, health, social protection, water, and infrastructure interventions, among others.

Over the past few decades, there has been steady and significant improvement in education outcomes, including increasing access and improving learning, for girls and young women globally. In fact, over two-thirds of all countries have reached gender parity in primary school enrollment. Despite these improvements, progress is still lagging on some key indicators for girls’ education, especially in Sub-Saharan Africa and South Asia, and in contexts affected by fragility, conflict, and violence (FCV).\(^2\)

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\(^1\) All dollars are in US$ unless otherwise indicated.

\(^2\) Gender and Education. UNICEF. 2022.
The World Bank’s approach to supporting girls’ education recognizes that multiple factors lead to low enrollment rates, low educational attainment, and low levels of learning. Some of these constraints affect boys and girls alike, while others affect one gender more than the other. Constraints include:

**Barriers to Getting and Keeping Girls in School**
- Financial barriers
- Distance and lack of safety to and from school
- Lack of information about returns to girls’ education
- Social and cultural perceptions/norms

**A Lack of Safe & Inclusive Schools for Girls**
- Lack of school infrastructure and materials for girl-specific needs
- Unsafe schools, gender-based violence (GBV) including sexual harassment (SH) and sexual exploitation and abuse (SEA)

**Low Quality of Education for Girls and Boys**
- Low quality and relevance of education services
- Lack of gender-sensitive teaching and material

**Limited Further Education and Employment Prospects for Young Women**
- Lack of further education prospects
- Limited fields of study
- Limited employment prospects

While there are similar rates for primary school completion globally (91% male, 90% female), lower secondary school completion for both males and females is much lower in low-income countries, with the discrepancy between girls and boys even sharper:

- **Girls**: 39% female, 43% male

It has been estimated that two-thirds of the world’s illiterate population are women.

- The literacy rate (above 15 years old): 83% female, 90% male

Both boys and girls are facing a learning crisis. Learning Poverty (LP) measures the share of children who are not able to read and understand a simple text by age 10. The average of LP in low- and middle-income countries is

- Females 50%
- Males 54%

The gap virtually disappears in low-income countries, where LP averages a dismally high 90% for both boys and girls.

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**Girls in FCV contexts:**
- 2.5 times more likely to be out of secondary school than boys
- 90% more likely to be out of secondary school than girls in non-FCV contexts

- **There is a large gender gap**

  in labor force participation which is especially stark in South Asia, which has one of the **lowest female labor force participation rates at 24%**.

Female students represent only 35% of all students enrolled in science, technology, engineering and mathematics (STEM)-related fields of study at higher education level globally.

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**COVID-19 Recovery in Education**

The COVID-19 pandemic and related school closures have significantly impacted both boys and girls. This generation now risks losing $21 trillion in lifetime earnings. In low- and middle-income countries the share of children living with Learning Poverty will also rise sharply—potentially up to 70 percent. Children from poorer and less educated households suffered greater learning losses, and in some settings data show that girls have lost more learning than boys.

As part of its comprehensive operational response, the World Bank has actively responded to the challenges presented to girls’ education by the COVID-19 pandemic. For example:

- The Sudan Education COVID-19 Response Project included an awareness campaign to combat GBV and created specialized learning material for disadvantaged students who have been affected during this time, including girls.

- In Malawi, a second additional financing to the Equity with Quality and Learning at Secondary Project included sub grants to schools to provide cash transfers, in an effort to get both boys and girls back into school.

- Education projects addressing COVID-19 recovery in Bangladesh, Benin, Ethiopia, Pakistan and Uganda all have components for advocacy campaigns about girls’ re-enrollment.

**Supporting Girls’ Learning Through the Pandemic**

In Pakistan, the Covid-19 Response, Recovery and Resilience in Education Project focused on providing distance learning support to students, and campaigns on the importance of continuity of education, with a particular focus on girls. Through programmed distance learning, the project was able to reach over 770,000 girls through tele-school, and over 96,000 through radio school. The program also reached 10 million girls through different campaign mediums focused on ensuring safe reopening of schools through raising awareness about safety, health, and well-being. Over 12,000 teachers also received training to provide accelerated programs to mitigate loss of learning during school closures. More than 6,600 of the teachers trained were female.
AN OVERVIEW OF SUPPORT TO GIRLS’ EDUCATION IN WORLD BANK EDUCATION OPERATIONS

There are 164 active projects across 90 countries in the Education Global Practice portfolio (as of October 2022). The total portfolio size is $23 billion, and the total approximate spending on girls in these projects is $11.50 billion—almost half of the total expenditure. As our largest portfolios are in Africa and South Asia, the majority of this spending on girls’ education is in the Africa and South Asia Regions. (Figure 1).

**Figure 1: Approximate Spending on Girls Education per Region, $ Billion**

- **South Asia**: $2.66B
- **Middle East and North Africa**: $1.10B
- **Latin America and the Caribbean**: $1.56B
- **Europe and Central Asia**: $0.82B
- **Africa**: $5.14B
- **East Asia and the Pacific**: $0.65B

*Figures have been rounded

SUPPORTING GIRLS IN FCV CONTEXTS

Approximately $5.2 billion of the $23 billion Education GP portfolio is in countries affected by fragility, conflict, and violence (FCV). An estimated $2.6 billion goes to girls in FCV countries.

For example, support for Displaced Rohingya People (DRP) was fostered in Bangladesh through the Second Reaching Out of School Children (ROSC). The ROSC included:

- (a) the establishment of 1,000 new and makeshift learning centers to conduct informal learning activities in DRP camps;
- (b) supporting approximately 500 already-established learning centers through funding from other sources;
- (c) recruiting and training 2,000 teachers and learning instructors (at least 50 percent female) for the DRP learning centers; and
- (d) deploying a proportionate number of properly trained female teachers to address parents’ safety concerns while ensuring retention of female learners.

Consequently, about 112,000 children and adolescents were enrolled in 1,331 (against a target of 1,500) learning centers. More than 48 percent of the enrolled students were girls with close to 100 percent retention rate in the first year. Despite the challenges posed by the pandemic, the project supported the government’s pandemic response: 93,229 children (50 percent girls) received packages supporting distance learning with caregiver support, and hygiene and sanitation supplies to help protect them from COVID-19. A total of 1,196 new teachers were recruited from the local community (86 percent female) and a total of 3,000 teachers were trained on the use of teachers’ guides, student workbooks and supplementary subject learning materials to support education activities during the pandemic.
Girls' Education & Climate Change

Education is critical for achieving effective, sustained climate action. At the same time, the effects of climate change are adversely impacting education outcomes. As the largest financier of education and the largest multilateral funder of climate action in the developing world, the World Bank seeks to harness the power of education for climate change mitigation and adaptation.

The effects of climate change run the risk of worsening inequalities that girls and young women already face. There are estimates that by 2025, climate change could prevent 12.5 million girls from completing their education. Engaging girls and young women is also key to sustainable climate action. Girls and young women’s education and empowerment, in conjunction with interventions like family planning, reproductive and sexual health and reduced child marriage, can aid the transition to low-carbon economies, help improve resource use, and assist in lowering environmental damage and land fragmentation, as well as increase resilience of economies.

The World Bank seeks to harness the power of education for climate change mitigation and adaptation, and works on addressing climate change in five key areas through the Education Global Practice:

1. Mainstreaming climate education for mindset and behavior change,
2. Fostering green skills for a transition to a more sustainable future,
3. Supporting research and innovation on climate change topics,
4. Investing in ‘greening’ education infrastructure, and
5. Strengthening community resilience to climate’s impacts on education.

For example, our project in Nigeria, Adolescent Girls Initiative for Learning and Empowerment (AGILE), is supporting school-based life skills training for girls that will cover issues on climate change. This includes raising awareness and teaching adaptation approaches and skills to respond to climate change. The project also encourages social and behavioral change by supporting student-led community activities to increase climate change awareness.
SPOTLIGHT ON

Investing in Early Childhood Education

In Morocco, access to pre-primary education is particularly limited for girls in rural areas. The Improving Early Childhood Development Outcomes in Rural Morocco project will address the gender gap. The $450 million loan includes support to enhanced early childhood development (ECD) outcomes for girls through a Behavior Change Campaign for improved ECD practices. This includes parental education sessions focused on positive parenting and promotion of girls’ enrollment and attendance of preschool. This will lead to a significant expansion of the supply of quality early childhood education services in rural areas, and allow for the enrollment of 100,000 additional rural children. It will also contribute to increase equitable access to quality pre-primary education, especially for girls. This investment is expected to bring about positive benefits in terms of women’s labor force participation overall, by reducing the time women allocate to caregiving, and by creating job opportunities for women as preschool educators.

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Empowering Girls and Young Women

The Girls Empowerment and Learning for All Project in Angola is a $250 million project, which includes improved access to sexual and reproductive health services, while strengthening the information and knowledge of girls, boys, parents, and community leaders to boost uptake of these services. For out-of-school youth, the project scales up second-chance education, incorporating life skills and adolescent health information. It introduces a scholarship program reaching 900,000 youth entering secondary school, with a registration bonus for girls. In addition, support will be provided to improve teaching and learning outcomes, and 3,000 new classrooms will be built.

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LIFECYCLE APPROACH: SUPPORT FROM BIRTH TO ADULTHOOD

The World Bank’s work on girls’ education takes a holistic approach—a lifecycle approach. Our project interventions focus on some of the biggest barriers to girls’ education and are designed based on knowledge and evidence of successful interventions, and what works in local contexts.

Our approach is guided by evidence on what works for girls’ education and targets multiple areas including:

1. **Removing barriers to schooling:**
   through scholarships, providing transport to and from school, and community advocacy campaigns

2. **Promoting safe and inclusive schools:**
   by making schools safe, working to eliminate school-based gender-based violence, and supporting menstrual health and hygiene for adolescent girls

3. **Improving the quality of education:**
   by improving learning for both boys and girls, promoting gender-sensitive teaching and curricula, and introducing extracurricular activities like girls’ clubs

4. **Developing skills and empowering girls for life and labor market success:**
   through supporting young women through the schools-to-jobs transition, promoting skills development programs for young women, and programs to encourage more women in science, technology, engineering, and mathematics (STEM) fields
Educational Quality and Support for Girls

In Haiti, the projects Providing an Education of Quality in Haiti and Providing an Education For All Haiti (EFA) support quality girls’ education. Project activities promote awareness of gender-based violence (GBV) and harmful stereotypes toward girls. A safer space will be created to learn life skills, and to improve safety and security among girls. Activities include gender clubs for school beneficiaries, gender-sensitive rehabilitation of bathroom facilities, and in-service training of school directors and teachers. Ultimately, these interventions will lower the likelihood that girls miss school and increase their chance to successfully transition to secondary education.

Eleven year old Jessica Prudent lives in Port-Au-Prince. She went to a school in Carrefour, one of the poorest neighborhoods of the capital. She benefited from the Tuition Waiver Program for six years, allowing her to attend school for free. In Haiti, parents have to pay on average $130 each year to send their children to school, leaving more than 200,000 children who cannot pay, out of school.

Over 170,000 girls have so far been impacted through the project.

On average, children start school two years late, as was the case for Jessica’s older sister. Her mom says,

“The first one did not enter school early. She is 21 years old and in her final year of secondary school.”

Jessica adds,

“The Program EFA helped me pursue my studies. If I didn’t have it, I don’t know where I would be at this time.”

Improving Learning Outcomes in Chad

The new Improving Learning Outcomes Project in Chad will focus on improving girls’ education and learning in the classroom. The $150 million grant will include providing reading materials that are sensitive to gender-representation (including positive role models for girls in school and avoiding gender biases). In addition to this, the project will also conduct community awareness campaigns to combat gender stereotypes, and emphasize the importance of girls’ schooling, in a drive to increase girls’ attendance and enrollment at school. Further seeking to improve the learning and school environments for girls, the project will create gender-separate toilets and WASH facilities in almost 500 schools. In addition, the project will incentivize the participation of women in the teaching force through the integration of female community teachers into the civil service, as it increases girls’ school attendance.
PARTNERSHIPS EQUAL GREATER IMPACT

Partnerships both within and outside of the World Bank are critical to the Education Global Practice's (GP) work on girls’ education. The Education GP works with other global practices in the Bank to improve girls’ education—for example, collaborating with the Water GP for access to sanitation and hygiene in schools, with Social Protection and Jobs GP for challenges related to labor market transition, or Energy GP to improve school safety.

The World Bank collaborates actively with many donors and organizations. As a signatory to the G7 Charlevoix Commitment, the Bank has already exceeded its pledge of $2 billion from 2018 to 2023 to girls’ education in FCV countries. The Education GP is also:

- collaborating with the Foreign, Commonwealth & Development Office FCDO (UK) about targets and high-level engagement with G7 donors, to support aid and financial commitment for girls’ education;
- signatory to the Freetown Manifesto, led by the United Nations Girls Education Initiative (UNGEI), to build momentum for gender equality in and through education;
- collaborating with UNICEF, UNESCO, GPE, and other partners on furthering advocacy on girls’ education, for example through several events held at the Transforming Education Summit during the United Nations General Assembly in September 2022;
- a member of the Inter-agency Network for Education in Emergencies (INEE) Girls’ EiE Reference Group, which seeks to further research and advocacy for girls’ education in emergencies;
- working closely with the Global Partnership for Education (GPE) as the implementing agency for 55 percent of the total GPE grants of $3.60 billion, that also support girls’ education.

SPOTLIGHT ON Developing Skills for Life and Labor Market Success

In order for Bangladesh to meet its future workforce demands, removing barriers that prevent more women from entering the labor force is a crucial step. The World Bank has partnered with the government on the Skills and Training Enhancement Project (STEP), investing in 45 polytechnic institutes to improve female inclusion and deliver industry-relevant skills. The Project has: (a) provided stipends to a total of 240,118 beneficiaries (18 percent female) and 135,631 students (22 percent female) currently on stipend; (b) trained 125,997 unemployed youth (28 percent female); and, (c) certified skills of 31,830 informal sector workers (22 percent female) through the Recognition of Prior Learning. Enrollment of females in technical and vocational education and training (TVET) institutions has increased to over 20 percent by completion, and women’s participation in the program has enhanced their employment opportunities and promoted their empowerment.

“I came from a very small village to study at the Dhaka Mahila Polytechnic Institute. My father died in 2013 and I had to struggle to get by, to get here to study computer technology. My dream is to open a programming firm in the future to help kids who had to struggle like I did.”

— Kamrul Nahar Omi (young woman in the middle)
STEP program participant

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