



The Journey of a Girl

Opportunities for Business Investment in Girls' Education
A Working Paper

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The Journey of a Girl: Opportunities for Business Investment in Girls' Education

A Working Paper

Written by Alisha Miranda

Purpose of the Report

This report is commissioned by the Global Business Coalition for Education (GBC-Education) at the request of its corporate members. Through their investments, GBC-Education members reach an estimated 6 million girls worldwide.

Designed as a resource for both companies who are new to girls' education and those already leading the way, the report aims to inform business investments in the girls' education space. By mapping out barriers to education along the journey of a girl, the report identifies where and when businesses should invest to maximize the greatest social return.

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Questions about this report can be directed to info@gbc-education.org

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Nothing is more important for healthy children than a chance to learn and become their own change in the world.

Yet girls consistently miss out on fair opportunities for education and learning putting them at a distinct disadvantage all of their lives.

We know all too well that the economic empowerment of a woman does not start when she is an adult. It starts when she is a girl. Education is critical for her success at work and across her family life, and there is a compelling case for the private sector to consider how best to engage and make a difference.

Many excellent studies on girls already exist and it is well documented how the opportunity for girls to thrive also benefits wider communities and economies. The GBC-Education Girls' Education Task Force has set out to investigate exactly where the necessary investments can become sustainable and where the private sector has a useful role to play in overcoming barriers across the lifespan of the girl. From birth to employment, this report maps out where the barriers lie and how and why companies can and should do more to address those barriers.

The Global Business Coalition for Education (GBC-Education) was founded to bring together some of the world's largest businesses and brands to help ensure all children are in school and learning. Its members represent some of the world's greatest global businesses who have already sought to correct gender imbalances and invested in women's empowerment initiatives, and provided training and career advancement opportunities for young women.

It is worth noting that there remains a wide funding gap, and even a decline, in global education investments, particularly for those girls and women most at risk. We need more and better funding focused on enabling women to contribute meaningfully to their communities and economies, and reaching the poorest and most vulnerable girls.

This report has focused on the Journey of the Girl by looking at her whole life cycle to determine where the key junctures are for the soundest investments. While it is not a comprehensive review, the intention is to recognize those key transitional moments for the poorest girls of all backgrounds and abilities and the difference that can be made by joining up business activities and opportunities to make systemic changes. Over her educational journey, a girl can face numerous obstacles from forced marriage to child labor, and these preclude her from reaching her full potential. And it is not just about missed opportunities, girls face real life-threatening dangers from the risks of exploitation, early marriage, trafficking, and physical attack when particular moments on the journey are missed.

A survey of thirty-two companies investing in girls reveals that corporates can – and want – to do more to remove barriers for girls by raising their voices, collaborating together and re-framing how and why they invest in girls. GBC-Education member companies have an impressive combined investment reach to over 6 million girls globally, and share an openness to invest responsibly and effectively in girls' education.

Corporate solutions need to co-exist alongside international commitments and national government implementation for their local and hosted populations. We must take account of the fact that to reach around half of the world's most vulnerable girls we must offer solutions that reach those caught up in conflict or crisis who are living in temporary accommodation or refugee camps far from their natural homes. So here the importance of the recently proposed humanitarian fund for education (recommended at the July 2015 Oslo Summit) becomes critical for delivering hope and better prospects for those girls who are at severe risk of never realizing their potential or finding themselves in increasingly desperate situations.

As we embark on the challenge of all the new Sustainable Development Goals we need to stay vigilant that we don't lessen the urgency of the whole development agenda especially for girls from their earliest childhood years. We can use so much of what we already know but must take action to enable wider global financing to include education and draw on the best that the private sector can offer with better targeting, foster new collaborations and encourage both social and technological innovations.

So while we do congratulate the many corporates who are leading the way by investing in primary and secondary education for girls, this report recommends the acceleration of corporate investments in a girl's early years and a wider set of actions for the private sector to play its part in the global fabric that will unlock the political will and funding to deliver real change and reach every girl.



Sarah Brown

Executive Chair
Global Business Coalition for Education

Executive Summary

During each stage of her educational journey, a girl faces barriers that keep her from reaching her full potential.¹ But in these stages, there are opportunities for corporate investment to make a transformational and systemic change for girls. By joining up the dots between barriers during a girls' journey, smart investments and projects, and large-scale systems change, girls' education investments can bridge the gap for millions of girls and young women each year.

This report outlines the various stages of a girls' development, barriers that may interfere with a girls' education, and how companies are implementing programs and making investments to break down the barriers.

The strongest finding in the research undertaken of 32 corporates is that there is a strong focus on empowering girls in secondary education, but the full journey of a girl shows that earlier investment at critical stages would yield a more transformative effect.

Investing in girls has economic and societal benefits, including immediate and direct benefits to companies themselves. As the global community adopts the Sustainable Development Goals, there are several recommendations surfacing in this report to help companies play a transformative role in supporting girls and young women become the leaders, consumers, employees, innovators and employers of tomorrow:

1. Build broad-based partnerships.
2. Invest now, invest early.
3. Expand the business case for girls' education.
4. Grow the evidence base.
5. Strengthen the corporate voice for girls' education.
6. Play an active role in addressing global crises.
7. Make the health and education link for girls.
8. Train the next generation of employees and business leaders.
9. Work with the international donor community to scale what works in girls' education.

Meet Marième Jamme.

Tenacious and humble, Jamme is a CEO, blogger, and tech activist who believes technology is critical for Africa's development. She founded her London-based technology consultancy business, SpotOne Global Solutions, and within the last year alone, the Senegalese-born entrepreneur was named one of the 100 most influential Africans of 2014 by New African Magazine. Two years before that, Forbes named Jamme one of the 20 youngest power women in Africa.

But she wasn't always this way; as an orphan, she was moved between 28 Senegalese houses before she was sexually trafficked into Paris at the age of 15. Without any formal education, Jamme began her career cleaning bars and preparing meals in kitchens — anywhere where she could “just be at the back.” It wasn't until she realized her own self value at the age of 19 that she pursued an education. With the encouragement of close mentors to explore her own potential, she discovered the talents, confidence, and aspirations that led her to become the role model and entrepreneur she is today. And now she is empowering hundreds of girls and women to realize their full potential and overcome the barriers to education that may stand in their way.

Jamme's journey, while blunted at times by tragedy, echoes the struggle that millions of other marginalized girls around the world face today as they struggle to gain an education.

Girls are often marginalized and out of school simply because they are girls. Poverty excludes girls from accessing quality education, with those from the poorest and rural households facing the greatest disadvantages. Various discriminatory legal barriers, traditional, religious practices, and other obstacles to safe travel and attendance at school discriminate against girls and keep them out of the classroom. These include marriage, pregnancy, caring for family needs, inadequate water and sanitation facilities and child labor. The odds are even worse for those girls living in conflict and emergency settings.²



1

WHY INVEST IN GIRLS?

Educating girls is a smart investment for society.

At each stage of her educational journey, starting from birth and early childhood to formal and informal schooling and eventually adult life, an investment in a girl produces social and economic returns that go beyond her: they extend to her family and future children, her community, her country and the world beyond her borders.

The return on investment multiplies along a girls' educational journey.⁴ In preschool, every \$1 invested yields \$7 to \$17 in higher future wages.⁵ Increasing a girl's secondary education by one year over the average raises her future income by 15% to 25%.⁶ For a company in India, an investment of \$1 in education today will return \$53 in value to the employer by the time she enters the workforce.⁷ Over the past 50 years, increased educational attainment accounts for roughly 50% of economic growth in OECD countries.⁸ This is primarily due to girls having access to higher levels of education and spending just as many years in education as men.

The education of girls may well be the highest-return investment available in the developing world.

Lawrence Summers

Charles W. Eliot University Professor
and President Emeritus at Harvard University
(written in his capacity as World Bank Chief Economist - 1992)³

Because educated girls can make informed choices, educating girls:

Increases labor force participation.

Educated girls become economically empowered women and active participants in the workforce, giving governments and corporations access to a larger and more diverse labor market.

Drives consumption. Increased female participation in the workforce results in significant increases in disposable household income, driving up global consumption. The potential for growth in female disposable income is highest in developing countries. As educated consumers, women are increasingly powerful. In the US, the purchasing power of women ranges from \$5 - 15 trillion annually, and women are expected to control 2/3 of consumer wealth in the US in the next decade.⁹

Saves lives. Educated girls make better healthcare choices for themselves and their future families, resulting in improved wellbeing, reduced maternal and child mortality and improved sexual and reproductive health outcomes for women and girls.¹⁰ An educated girl is more likely to marry later and delay pregnancy meaning she is more likely to survive childbirth. It is estimated that over the past four decades, the global increase in women's education has prevented more than four million child deaths.¹¹

Builds stronger families and communities.

Education enables girls and women to overcome oppressive social limitations such as exploitative work and child marriage and enables them to claim other social and economic rights.¹² It is estimated that for every dollar she makes, a woman will invest 90 cents back into her family and community.¹³

Fuels economic growth. Investments in education improve economic productivity across a girl's' educational journey, yet some countries lose more than \$1 billion a year by failing to educate girls to the same level as boys.¹⁴ A 1% increase in the level of women's education generates 0.3% in additional economic growth.¹⁵

Providing girls with access to quality education is a human right and an economic imperative. And yet, despite the known benefits, education funding still comprises a small portion of how companies invest their money in creating social change. Less than 20% of Fortune 500 companies make donations to education in developing countries, and they spend 16 times more on global health.¹⁶ And when companies focus on education, just 21% have a specific focus on women and girls.¹⁷

Why Girls?

Corporate advocates for girls' education often hear the question "Why girls only?" As one respondent noted: "It's difficult to just focus on girls because there's a discomfort internally with leaving out 50% of the population."

Creating programs focused on girls is not about leaving out boys, but addressing gaps and inequalities that have long existed. In fact, in conflict and emergency settings, girls also bear a disproportionate part of the burden when they are out of school.

"There is a place for everyone to invest along the [journey of a girl]," said Standard Chartered's Payal Dalal, Head of Education and Girls' Programmes." But our real value add is about working only with girls, and this makes impact much stronger."



Photo: Standard Chartered

While smart for society, companies face real challenges when it comes to investing in girls.

Investing in girls' education is a new area for many companies. The majority of companies surveyed started investing in girls' education this decade, but investments that align with both business and social goals in girls' education are relatively new (within the last 3-5 years). And despite the known societal benefits of girls' education, companies face daily constraints ranging from business models, lack of information and financing which impact the ability to actually make investments in girls' education. In surveying a set of companies active in global social investments, several themes come to the fore, which impede companies from increasing investment in girls' education.

Corporate budgets are insufficient to invest in girls' education in a sustainable way. In the survey, 80% cited budget constraints as a key challenge. Realistically, social impact programming like girls' education is a cost center for a company; CSR or foundation work that does not have a direct boost to the bottom line can be underfunded.

Companies seek brand exclusivity over collaboration. While nearly half of companies surveyed stated they were starting to invest in girls' education, over 25% want brand exclusivity in what they do." There are no suitable opportunities at present that would ensure the whole would be greater than the sum of the separate interventions," one said.

Companies need help understanding how to invest in girls' education and when to invest during her educational journey.

Several respondents cited understanding the girls' education landscape as a key challenge. Over half reported challenges in finding co-investors or partners.

Companies need help finding and vetting the right partner.

Over one-third mentioned time constraints make it difficult to vet implementation partners. But even with time aside, companies find it difficult to identify the right investment recipient when working in girls' education. Companies enlist many partners like international donors, chambers of commerce, local and national governments and non-governmental organizations but there is limited collaboration between companies investing in girls' education.

Despite these challenges, there is a direct business case for investing in girls' education.

It is in a company's direct best interest to identify how it can support girls' education in the short-term and long-term.

In the short-term, consumers and investors around the world are becoming increasingly socially aware and expect corporations to deliver social returns in addition to financial returns. To continue to attract, engage and retain the best employees and investors, corporations need to identify and invest in those social causes that are important and relevant to their key stakeholders. In addition, by serving the communities in which they operate, corporations will generate customer loyalty among existing and future consumers.

Moreover, investment in girls' education provides pre-commercialization access to consumers in developing markets and marginalized communities. Investments in girls' education in developing countries and marginalized communities can more easily precede market entry, giving firms the opportunity to gather market intelligence, learn first-hand about consumer habits and practices, and build corporate reputation among future customers and consumers prior to making significant investments in the commercialization of a market.¹⁸ Pre-commercialization social investments also enable corporations to build trust with local governments and consumers prior to market entry.

In the long-term, as developed markets become increasingly competitive, and market growth rates slow, the world's poorest economies and marginalized communities become the last frontiers of market growth for many multinational corporations. By increasing access to quality education for girls, businesses will be fueling economic prosperity in those markets and helping to create better-educated and healthier communities, which in turn will increase local purchasing power. Educated girls will become skilled workers, innovators, consumers, savers, and taxpayers – all of which will result in increased future financial returns for corporations.

Corporate philanthropy is critical, but we need more companies to think about how their business policies and practices can impact education priorities.

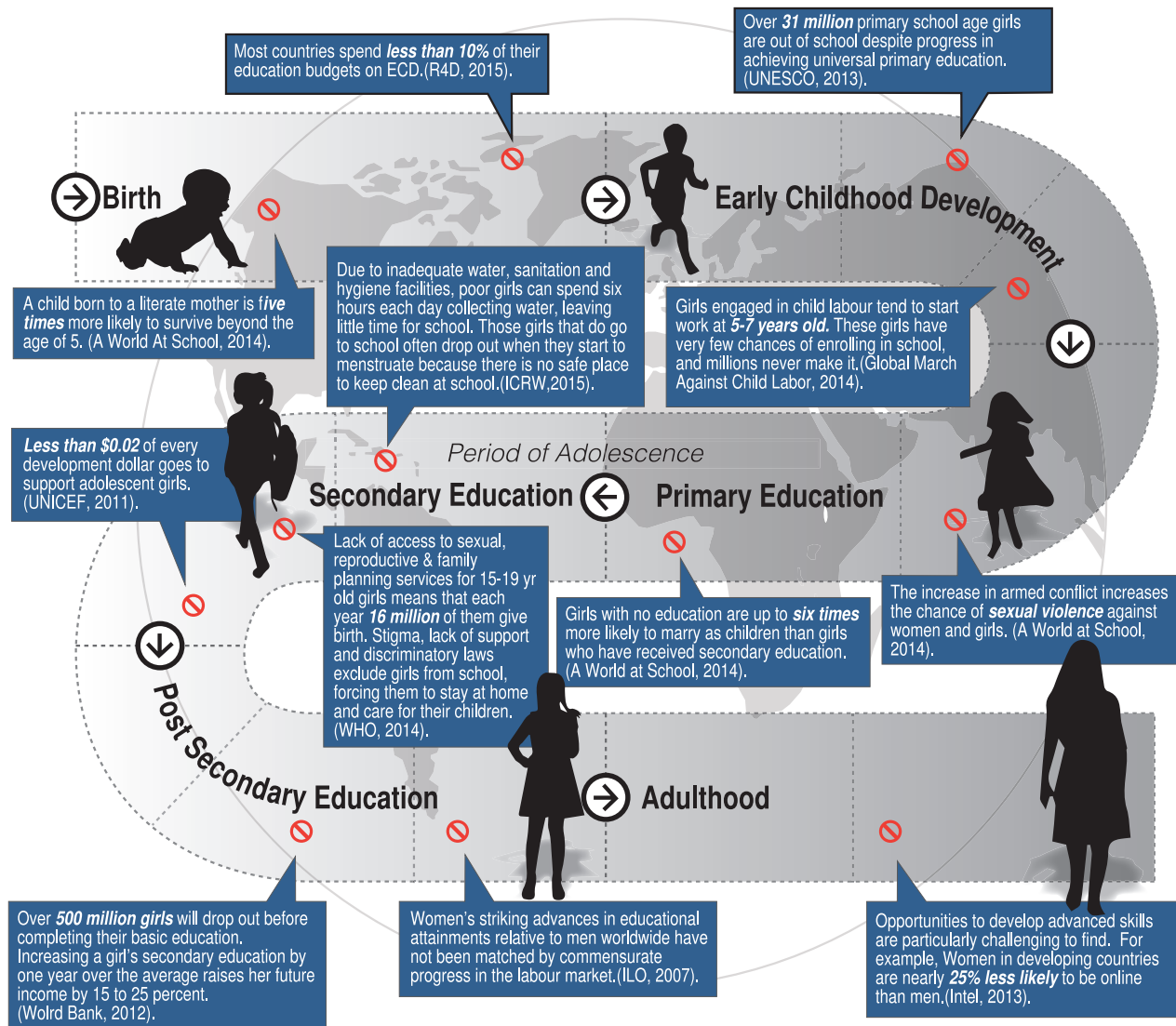
Ban Ki-Moon
UN Secretary-General

2

THE JOURNEY OF A GIRL: MAKING TRANSFORMATIONAL INVESTMENTS

The Educational Journey of a Girl

what challenges stand in her way?



During each stage of her educational journey, a girl faces barriers that keep her from reaching her full potential.¹⁹

But in these stages, there are opportunities for corporate investment to make a transformational and systemic change for girls. By joining up the dots between barriers during a girls' journey, smart investments and projects, and large-scale systems change, girls' education investments can bridge the gap for millions of girls and young women each year.

From the start, girls lose out through lack of early childhood development and education. Less than 10% of education budgets are directed to pre-primary education, but before that, lack of nutrition, stimulation and play can hinder the early development of a young girl. Events in a girl's early years lay a foundation in human capital. We know that early nutrition and stimulation in the first years of life play an important role in shaping social and health outcomes as healthy and socially adjusted children are more likely to grow in to economically productive adults.²⁰

And while there may be direct intervention points for companies focused on health or play to engage in innovative solutions for providing girls with early childhood development, companies have even more to offer. The survey of companies revealed several corporates support projects that are changing perceptions on the value of girls' education with key gatekeepers. Eight companies are working along the journey of a girl to convince key gatekeepers – parents, community and religious leaders, and other adults in the community – on the importance of keeping girls in school. These initiatives can change hearts and minds and trickle down to help protect girls early on in their life.

Moreover, companies have human resources policies for families, which directly impact the next generation of girls. Companies can review their policies to assess where they may be able to support mothers and fathers have the availability and skills to support their children in the early years, including child-friendly policies to help provide stimulation and play when parents are working.

Girls are subject to environmental circumstances beyond their control, with conflict and emergencies affecting more young girls than at any point in history. Conflict and emergencies limit economic opportunities and weaken social institutions - greatly increasing the risk of sexual violence and exploitation of women and girls.²¹ It is estimated that this year 15 million young girls are displaced from their homes. Girls, particularly from poor families, are also at higher risk of child, early and forced marriage due to limited actual or perceived alternatives to protect and provide for families.²²

No one company can stop conflict and emergencies. But companies can invest in systemic solutions to this challenge. With less than 2% of humanitarian aid going to education in these situations, business can contribute to a larger scale change in this area by using their leadership, influence and assets. One area is the delivery of education in emergencies. Companies, particularly in the technology sector, could help to identify new solutions to deliver cost-effective learning at scale.

In 2015, the business community championed the creation of a Global Humanitarian Platform and Fund for Education in Emergencies, which was later agreed at the Oslo Education Summit in July 2015, to create new and better ways for business to invest in challenging contexts.²³ Business should continue to support and inform the design of the platform and fund and press for better targeting of funding to reach the most marginalized girls so that increasing conflict and emergencies do not create lost generations of young girls.

Many girls do not make it to primary school. Over half of the 59 million out-of-school children are girls, and in some countries and states, this number rises above 90%. Failing to reach this first milestone sets young girls off track from developing even the most basic skills needed to be productive members of society. Financial barriers keep girls out of school, even when primary school is free. Uniforms, books, and other incidental costs may be difficult for low-income families to bear. When income is limited, girls' education may be deprioritized under boys'.²⁴ Girls figure disproportionately among children who do not attend school in all low-income countries particularly in South Asia and Africa.²⁵

Child labor keeps many girls from ever enrolling in school. Many girls engaged in child labor are working in agriculture and in homes as domestic servants; they often begin working as early as five years old.²⁶ Caring for family needs disproportionately falls on women and girls. Girls and women care for ill family members and relatives, for example. Girls' work caring for family also impacts not only whether they can attend school but also the time and energy they can devote to schoolwork.²⁷

While most corporate investments are directed towards secondary education, some companies are working in primary education, where their investments focus less on factors that boost enrolment and retention, but rather those that improve learning outcomes. Their work addresses basic skills, like literacy and numeracy, as well as training teachers to deliver higher quality education. Others have invested in the school's physical infrastructure or technology infrastructure, like high-speed satellite broadband or media in the classroom.

We find corporates are increasingly using their voice to influence education policy. While most corporates invest in direct programming, companies have taken advantage of media and awareness campaigns and developed digital platforms to raise the profile of girls' education in recent years, giving girls a public "voice" as well as increasing public awareness of barriers facing girls' education. These campaigns have attracted a number of corporate actors who have leveraged their networks – vendors, customers and employees – and expertise in digital marketing and brand strategy to raise funds and awareness for girls' education.²⁸

And many companies are looking at how their business models and supply chains can stamp out child labor and reduce the likelihood that girls would be in work as opposed to school.

While the new Sustainable Development Goals increase the scope of the development challenges for companies to address, it is important that companies do not lose sight of the missed Millennium Development Goal of universal primary education and gender parity.

Early marriage interrupts and ends girls' education resulting in girls being left out from gaining the skills that could lift them out of poverty – over 60%

of child brides in developing countries have no formal education.²⁹ Every day, 38,000 girls are married as children. A large portion of child brides cannot return to school after marriage due to financial constraints to pay school fees, lack of childcare, and unavailability of flexible school programs or adult classes.³⁰ Child marriage is also accompanied by early and frequent pregnancies, which contribute to higher rates of school dropout and forced exclusion from school.³¹

As young girls enter adolescence, sexual and reproductive health information and services are severely limited in many places, and each year about 16 million girls between 15-19 years old give birth.³²

Stigma, lack of support and discriminatory laws around pregnancy further exclude girls from school, forcing them to stay at home. Complications in pregnancy and childbirth are the leading causes of death among young girls in poor countries.³³ The spread of sexually transmitted diseases, especially HIV, can affect girls disproportionately in many places. In sub-Saharan Africa, girls make up 75% of the young people living with HIV.³⁴

Water and sanitation and the lack of adequate hygiene facilities impact an adolescent girl.

It can mean that girls living in poverty can spend six hours each day collecting water,³⁵ leaving little time for school. But just as troubling, girls that do go to school often drop out when they start to menstruate because there is no safe place to keep clean at school.³⁶ A lack of adequate, safe, single gender facilities

can mean girls don't use the bathroom at all, an issue which can also result in absenteeism of about 10 to 20% of the time.³⁷

Girls' education investors focus on secondary education and joining up this investment priority with the challenge of early marriage, sexual and reproductive health, and water and sanitation can benefit the girls most at risk of never completing secondary school. Across a broad set of funders that included foundations, governments and multilateral donors, 73% were investing at the upper secondary level and 64% at lower secondary level, the most common beneficiary groups.³⁸

These programs should, of course, bridge outside of formal education to connect with community groups and campaign organization working on early marriage to identify synergies and opportunities to bridge the gaps so that marriage is delayed and the chance to enter school remains. Additionally, investment in community infrastructure, including running water at points of school, can help reduce travel time for water collection and also help provide essential sanitation facilities. Corporate community programs can also address some of the vital needs of adolescent girls to help mitigate the sexual and reproductive health challenges.



Photo: A World At School

School-related gender-based violence includes acts or threats of sexual, physical or psychological violence occurring in and around schools, perpetrated as a result of gender norms and stereotypes, and enforced by unequal power dynamics.³⁹ This is a worrying challenge although data remains limited.⁴⁰

But many companies are starting to see the need to turn the tide against violence in schools and discrimination against girls. For instance in Nigeria, the business sector led the establishment of the Safe Schools Initiative which has put in place interventions and community programs in the three states affected most by Boko Haram's terrorist activities. By engaging high-level CEOs, businesses were able to harness their corporate clout to highlight the need to target resources to the most marginalized and incentivize government to increase domestic funding for education to promote improved stability and economic prospects in these regions of the country home to Africa's largest economy.

Maternal health is critical for the development and wellbeing of a girl from birth. A girl's chance of survival is 5 times more likely if that child is born to a literate mother.⁴¹ An educated mother is also more likely to vaccinate her child, provide the necessary nutrition, and take care of her own health. In a girl's early years, the enrolment rates are almost even between boys and girls in early childhood education, but these years lay the foundation for school preparedness and learning.

Corporates investing in health for girls and women should make education an essential part of the business case to ensure health outcomes are sustainable

and long-term. So access to quality learning, especially for girls, means they can better invest in their own health and the health and education of their children, creating a virtuous cycle.⁴² A child born to a literate mother is 50% more likely to survive past the age of five than a child born to an illiterate mother.⁴³ In many countries in sub-Saharan Africa, the birth rate among girls with no education is over four times higher than those with secondary education.⁴⁴

Many girls lack the advanced skills needed to have opportunities of employment. More than a third (34%) of young women in developing countries are jobless - out of the labor force and not in school.⁴⁵ Although the gender gap in school enrollment has been closing, the gender gap in labor force participation is on the rise. Girls need access to skills training that prepares them for employment. These skills may include financial literacy, digital literacy, and training in science, technology, engineering and math (STEM). While corporates focus on developing these skills in secondary school and beyond, it is critical for companies to start earlier.

More companies focus on economic empowerment of girls in secondary school and helping to bridge the school to work gap. Three quarters of companies invest in formal secondary education. These investments are clustered specifically around developing basic and advanced skills. Yet financial literacy, STEM programs, and digital literacy are the focus of a large number of these interventions. Many of these companies supplement their skills training with donations of technology to schools.

Over 40% of the reviewed companies focus on economic empowerment, ensuring girls access jobs, increase their incomes and support themselves and their families. These investments focus on removing two key obstacles as girls transition from school to employment: financial or digital literacy and job opportunities.

But these initiatives in and of themselves will not create the systemic changes needed in young women's employability. Companies should take the successes of the small scale programs and build up coalitions of partners, starting at the community and district level, to help build a seamless pathway with governments and other actors, to support girls in gaining the skills they need and having the employment opportunities they deserve to contribute to their local economies and societies.

**We know that
when we have
educated girls
we have better
health, more
employment,
more income
and wealth and
more equitable
societies.**

Graça Machel
Founder, Graça Machel Trust

3

BRIDGING THE GAPS



Despite the progress made with the Millennium Development Goals, millions of girls are still left behind. From forced marriage to child labor to inadequate water and sanitation facilities, girls face numerous barriers that keep them out of school and learning. With the adoption of the Sustainable Development Goals, companies must renew their commitment to girls' education by investing in a more targeted and strategic way across the journey of the girl, taking into account how education intersects with a variety of social, cultural and economic barriers.

Companies bring powerful assets into play, well beyond cash and volunteering donations, and their collective voice is powerful and strong. By investing collectively in girls' education in new, strategic ways, companies can lead the way in supporting the futures of families, communities and economies - all through the untapped potential of millions of girls.

1. Build broad-based partnerships. Most business investments in girls' education are not well aligned with overcoming barriers along a girls' educational journey, leaving behind a generation of girls. Through their voice and social investments, corporates can tackle complex barriers keeping girls out of school. Companies will need to work closely with education experts in government and civil society to identify the root cause of key barriers. Beyond partnerships outside of the corporate world, companies should also use their core capabilities to support girls' education and coordinate efforts across the business community to drive scale.

2. Invest now, invest early.

Most business investments in girls' education focus on secondary education and adulthood; however, many girls lack the foundations like numeracy and literacy to build more advanced skills, affecting their employability and skills later in life. Investing before secondary school ensures girls are prepared to lead and tackle the challenges of the 21st century workplace and beyond.

3. Expand the business case for girls' education.

Education is critical to sustain health interventions along the journey of a girl. Companies engaging in girl's and women's health can maximize the impact of their investment by including education as part of their business case and key performance indicators. Also, women's economic empowerment does not only start in secondary school and adulthood — companies must rationalize women's economic empowerment as an investment in early childhood, primary education and adolescence.

4. Grow the evidence base.

Companies cited budgetary constraints as a key challenge to accelerate and increase their investments in girls' education. While most companies focus on direct programming, companies need help identifying interventions that yield positive learning outcomes and vetting the right partners — which otherwise consume important resources. Companies need accessible information and easily available evidence to inform their strategic thinking about girls' education. Companies can also contribute to growing the evidence base by incorporating impact assessment in their program design and sharing their results.

5. Strengthen the corporate voice for girls' education. Companies rarely use their voice, although the trend is growing. While most corporate investments focus on direct programming for girls' education, companies can increase their engagement at high-level policy discussions by lobbying for increased public funding and prioritization for girls' education.

6. Play an active role in addressing global crises. The crisis in Syria has opened hearts and minds to the modern-day challenges that arise from failing to address conflict, emergencies and its destabilizing impact on regional politics and economies. The business community can champion the creation of a Global Humanitarian Platform and Fund for Education in Emergencies, and create new and better ways for business to invest in challenging contexts.⁴⁶ This leadership can instigate greater and swifter change from governments and international organizations.

Credit Suisse: The SDGs as a Framework for Investment in Girls' Education

With several companies just starting to invest in girls' education, many companies are looking to frame their new strategies within a wider, global context. The Sustainable Development Goals (SDGs), which were finalized in September 2015, allow companies to align their corporate investments in girls' education with a larger global agenda.

Credit Suisse launched the first phase of its Global Education Initiative in 2008 to focus on the Millennium Development Goal (MDG) 2. As the initiative grew and succeeded, reaching over 100,000 students in 38 countries, they looked to the SDGs for their next phase. In 2014, the company launched its Signature Program focused on Financial Education for Girls, addressing multiple sub-goals of SDGs 4 and 5 on quality education and gender equality.⁴⁷

7. Make the health and education link for girls. Governments, NGOs and international organizations are constantly citing the benefits of delivering change at scale through health and education investments. The business sector has the opportunity to innovate and lead on these models of whole-child investment. With the MDG progress in reducing infant deaths, reducing malaria, TB and polio, tackling HIV/AIDS and beyond the MDG targets addressing other non-communicable health challenges, there is a need to look the role that education plays in better health outcomes. Organizations are now considering how improvements in education and learning led to health gains with better informed citizens and a useful environment at school in which to address health education and promotion.

Safe Schools Initiative Nigeria

The eyes of the world turned to Nigeria when 276 Chibok schoolgirls were kidnapped by Boko Haram in 2014. GBC-Education business leaders - with support from the UN Special Envoy for Global Education, A World at School and the Nigerian government - came together to contribute \$10 million to launch the Safe Schools Initiative in Nigeria. Following their lead, an additional \$20 million was contributed by the Nigerian government and other international donors.

In the first phase of activities, Safe Schools interventions are now in place in many schools and 2,400 of the most at-risk students from three states hit hardest by Boko Haram's terrorist activities have been enrolled in safer schools. By engaging high-level CEOs, businesses were able to harness their corporate clout to highlight the need to target resources to the most marginalized and incentivize government to increase domestic funding for education.

8. Train the next generation of employees and business leaders.

Investment in girls' education must be seen as the creation of more diverse and stronger talent pools and an increase in investment in future community leaders and an emerging future labor force.

Pearson: Improving Learning Outcomes for Girls

In 2013, Pearson, the world's largest education company joined Camfed, with support from the UK Department of International Development and relevant national Ministries of Education, to transform educational opportunities for girls from low-income communities in Zimbabwe and Tanzania. The program focuses on increasing enrollment, enhancing the educational experience and learning outcomes, and enabling program graduates to become Learner Guides: young female role models for girls still in school.

Pearson has leveraged its core area of expertise by developing the learning resources for the Learner Guides curriculum, as well as developing a BTEC qualification framework to formally recognize the work of the Learner Guides. BTEC is one of the world's most popular applied learning qualifications that helps build technical, life, and employability skills.⁴⁸

It is unacceptable that girls' schools are being attacked and that pupils and teachers are being subjected to threats, violence, kidnapping and even murder.

Erna Solberg
Prime Minister of Norway

9. Work with the international donor community to scale what works in girls' education. Companies lack budget to accelerate investment in girls' education on their own. But co-financing and scaling pilots with successful results can bring about new policy models for delivering education to girls and linking education to employment. Harnessing the assets of the business and development community can lead to: 1) scalability, 2) reduction in investment risk, 3) entry into new markets and 4) delivery of quality education for skills development, especially for girls.⁴⁹ Examining successful models of collaboration between donors and business - like the UK Department for International Development Girls' Education Challenge - can also better inform business and donor engagement.

Discovery Communications: Building Allies across Sectors

The UK Department for International Development launched its Girls' Education Challenge (GEC) in 2012 to promote collaborations between NGOs, charities and business community to find better ways of getting girls in school and ensuring they receive a quality of education. As part of this, DFID has partnered with Discovery Communications, to launch a \$38 million program, using Discovery Learning Alliance as an implementing partner.

The partnership - intended to increase enrollment, attendance and learning for marginalized girls, their families and communities in Kenya, Ghana and Nigeria - is now underway. Part of the investment supports 1,000 learning centers in schools with technology and video programming. Past assessments of the intervention show a 10 to 20% improvement in students' understanding of core subjects, and as much as 50% improvements in teaching effectiveness compared to similar, nearby schools. By working with the GEC, Discovery Learning Alliance is able to access resources and education expertise to scale what works and reach more girls.⁵⁰



4

CONCLUSION

There is an opportunity now for companies to reevaluate their investment in girls' education and widen their approach to early childhood investments, partnerships, co-financing and relationships with donor financing, innovative in-kind and 'raised voice' efforts. With the launch of the United Nation's Sustainable Development Goals, corporates will be able to join and impact a global movement and review, refocus and renew investments in girls' education in a strategic and impact-fuelled way. This review intends to spur collaborations with a focus on barriers that are underinvested in and encourage corporates to take a broader based approach utilizing a range of in-kind support mechanisms as much as direct investments. Corporates are encouraged to consider the full journey of the girls and look for ways to invest early.

Companies bring great assets into play well beyond their cash or volunteering donations. Their collective voice is powerful and can call on support from their workforce and supply chains. Right now there is an immediate opportunity for Corporates to use their collective voice to call for a humanitarian fund in order to leverage greatest support for the most vulnerable populations displaced from their homes by emergency and conflict.

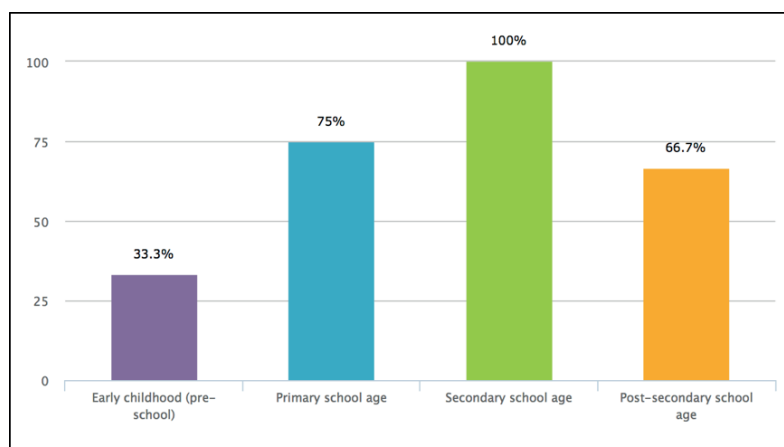
By joining together to invest collectively in girls' education in new, thoughtful strategic ways, companies have the power to provide solutions that will transform the future of girls, and, moreover, the world around them.

APPENDIX 1: COMPANIES REVIEWED & OVERVIEW DATA

Girls' education is increasingly funded by the core business – a company's profit-generating function. 37% fund girls' education initiatives from a business function and nearly 55% of respondents fund their girls' education investments from their corporate social responsibility (CSR) budget. The respondents who have oversight of their companies' girls' education investments sit in a CSR or core business function. The oldest girl-focused program launched by a respondent company was from 2006.

The chart below demonstrates the concentration of investments among the surveyed companies.

Figure 1: % of respondent companies targeting each age group



Participating companies include:

Abhati Swiss
 SpotOne Global Solutions*
 Avanti Communications
 Caterpillar Foundation
 Cisco
 Coca-Cola Foundation
 Credit Suisse*
 Cummins, Inc.*
 Dangote Foundation
 Discovery Communications*
 Ericsson
 Fossil Group*
 Godrej Group
 Gucci*
 Habib Bank Limited
 Hearst Corporation
 Intel Corporation*
 Lenovo Asia Pacific
 Nike Foundation
 Omnicom Group/ BBDO
 P&G
 Pearson*
 Piramal
 PwC*
 RBS
 RELX Group
 Reed Smith*
 Standard Chartered*
 Tata Consultancy Services*
 UBS Optimus Foundation
 Vodafone Foundation
 Western Union*

*In addition to using publicly available research, these companies responded to a more in-depth survey of their work.

APPENDIX 2: THE SCOPE OF STUDY

This report reviews the investments of 32 companies and corporate foundations (referred to in this report together as “companies”). Data in this report was collected from publicly available information about investments in girls’ education and an online survey. The full list of reviewed companies is in Appendix 1.

About the Companies

The 32 companies span diverse industries, geographies, and sizes, and are publicly or privately traded. Just under half (13) are US-based; 7 are UK-based; 5 are in Europe; 5 are in Asia and South Asia; and 2 are from Africa. Thirteen of these companies responded to a detailed survey in July and August 2015. Nearly a third of the companies are on the Fortune 500 list with an average market capitalization of \$200 billion.

Definitions

For the purposes of this report, a “girl” means a female child from 0-18 and an investment in girls’ education is defined as:

1. Having an explicit focus on girls’ education in the program description, messaging or through its partners.

Programs that focus generally on education, or mixed gender programs that do not have a specific focus on girls (including reviewing impact that has been disaggregated by gender), were not included.

2. Focusing impact and outcomes on education. For example, a water, sanitation and hygiene initiative with the aim of improving health outcomes would not be included, whereas one that aims to provide hygiene or sanitation in schools specifically to increase girls’ enrollment would be included.

3. Investing in girls in formal or informal education. Programs exclusively targeting adult women are not included. While some of the reviewed investments may include adults, these investments were included only if they overlap with investments in adolescent girls and young women.

4. Can include or cut across different types of investments, including direct programming, infrastructure, educator training, policy change or product development.⁵¹

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The Global Business Coalition for Education (GBC-Education) brings the business community together to accelerate progress in delivering quality education and learning for all of the world's children and youth. Since its launch in 2012, GBC-Education has grown to become the single forum connecting business to make a lasting impact on the lives of children and youth through education. GBC-Education members believe their core business assets, social responsibility and philanthropy, when used in collaboration with government and other stakeholders, can be a powerful tool to expand education for all.

The GBC-Education Girls' Education Task Force was established in 2015 and seeks to leverage the resources, networks, existing activities, and know-how of its participants to ensure girls are completing school, developing relevant skills and finding jobs to reach their full potential.

gbc-education.org



Theirworld is a UK charity, first registered in 2002 dedicated to giving children the best possible chance of living a healthy and happy life.

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