



G7 GLOBAL OBJECTIVES ON GIRLS' EDUCATION

2022

# Baseline Report

**UNGEI** | UNITED NATIONS  
GIRLS' EDUCATION  
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Monitoring Report

## Foreword



Every child deserves to be able to read a simple text by age ten.

This sets them on a path to success: in school, at work, wherever life may take them; and provides choice for them on that journey. Yet six in ten children globally are denied this right. The picture is worse in low-and middle-income countries, and in sub-Saharan Africa, almost 90 per cent of ten-year-olds lack this basic reading skill. Vast numbers of young people are out of school altogether - 244 million, even before the pandemic. Girls and children living with a disability are disproportionately affected.

Following the impact of COVID-19 and school closures, the UK's work on girls' education, is even more important. A missed education snatches away the bright future that every child deserves. It is a catastrophic waste of energy, ideas and opportunities. Education should never sit at the bottom of an agenda. It should be a top priority, given its ability to solve global challenges and empower individuals and communities.

This is why, under our Presidency, the UK inspired G7 leaders to endorse two new global targets for low and lower-middle-income countries: Getting 40 million more girls into school, and 20 million more girls reading by age ten. We called on the rest of the global community to help achieve these milestones, which we want to hit by 2026; transforming lives around the world. Meanwhile, we will support countries to achieve their ambitious commitments as they work towards Sustainable Development Goal 4 on quality education and continue backing the World Bank's learning poverty work.

Together, we will drive progress towards quality education for all.

At the forefront of our efforts will be the most marginalised and vulnerable girls. Those most at risk of being left behind through poverty, disability, or the effects of conflict or natural disaster. This report is the first in an annual series, tracking progress against the two G7-endorsed global objectives on girls' education. It demonstrates that transformation is possible, but this will take an enormous effort on a global scale. It will require effective policies, targeted interventions, and quality data. Some countries are leading the way to ensure that all girls are in school and learning, and we must learn from these examples.

We must also strive towards the broader goal of gender equality in education - and through education - globally. Schools have a pivotal role to play in challenging harmful gender norms and preventing violence. They must deliver a safe environment for all children, offering equal opportunities for all to learn.

Our focus will remain on those who are hardest to reach:

The girl born into poverty; who lives in a remote rural area.

The girl born in a refugee camp; or caught up in conflict.

The girl who is disabled; or malnourished.

If we can reach her and ensure she is safe, learning and thriving in school, then we can do the same for all children. This is why we will continue our urgent and decisive action to help ensure that every child, everywhere, gets the education they deserve.

A handwritten signature in black ink that reads "Vicky Ford". The signature is written in a cursive, flowing style.

**Vicky Ford MP, Minister of State for Development, Foreign, Commonwealth & Development Office**

## Table of Contents

Foreword.....	2
Prologue.....	5
Executive summary.....	6
Introduction.....	9

### SECTION ONE: Global Objective 1: Access to education

1.1 Girls' access to education: the story so far.....	14
1.2 The ambition of 40 million more girls in school.....	16
1.3 Countries with the highest numbers of out-of-school girls.....	22
1.4 Impact of COVID-19.....	27

### SECTION TWO: Global Objective 2: Learning outcomes

2.1 Insufficient learning data availability.....	32
2.2 Very low learning levels for most girls and boys.....	32
2.3 The ambition of 20 million more girls learning by 2026.....	35
2.4 The long journey to gender equality.....	37
2.5 Impact of COVID-19 on learning.....	38

### SECTION THREE: Girls' school access across India

### SECTION FOUR: Good practices

4.1 Good practices in increasing access.....	55
4.2 Good practices in improving learning.....	58

### SECTION FIVE: Looking ahead – future pathways to measure progress

Epilogue.....	62
References.....	63
Annex.....	67

## Prologue

### *Ding... reality check, everyone!*

It is 2022 and girls are still denied the fundamental right to quality education. Millions of girls in Afghanistan have been out of school for almost a year. Education is a luxury they cannot afford. It is a dream that has refused to come. We experienced the COVID-19 pandemic and how it shut down our lives for months. There is no more urgent time than now to come together to address this raging pandemic. This pandemic is where girls do not have access to quality education, and girls in conflict-affected countries and low-income countries do not have the opportunity to be in a classroom. That is how millions of girls currently live – in a world of oblivion of tomorrow.

Nigeria, where I come from, currently has over 10 million out-of-school children, a disproportionate percentage of which are girls. As the founder and project lead of the Black Girl's Dream Initiative, a youth-led organization that is working to promote quality education, gender equality and end female genital mutilation, I have seen first-hand how we must focus on marginalized girls in low-income areas and roll our sleeves up to put them in schools and make sure they remain in schools.

As we read the truths of these young advocates, let us make the right decisions to put millions of girls in schools and remember that none of us is equal until all of us are equal! We recognize that selective rights are not correct. Humanity forbids a world where education is a luxury.

**Karimot Odébòdé, Poet and founder, Black Girl's Dream Initiative, Ìbàdàn, Nigeria**





## Executive summary

### Two global objectives focused on girls' education

In 2021, the G7 heads of state set and endorsed two global objectives:

- 40 million more girls in school; and
- 20 million more girls reading by age 10 or the end of primary school in low and lower-middle income countries.

These objectives come from the recognition that girls universally face systemic barriers which intersect with poverty, geography, disability and minority status that prevent their access to and benefiting from 12 years of quality education. Yet, education remains their most likely path to empowerment. The two goals, which are derived from and aligned with global and national frameworks for measuring progress on SDG 4, are the milestones that seek to illuminate this path.

This short publication serves as a baseline report to accompany efforts of the G7 Accountability Working Group to monitor progress towards the two global objectives. It presents evidence on low- and lower-middle-income countries' progress in achieving the two global objectives and what remains to be done.

One in five 1 young women are married before the age of eighteen, compared to one in 30 young men



15 million adolescent girls worldwide, aged 15–19 years, have experienced forced sex

About 1 in 4 girls and 1 in 13 boys in the United States experience child sexual abuse

In sub-Saharan Africa, six in seven 5 new cases of HIV among adolescents (15-19) are among girls. Five in six new HIV infections (82%) in the age group 15-19 are in females



## Ensuring that 40 million more girls are in school in the next 5 years will be hard ...

Among 6- to 17-year-old girls, the out-of-school rate would have to fall by nine percentage points (from 22% to 13%), a pace achieved by some lower-middle-income countries between 2000 and 2010 but still falling short of achieving the 7 percentage point reduction benchmark by 2025 which countries have set for themselves as part of the Education 2030 Framework for Action.

**In 2020, just before the pandemic, the out-of-school rate in low- and lower-middle income countries was 13% for girls of primary school age, 20% for girls of lower secondary school age and 42% for girls of upper secondary school age.**

### ... but it can be achieved.

Between 2000 and 2020, 10 lower-middle-income countries reduced their out-of-school girl populations by more than 75% as did some low-income countries like Rwanda (55%) and Liberia (46%). All of these countries started from high-inequality baselines, showing that rapid progress is possible with the caveat that conflict-affected countries are especially hampered in efforts to reduce out-of-school populations, especially girls.

### Improving the number of girls learning must remain a priority.

When girls go to school, there is evidence to show that they do as well as boys and, in some cases, do better. However, only 20% of low-income and lower-middle-income countries consistently and reliably collect data on learning outcomes and almost no country collects information on learning outcomes of children who are out of school. More data on learning are needed globally to ensure all children are learning.

### Like the global objectives, we must start with the most marginalized.

Even pre-COVID-19, 63% of girls of upper-secondary age (and 54% of boys) in low-income countries and 37% of girls of upper-secondary age (and 36% of boys) were out of school. Girls in conflict settings and girls with disabilities were significantly more likely to be out of school at all levels. COVID-19 did not just maintain these vulnerabilities, it exacerbated them. To address these most vulnerable children's needs, we cannot start with children who face no or a few barriers. We must start with the girls who face the most barriers because it is these interventions that have the greatest potential for change for the largest number of children.



### Gender parity is an early-stage indicator of gender equality.

Gender parity is an early indicator of gender equality but is not a replacement for it. Even in countries where girls outnumber boys at the upper secondary and tertiary levels, the education sector itself is far from being gender-equal. For example, women teachers are overrepresented in lower-paid, temporary jobs; there is school-related gender-based violence; and there is insufficient investment in and results from gender-responsive education sector plans, budgets and monitoring. This reflects, in turn, the situation of girls and young women, even in countries that have achieved gender parity, where girls and young women continue to fall behind boys and young men in access to resources (e.g. well-paid jobs, smartphones, connections to civic and political leaders) and the ability to enjoy their rights (e.g. freedom from violence and harmful practices like child marriage).

### The global objectives set the way for a more nuanced understanding and response to the gender-specific education needs of children.

This report illustrates, through examples of national efforts in India, programmes supported by G7 countries and innovative interventions by civil society organizations and young activists, how much we can achieve when the focus is first on the farthest behind. A short reflection at the end of the report discusses how current data and evidence do not provide sufficient measures of progress on equality and anticipates future endeavours in this regard.

In 2021, with less than 10 years until the Sustainable Development Goal 4 target deadline of 2030, the G7 heads of state set and endorsed a pair of global objectives on girls' education to be achieved by 2026 in low- and lower-middle-income countries:

- 40 million more girls in school; and
- 20 million more girls reading by age 10 or the end of primary school.

with an emphasis on the most marginalized and vulnerable girls, as a result of poverty, disability, conflict, displacement and natural disasters, who are being left furthest behind. These were intended to be steppingstones to the 2030 targets of universal primary and secondary completion and minimum learning proficiency for all.

Low learning levels in low- and lower-middle-income countries are one of the key reasons that prevent girls from completing 12 years of quality education, mutually reinforcing these two objectives. Improvements in girls' schooling and, especially, learning are a major drive for achieving key developmental outcomes, such as lower fertility and child mortality rates ([Kaffenberger and Pritchett, 2020](#)). But the extra urgency has been brought about by a determination not to let global advances in girls' education and gender equality made since 2000 be squandered under the pressures placed on the poorest countries' education systems by the COVID-19 pandemic.

Alongside throwing their own weight behind the two new objectives, the G7 called on the rest of the international community to rally behind them. The global objectives were accompanied by a declaration of political commitment to work in partnership to expand 'catch-up' and accelerated education initiatives; re-open school systems that are more inclusive and resilient; scale up early literacy and maths programmes to help ensure all girls secure foundational learning; use shared expertise across sectors to address barriers to adolescent girls' education, such as cost, distance, violence, sanitation and discrimination; and expand opportunities for girls to access technical and vocational education and training, including in science, technology, engineering and mathematics.

The two objectives form part of the commitment all countries made in 2015, as part of SDG target 4.1, to 'ensure that all girls and boys complete free, equitable and quality primary and secondary education leading to relevant and effective learning outcomes' by 2030. They correspond to:

- SDG thematic indicator 4.1.4, i.e. the out-of-school rate of children, adolescents and youth of primary and secondary school age; and
- SDG global indicator 4.1.1b, i.e. the percentage of students who achieved a minimum proficiency level in reading by the end of primary school, which also includes learning outcomes in mathematics.

The achievement of these two indicators also contributes to SDG target 5.1 to end all forms of discrimination against all women and girls everywhere.

Countries have set their own national SDG 4 benchmarks, including on these two indicators, ahead of the UN Secretary-General's Transforming Education Summit taking place in 2022. Among low- and lower-middle-income countries, 67% submitted a benchmark by the end of May 2022; of those, 87% had set a benchmark value for out-of-school children, adolescents or youth and 73% for the minimum proficiency level in reading by the end of primary school. Overall, considering all low- and lower-middle income countries, including those that had targets in their national sector plans, 66% had set a benchmark value for out-of-school children or adolescents and 54% for the minimum proficiency level in reading by the end of primary school.

This short publication serves as a baseline report in an annual series to accompany efforts of the G7 Accountability Working Group over the next few years. It presents evidence on where low- and lower-middle-income countries stand vis-à-vis the achievement of the two global objectives and how progress needs to accelerate to achieve them. It also presents evidence on within-country inequality, given the focus on those most marginalized and vulnerable.

Two obstacles need to be acknowledged. First, data on out-of-school children, adolescents and youth support a baseline, even if black spots remain in conflict-affected countries such as Afghanistan, Somalia and the Syrian Arab Republic. But data on learning are scant. Currently, only 29 out of 82 low- and lower-middle-income countries report on girls' minimum learning proficiency in reading by the end of primary school.

Second, both data series refer to the situation just before the pandemic struck. The theme running through this baseline report is the additional obstacles that emerged due to COVID-19. Information pulled together gives an indication of the magnitude of the challenge and of country responses to mitigate risks to early school leaving and learning losses.

It is important to stress that the two G7 global objectives on girls' education are measures of gender parity, which are necessary but not sufficient as measures of gender equality. Assessing progress towards the latter requires information, which tends not to be available systematically enough to allow a comparative perspective. However, this report provides insights to remaining challenges.

Two sets of examples are showcased. At national level, the major progress towards gender parity in education that India has achieved over the past 20 years serves as an example of what is feasible, even if prolonged school closures during the pandemic put these gains at risk. At international level, development partner-funded programmes targeting girls' education and learning are featured as a contribution to the overall debate on accountability in the G7.







## Global Objective 1: Access to education

### Key messages

- *Ensuring that 40 million more girls are in school in the next 5 years will be hard.* It requires an acceleration of progress relative to recent years; between 2015 and 2020, the number of girls out of school only fell by 5 million. Achieving this target goes beyond the benchmarks that countries have set: between 2020 and 2025, low- and lower-middle-income countries have pledged to reduce the number of out of school girls by 30 million. This global objective will therefore only be achieved if other members of the global education community support national efforts. The G7 outlined how they would specifically support achieving this objective in the [Declaration on girls' education: recovering from COVID-19 and unlocking agenda 2030](#).
- *It is possible to achieve this target in the next 5 years.* A few countries, including Egypt, Indonesia and Viet Nam, have achieved such progress rates in the past, either between 2000 and 2005 or between 2015 and 2020. Over the course of 20 years since 2000, some low-income countries, including Burundi, Liberia and Rwanda, have achieved large though not commensurate declines in out-of-school rates, reaping the peace dividend as they emerged from major upheaval.
- *However, progress will need to be even faster among the poorest girls and those living in rural areas.* They are more likely than boys to be out of upper secondary school, especially in low-income countries.

# SECTION 1



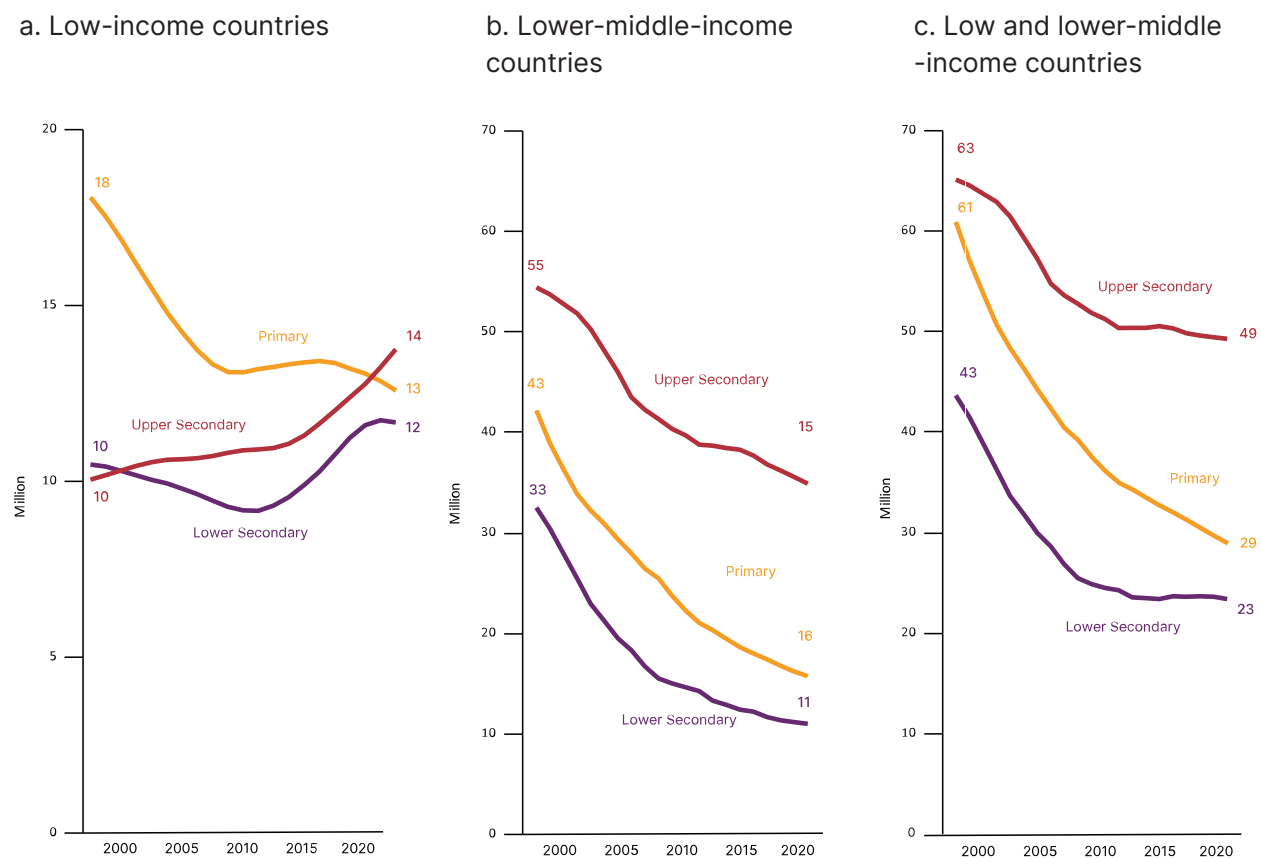
## 1.1 Girls' access to education; the story so far

There has been major progress in girls' school access over the past two decades. However, this progress comes with three caveats. First, it has been faster in lower-middle-income than in low-income countries. Second, it is concentrated mainly in the first half of this period; progress slowed down after 2010 and even reversed among secondary school age adolescents and youth in low-income countries. Third, young women of upper secondary school age in rural areas and in the poorest communities are more likely to be out of school than young men, especially in low-income countries.

In low-income countries, the number of out-of-school girls of primary school age fell by 48%, while the number of out-of-school girls and young women of upper secondary school age, increased by 37% between 2000 and 2020. In lower-middle-income countries, the number of out-of-school girls of primary school age more than halved and fell even faster, by two thirds, among girls and adolescents of primary and lower secondary school age.

Together, across low- and lower-middle-income countries, the number of girls out of school fell by 68 million between 2000 and 2020, of which 32 million were of primary and 36 million of secondary school age. Among the latter, almost 90% of the progress was achieved between 2000 and 2010 (**Figure 1**).

**Figure 1. Number of out of school girls, by country income group and education level, 2000–20**



Source: GEM Report and UIS estimates.

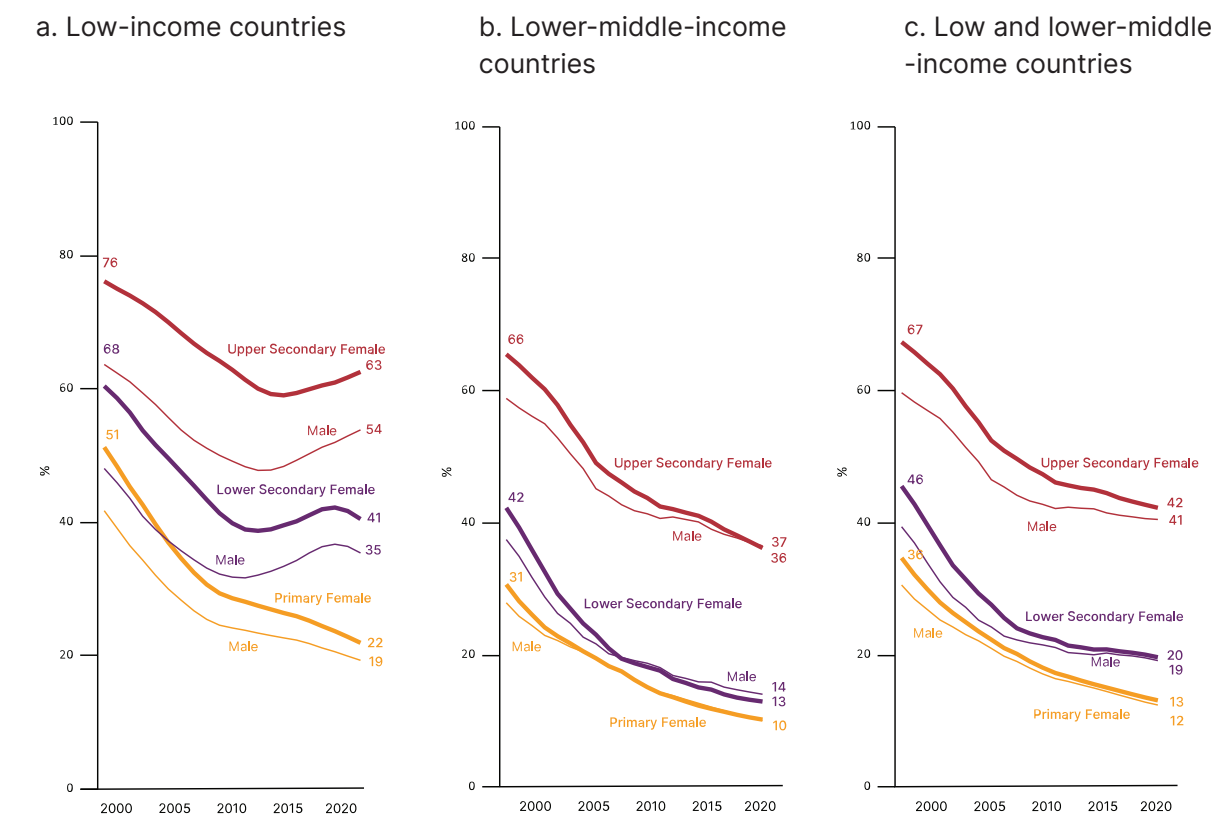
By 2020, just before the COVID-19 pandemic struck, the out-of-school rate in low- and lower-middle-income countries was 13% for girls of primary school age, 20% for girls of lower secondary school age and 42% for young women of upper secondary school age.

In the past two decades, gender gaps have shifted in different ways in low- and lower-middle-income countries from 2000 to 2020 (**Figure 2**). In lower-middle-income countries, gender gaps have narrowed at all levels with zero or one percentage point gender gaps remaining in 2020.

In low-income countries, the gender gap has narrowed as well but more slowly: at the primary level, it narrowed from 9 percentage points to 3; at lower secondary it narrowed from 9 percentage points to 6; and at upper secondary it narrowed from 18 percentage points to 9. In fact, in low-income countries, both girls' and boys' out-of-school rates at upper secondary level have been rising since 2010, slightly faster for boys (by 5 percentage points) than for girls (by 5 percentage points).

There remain significant gaps in reliable and consistent data on out-of-school children in low-income countries, which means that these results will need to be constantly reviewed. These statistics are also based on the total population. Disaggregating by wealth quintile changes the nature of gender gaps, as shown later in this section.

**Figure 2. Out of school rate, by sex, country income group and age group, 2000–20**



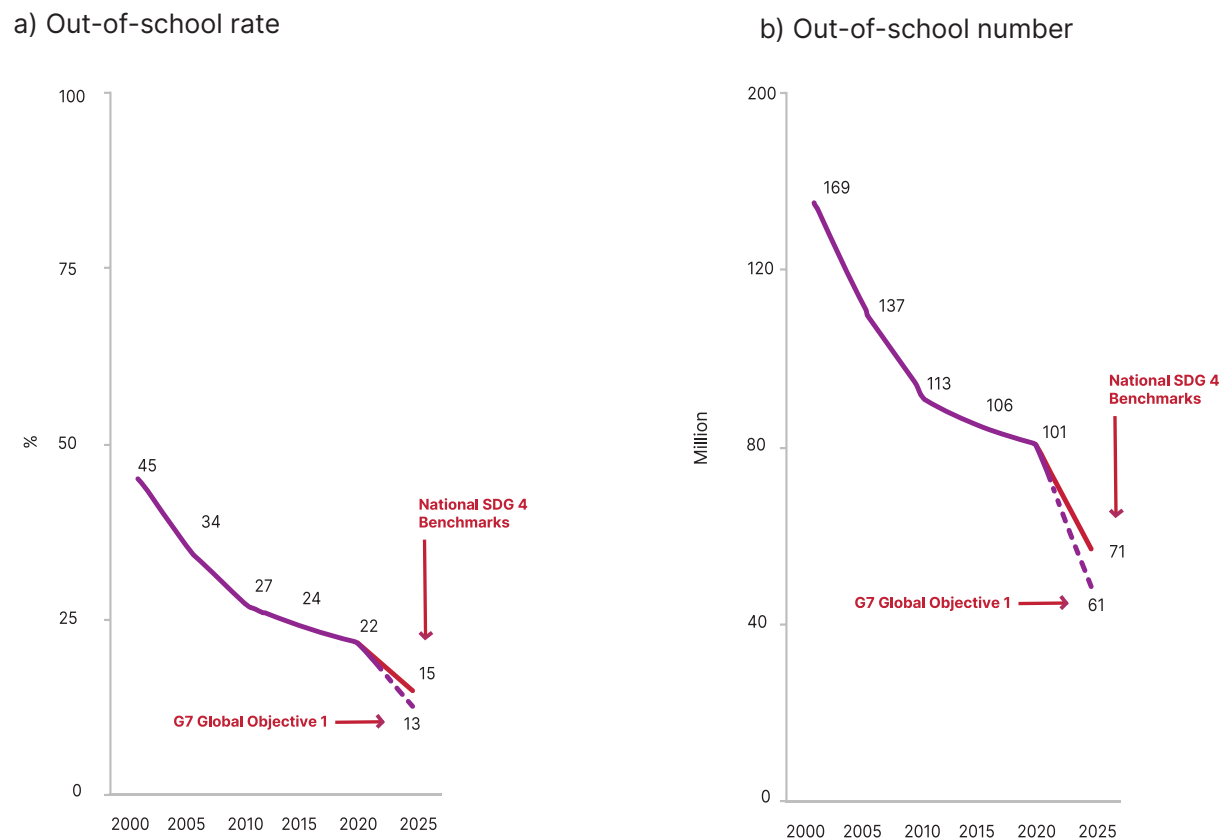
Source: GEM Report and UIS estimates.

## 1.2 The ambition of 40 million more girls in school

To ensure there are 40 million more girls in school within a 5-year period implies a significant acceleration of progress, especially relative to 2010–20. Among girls aged 6 to 17, the out-of-school rate would have to fall from 22% to 13%, or by 9 percentage points. Such a pace was observed between 2000 and 2005, when the number of out-of-school girls fell by 32 million. This period was marked by the push to achieve Education for All, which was characterized by the implementation of the Heavily Indebted Poor Countries initiative, the resulting school fee abolition in many countries, and the rapid increase in aid to education and direct budget support programmes.

In 2021, as part of a commitment made in the Education 2030 Framework for Action, countries set benchmarks to achieve by 2025. The out-of-school rate is one of seven SDG 4 benchmark indicators, although countries were not requested to disaggregate their benchmark values by sex. If low- and lower-middle-income countries achieved their benchmark in 2025, the out-of-school rate would fall by 7 rather than 9 percentage points, while the number of girls out of school would fall by 30 rather than 40 million (Figure 3). In other words, the G7 global objective is even more ambitious than the targets countries have set for themselves and would therefore require an even higher degree of mobilization and support. The support the G7 has committed to is articulated in the [Declaration on girls' education: recovering from COVID-19 and unlocking agenda 2030](#).

**Figure 3. Historic and target decrease in the female out-of-school rate and number, 2000–25**



Source: GEM Report and UIS estimates.

Another way to assess the ambition of the global objectives is to consider how many countries managed to reduce the number of out-of-school girls by 40% in the past. Two five-year periods were selected for this comparison. During the period with the fastest decline (2000–05), the number of out-of-school girls fell in 63 out of 77 countries but only 4 countries experienced a 40% decline (**Figure 4a**). During the most recent period (2015–20), the number of out-of-school girls fell in only 43 out of 77 countries but 7 countries experienced a 40% decline (**Figure 4b**).

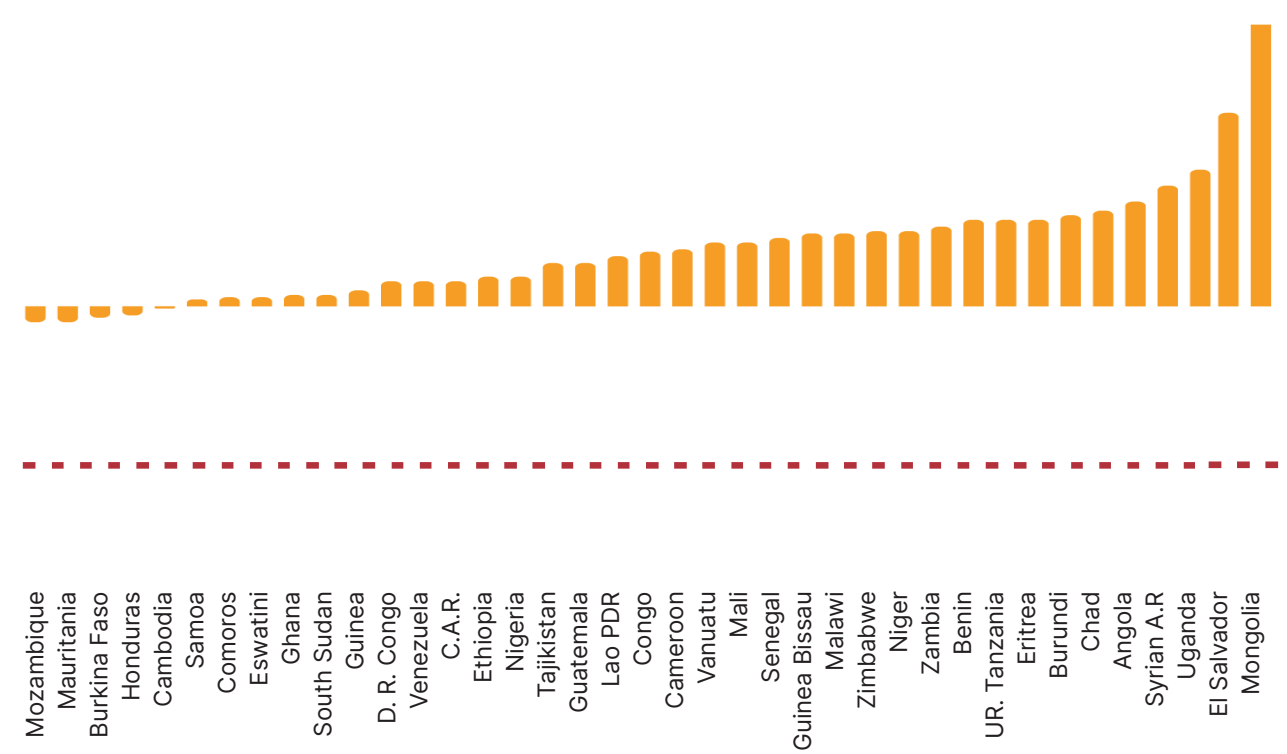
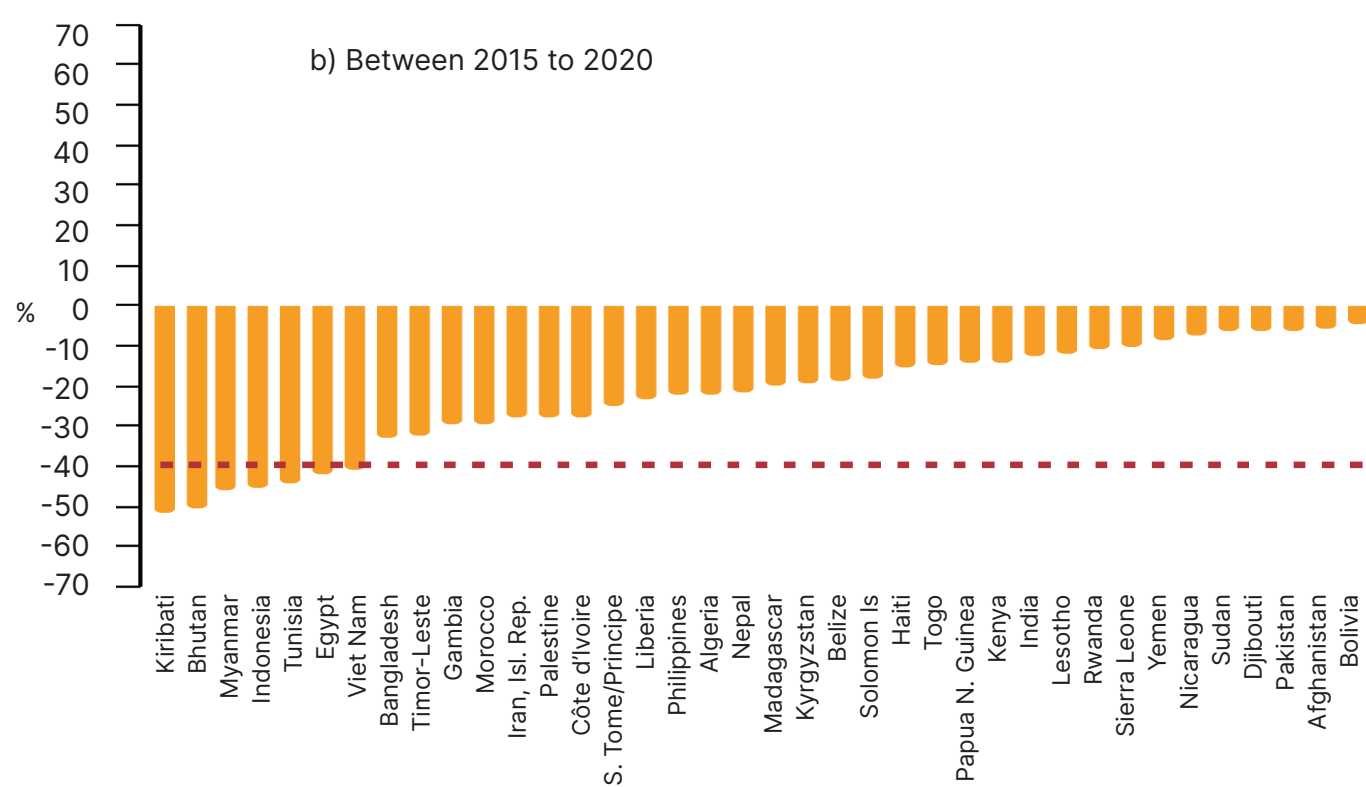
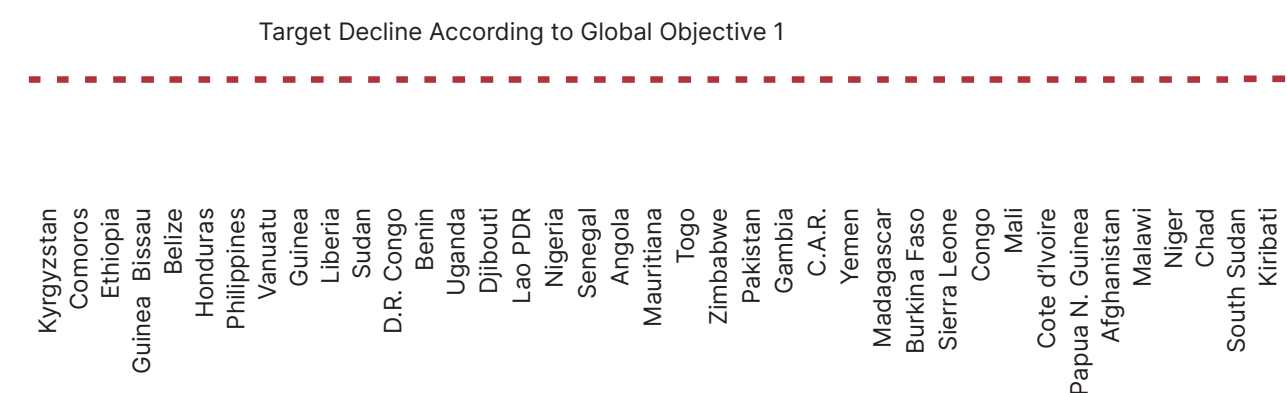
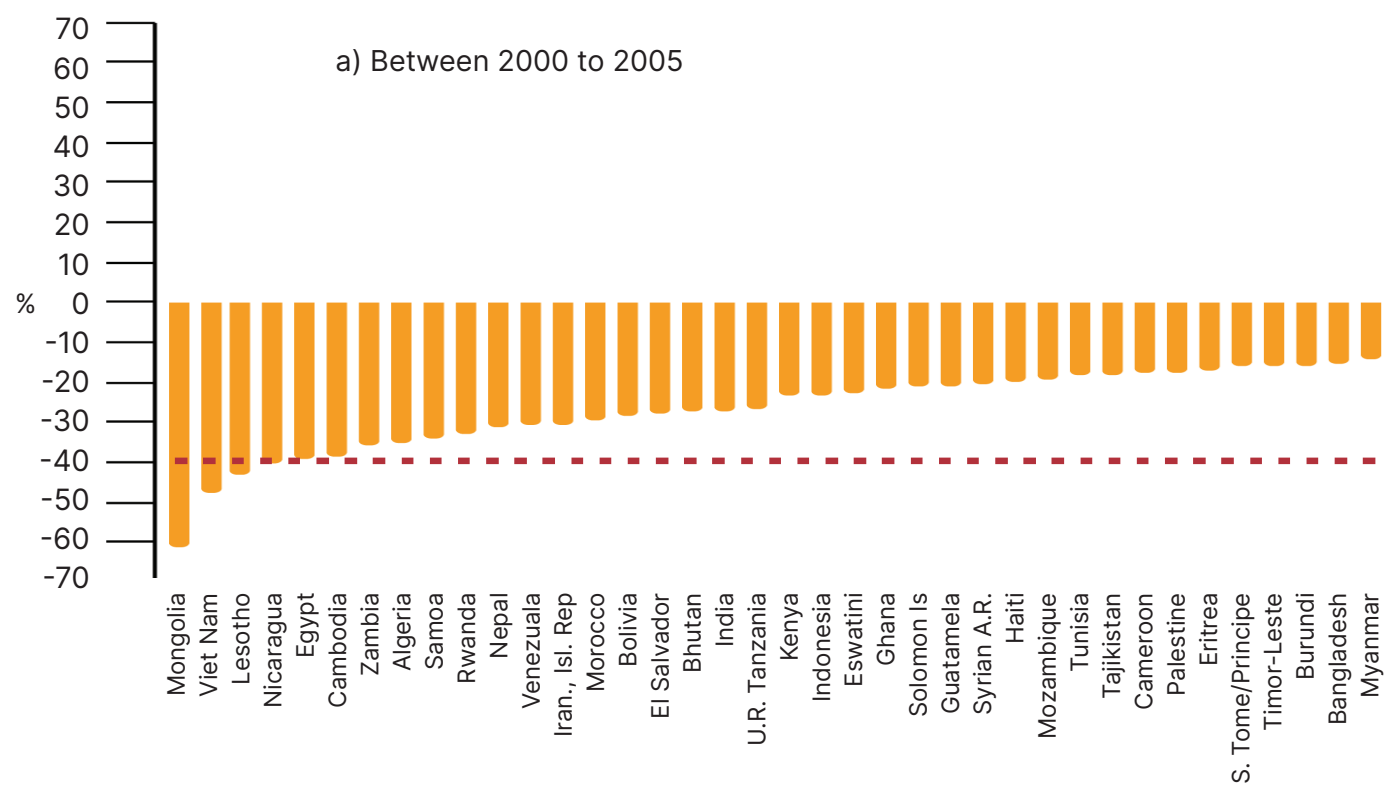
In 2000–20, the 10 countries with the fastest progress in reducing their out-of-school girl population (by more than 75%) were concentrated in North Africa (Algeria, Egypt, Morocco and Tunisia) and South-eastern Asia (Indonesia, Timor-Leste and Viet Nam), alongside Bhutan, the Islamic Republic of Iran and Nicaragua.

There are a range of possible reasons for the decrease in girls' out-of-school population:

- Exclusion from other social and economic activities. The North African countries and the Islamic Republic of Iran are classified among the most gender-unequal societies in the world; for instance, they rank between 126th and 150th place among 166 countries classified in the Global Gender Gap Index ([World Economic Forum, 2021](#)). The observed progress in these countries may be a response of young women who are excluded from other social and economic activities and hence, turn to education.
- Economic opportunities: The expansion of education opportunities for girls in South-Eastern Asia may have, by contrast, been motivated by the economic opportunities open to women (e.g. Viet Nam is in the 26th place in the Global Gender Gap's sub-index on economic participation and opportunity). Girls and their parents see education as a good way to get jobs and be economically productive.
- Peace: Rwanda is the low-income country with the largest decrease in the out-of-school population (-55%), followed by Liberia (-46%) and Burundi (-40%). All were countries that emerged from a conflict and reaped the peace dividend. Their educational development had been held back by civil war and now in peace time, girls can go back to school.

At the other end of the scale, the seven countries where the number of out-of-school girls increased in these two decades were all low-income countries (list them?) – and all in sub-Saharan African except for the Syrian Arab Republic. Several of those countries have been affected by conflict and therefore their data are patchy. In addition, considerable progress in out-of-school rates in some countries is cancelled in terms of out-of-school numbers by rapid demographic growth (**Box 1**).

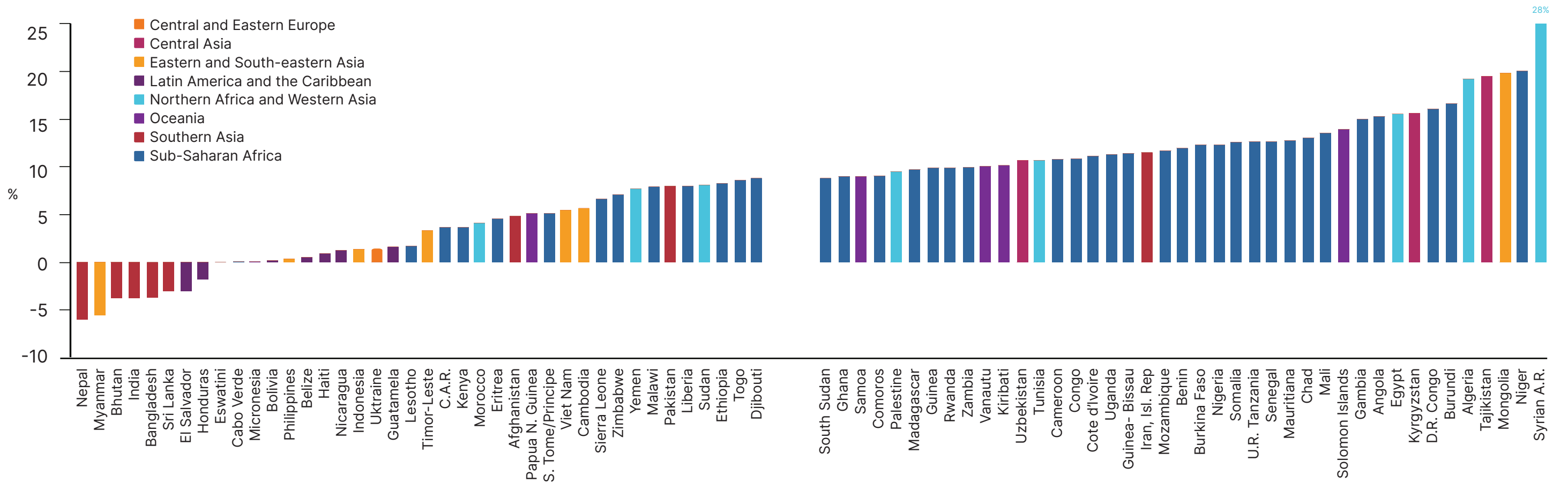
Figure 4. Change in the number of out-of-school girls over five years



Source: GEM Report and UIS estimates.



**Figure 5: Expected growth of cohort of 6- to 17-year-old girls in low- and lower-middle-income countries between 2020 and 2025**



Source: World Population Prospects, UN Population Division.

**Box 1**

**Population growth varies widely among low- and lower-middle-income countries**

The formulation of the two global objectives in terms of numbers of girls makes it important to monitor demographic developments in low- and lower-middle-income countries. In Niger, for instance, the out-of-school rate of lower secondary school age adolescent girls fell from 92% in 2000 to 71% in 2020 but their number increased by 75% from 465,000 to 817,000 making the decrease more significant than it seems.

Overall, the cohort of school-age girls is expected to grow by 19 million or 4.2% between 2020 and 2025. There is a large difference between low- and lower-middle-income countries where the cohort will grow by 11% and 2%, respectively. Low-income countries will account for almost two thirds of the population growth across all 82 countries.

The pace of demographic growth also varies widely among countries. School-age cohorts are expected to shrink in South Asia (except for Afghanistan and Pakistan) but to grow quickly in low-income countries, such as Burundi, the Democratic Republic of the Congo and Niger – in Niger by 20% (Figure 5). Such growth poses major challenges to education service delivery.



### 1.3 Countries with the highest number of out-of-school girls

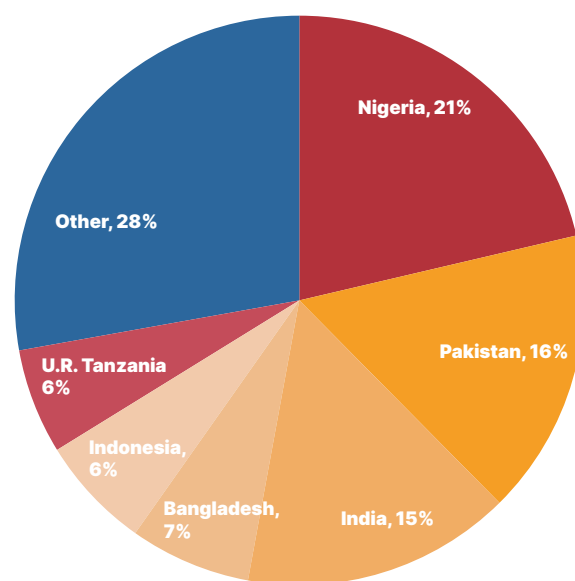
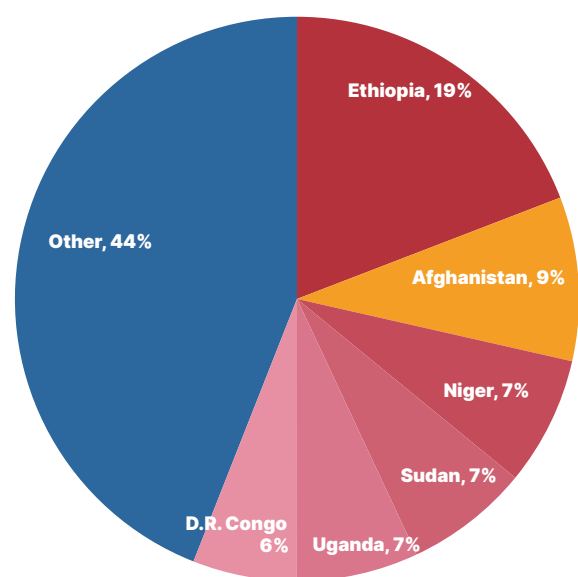
As of 2020, of the total out-of-school girls in low-income countries, the six countries with the highest number of them account for 56%. Ethiopia's 6.2 million girls out of school account for 19%, followed by Afghanistan, Niger, Sudan, Uganda and the Democratic Republic of the Congo. The short-term prospects are challenging for three of them, with Afghanistan the most extreme case following the ban on girls attending secondary school announced in March 2022, the consequences of the civil war in Ethiopia, and major concerns about COVID-19's aftermath in Uganda, the low-income country with the most prolonged school closures.

Of the total number of out-of-school girls in lower-middle income countries, the six countries with the highest number of them account for 72%. Nigeria's 12.2 million girls out of school account for 21% of the total, followed by Pakistan, India, Bangladesh, Indonesia and the United Republic of Tanzania (Figure 6).

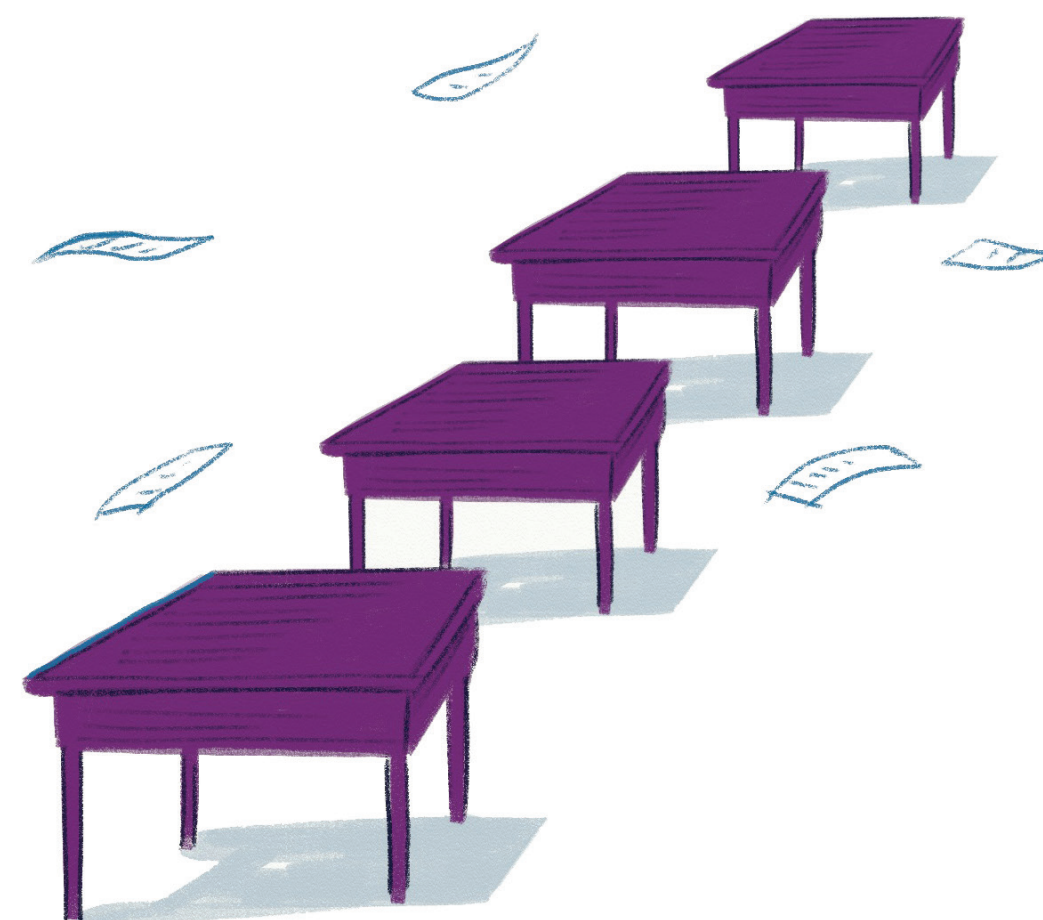
**Figure 6. Share of countries with largest number of out-of-school girls, by country income group, 2020**

a) Low-income countries

b) Lower-middle-income countries



Source: GEM Report and UIS estimates.



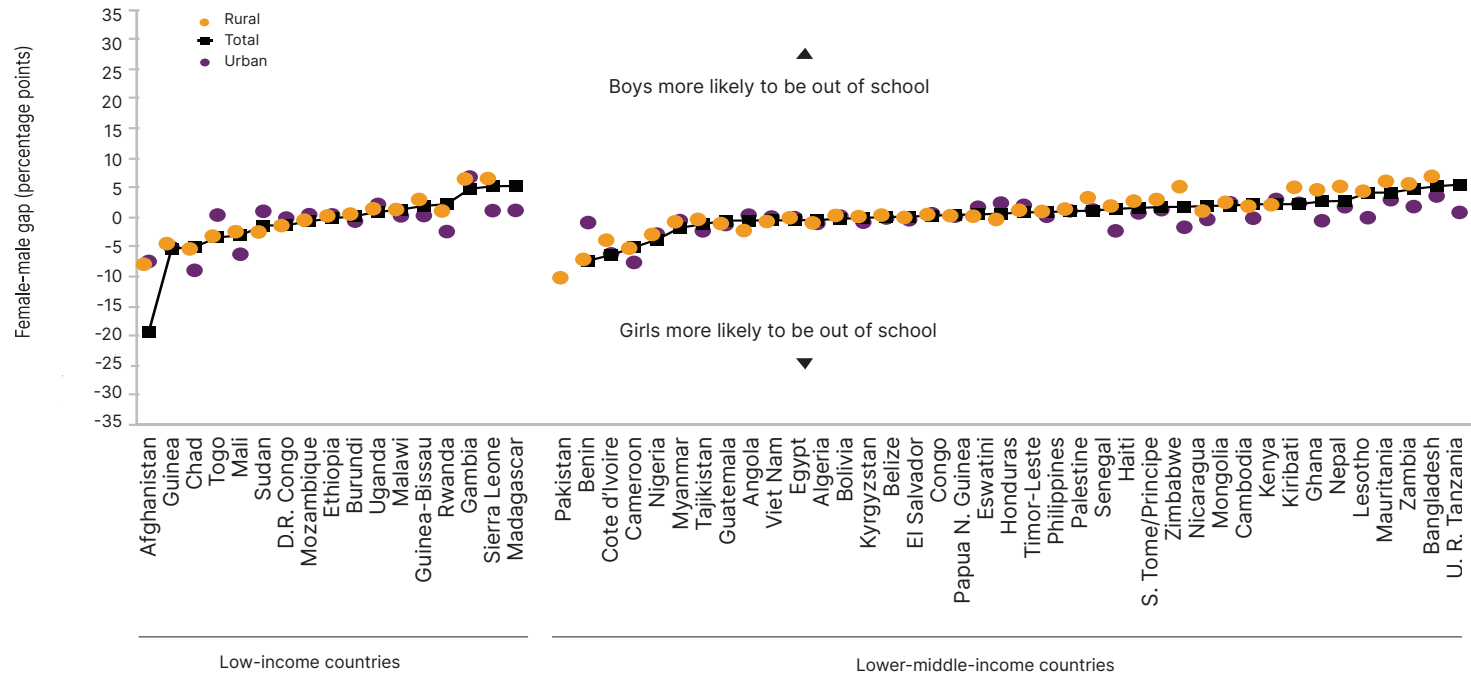
Progress in female out-of-school rates and numbers in primary and lower secondary education should not obscure pockets of girls' exclusion. First, Benin, Cameroon, Chad, Côte d'Ivoire, Guinea, Mali and Togo in sub-Saharan Africa and, especially, Afghanistan and Pakistan in South Asia stand out with their extreme disparities and should be the focus of global efforts to achieve gender parity in access to education.

Second, young women of upper secondary school age are more likely to be out of school in most lower-middle- and in practically all low-income countries. In some countries, disparities are of the same magnitude for rural and urban and even for the poorest and richest girls. In countries including Angola, the Democratic Republic of the Congo, Mozambique and Sudan, rural and poor girls are at a particular disadvantage (Figure 7).

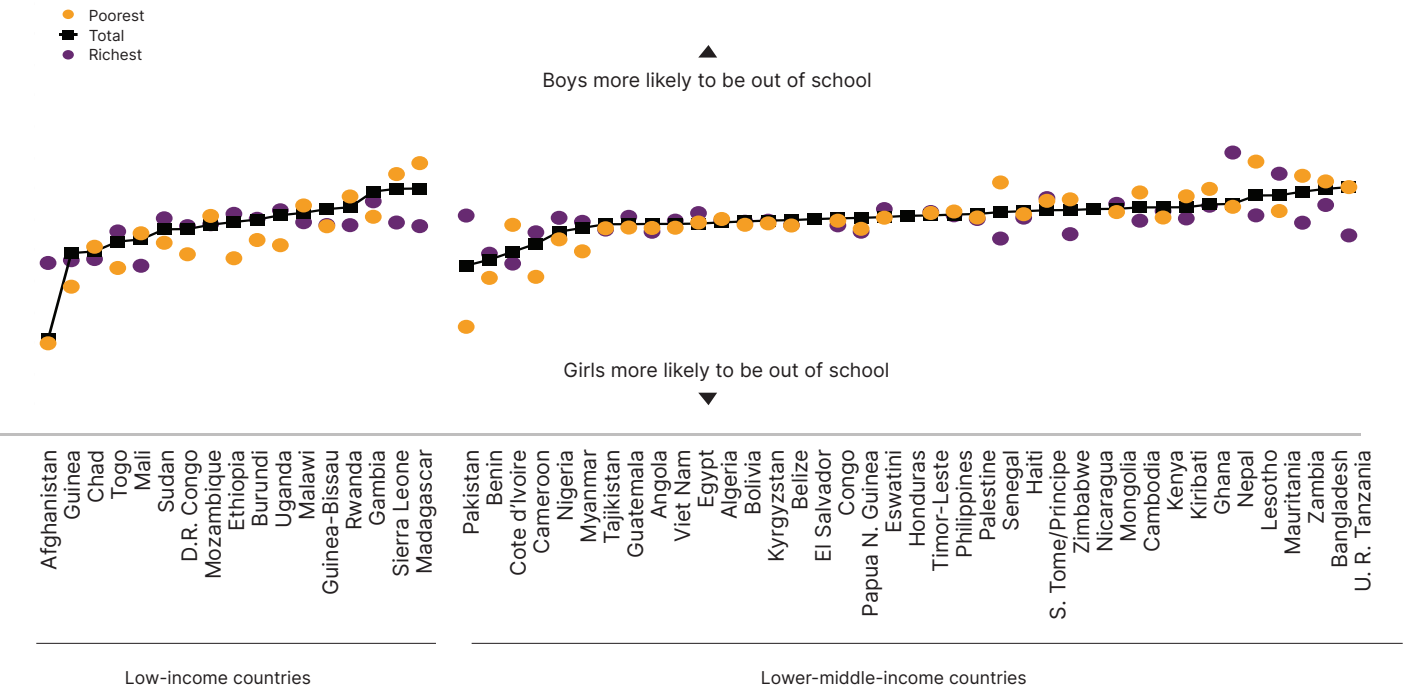
Figure 7: Gender gap in school attendance in low- and lower-middle-income countries, 2014–2019

By location

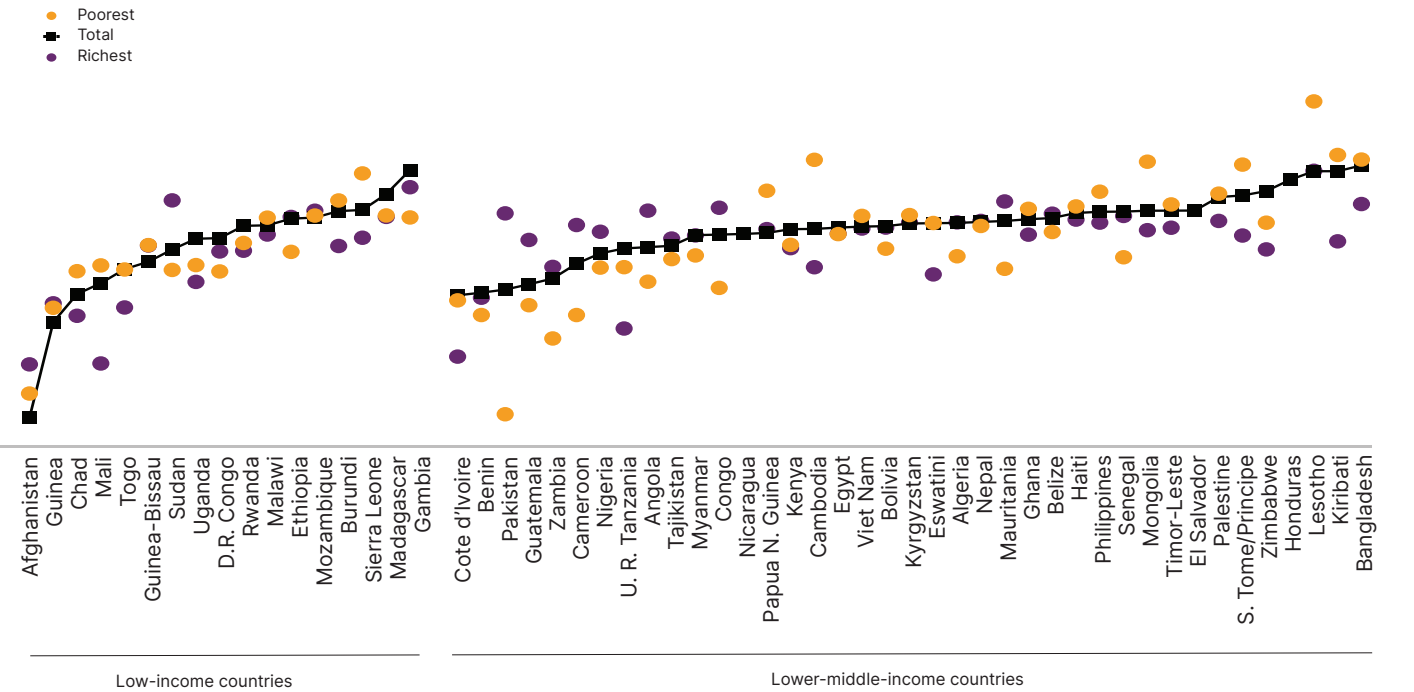
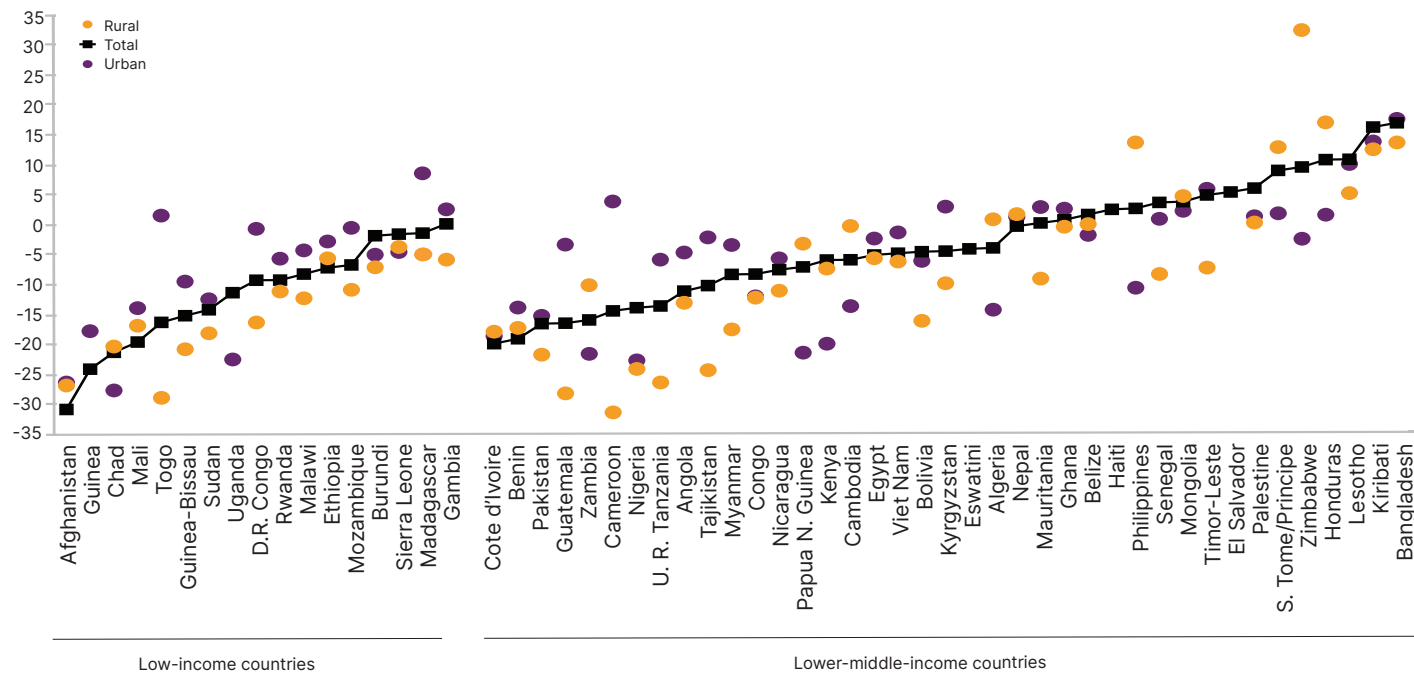
a) Primary school age



By wealth

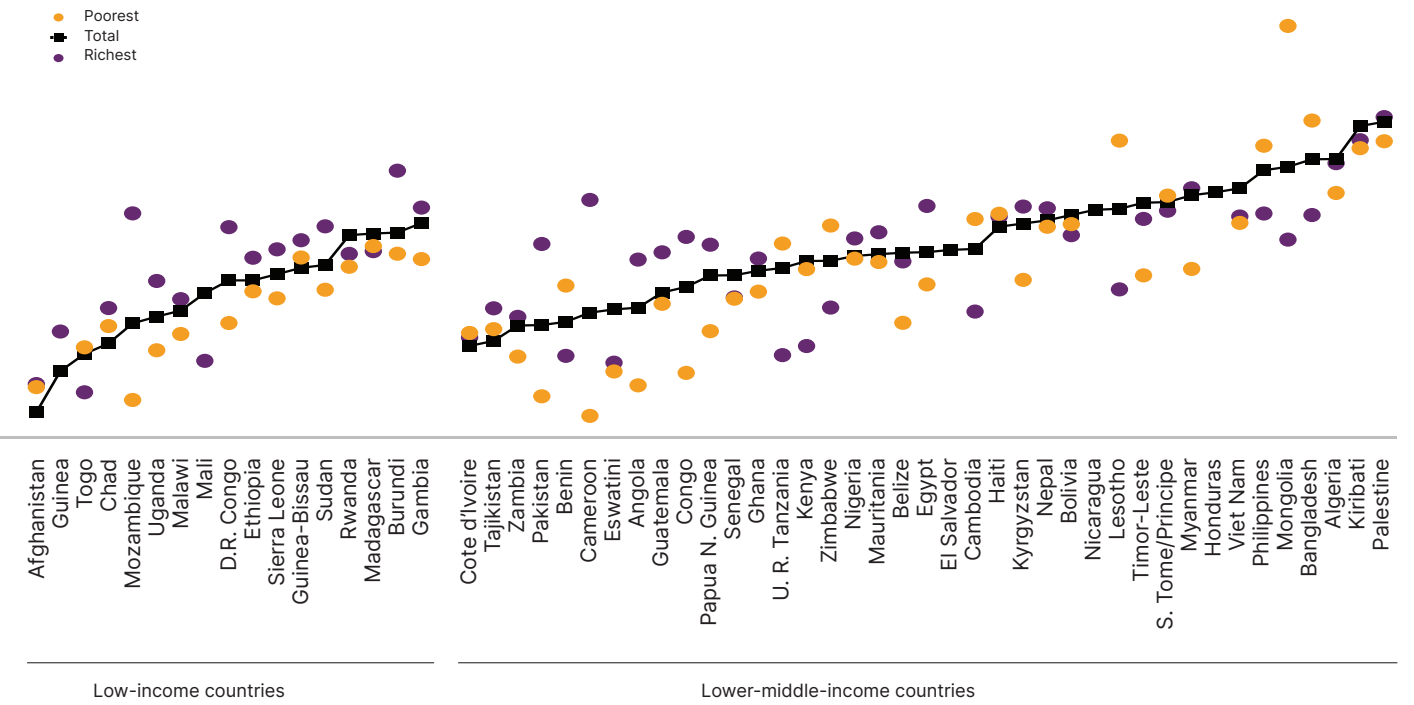
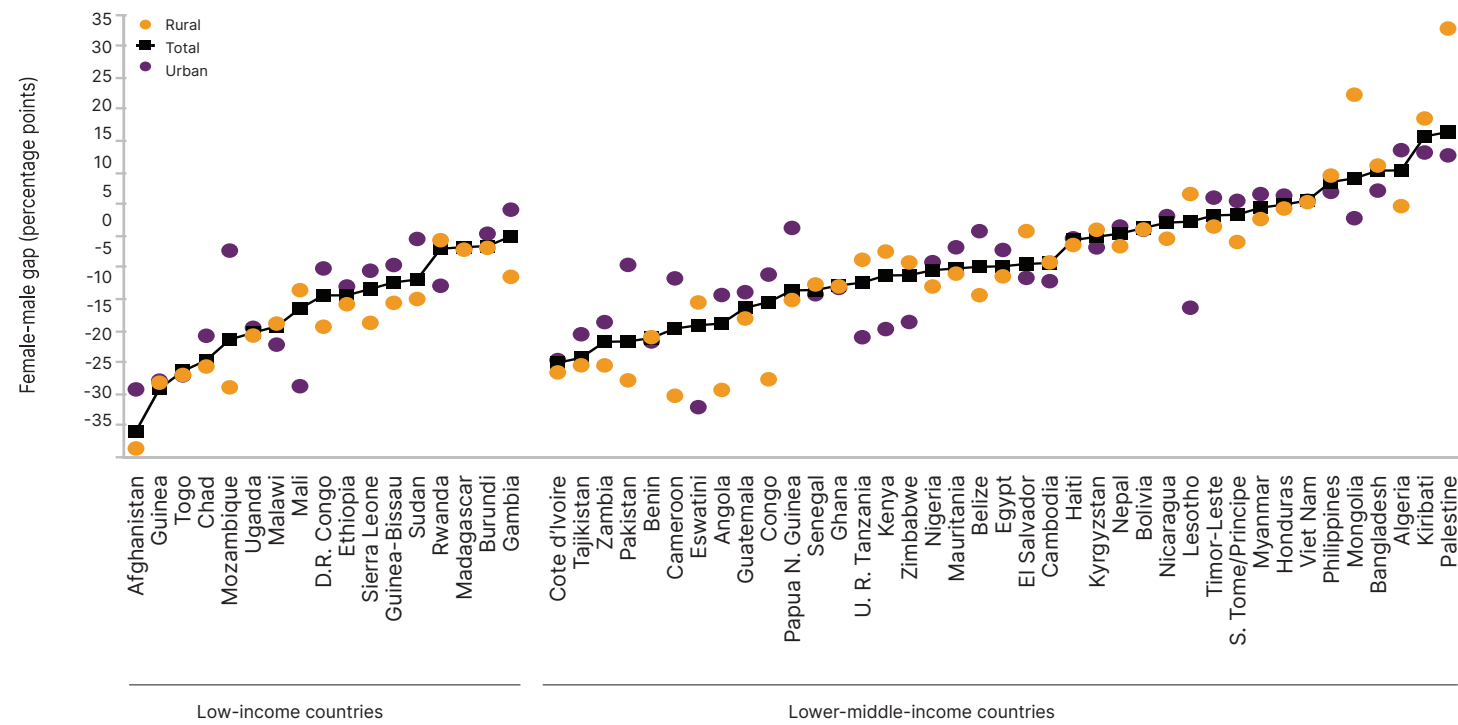


b) Lower secondary school age





c) Upper secondary school age



## 1.4 Impact of COVID-19

Between March 2020 and October 2021, schools were fully or partially closed for 42% of days in low-income and 55% of days in lower-middle-income countries. Getting a true picture of poorer children's access in low-income and lower-middle-income countries is complicated by how various education ministries define access in a year when schools are closed. Some countries have used data from previous years with the understanding that their schools and teachers pivoted to remote learning through school closures. Others are working to develop estimates. Some indicative insights are provided below from country-based information gathering.

In Ethiopia, a survey carried out between a period of school closure and a period of partial reopening found that, by the second half of November 2020, almost all children had either returned to school or, if not yet, intended to do so when school reopened ([Agness et al., 2021](#)).

In Ghana and Senegal, dropout rates did not change, remaining low at 2%, but repetition tripled in Ghana, from 3.5% to 10.5%, and doubled in Senegal, from 6.3% to 11.4% ([Abreh et al., 2021](#); [Mbaye et al., 2021](#)). This may mean that dropout may increase later with girls far more likely to be affected, as discriminatory gender norms mean they cannot afford to delay their graduation.



In Malawi, the opposite situation has been observed with dropout in primary and secondary education tripling from 1.3% to 4.3% and repetition falling as a result of a new automatic promotion policy ([Kadzamira et al., 2021](#)). In none of the four countries was any gender difference observed in repetition or dropout.

By contrast, a large COVID-19 impact and a large gender gap in dropout were reported in Kenya. When schools reopened in four counties in January 2021, 16% of girls but 8% of boys did not return to school ([Presidential Policy and Strategy Unit and Population Council, 2021](#)). **(Box 2)**

While data were not disaggregated by sex, a phone survey in Pakistan showed what many fear might be the worst legacy of COVID-19. Access to school among 6- to 16-year-olds had fallen only slightly by 1.5 percentage points by early 2022 relative to pre-COVID levels. But it had fallen by 11 percentage points among 14- to 16-year-olds from the poorest quartile (Nagesh et al., 2022).

Parents in Bangladesh and Pakistan were reported to be reluctant to give girls access to smartphones ([UNESCO, 2021](#)). A survey in India confirmed that 26% of girls but 37% of boys could access the phone present in the household whenever they wanted to ([Ghattak et al., 2021](#)). Phone surveys of 19-year-olds during the pandemic showed that 70% of young women in Ethiopia but 35% of young men spent more time than before the pandemic doing household chores ([Ford, 2021](#)).



## Box 2

### AMPLIFY GIRLS – the impact of COVID-19 on girls' access

AMPLIFY Girls is a collective of 25 community-driven organizations (CDOs) serving adolescent girls in low-resourced rural and urban communities in Kenya, Rwanda, Uganda and the United Republic of Tanzania. From October 2020 to March 2021, AMPLIFY Girls undertook a four-country qualitative study to identify the primary barriers girls faced in returning to school ([Oulo et al., 2021](#)). We felt it was necessary to hear from girls themselves on the barriers they faced returning to school and how the organizations around them supported their return.

Girls in the study universally cited increasing situations of economic precarity driving various forms of sexual exploitation and gender-based violence, leading to health challenges such as early pregnancy, food insecurity and enormous stress. Few girls in the study were able to meaningfully engage with remote learning offered by their schools or governments, and the majority of girls who had dropped out of school had done so because of pregnancy and/or lack of financial resources. Pregnancy resulting from transactional sex in exchange for basic goods such as food, clothing, toiletries and menstrual hygiene supplies, was identified as the primary driver of girls' dropout. Overwhelmingly, the study found that during school closures, girls experienced complex and layered level of vulnerabilities which led to feelings of isolation, sadness, hopelessness and protracted trauma. Findings suggest that helping girls return to school will be a long-term undertaking and one that depends on the ability to provide holistic care for a diverse set of needs. The challenge of material resources in the form of school fees, school supplies, meals and household income emerged in all four countries as the most consistently cited challenge for returning to school. Unsurprisingly, recommendations centring on girls' economic needs (either the need for material support or the desire for vocational training that might lead to economic security) were the most frequently mentioned priorities. As a result of this research and a call to action by our partners, AMPLIFY Girls launched the Education and Innovation Fund to directly support our CDO partners to return the most vulnerable girls to traditional schooling or vocational education. To date, this fund has supported over 700 adolescent girls to return to school through CDOs.

Margaret Butler, Head of AMPLIFY Girls





# SECTION 2

## Global Objective 2: Learning outcomes

### Key messages

- *Data on learning outcomes are scarce.* Assessing the probability that 20 million more girls will be able to achieve minimum proficiency in reading by the end of primary school in the next 5 years is hampered by the low availability of data on learning levels and trends for low- and lower-middle-income countries.
- *Progress rates may have to more than double* to achieve the objective. Using the best available estimates, only 31% of girls achieve minimum proficiency; the share needs to increase to 37%.
- *The main priority is to raise learning levels for all children.* Girls in 27 out of 29 countries with data are doing better than boys in reading. While location or wealth often cancel this advantage, they do not appear to reverse it. But gaps are insignificant relative to the progress that is needed overall. Most girls and boys in most low- and lower-middle-income countries are not able to read and understand a simple text by age 10.



## 2.1 Insufficient learning data availability

There is not enough evidence on learning outcomes and their progress over time in low- and lower-middle-income countries, although results of cross-national learning assessments carried out in 2019 have improved the state of knowledge. In total, there are data for 29 out of 82 low- and lower-middle-income countries on SDG global indicator 4.1.1b from five cross-national assessments (**Table 1**), while one country (Kenya) has reported data from its national assessment. These countries correspond to 33% of the population in low-income, 16% in lower-middle-income and 20% in all countries; therefore, they are not a representative sample.

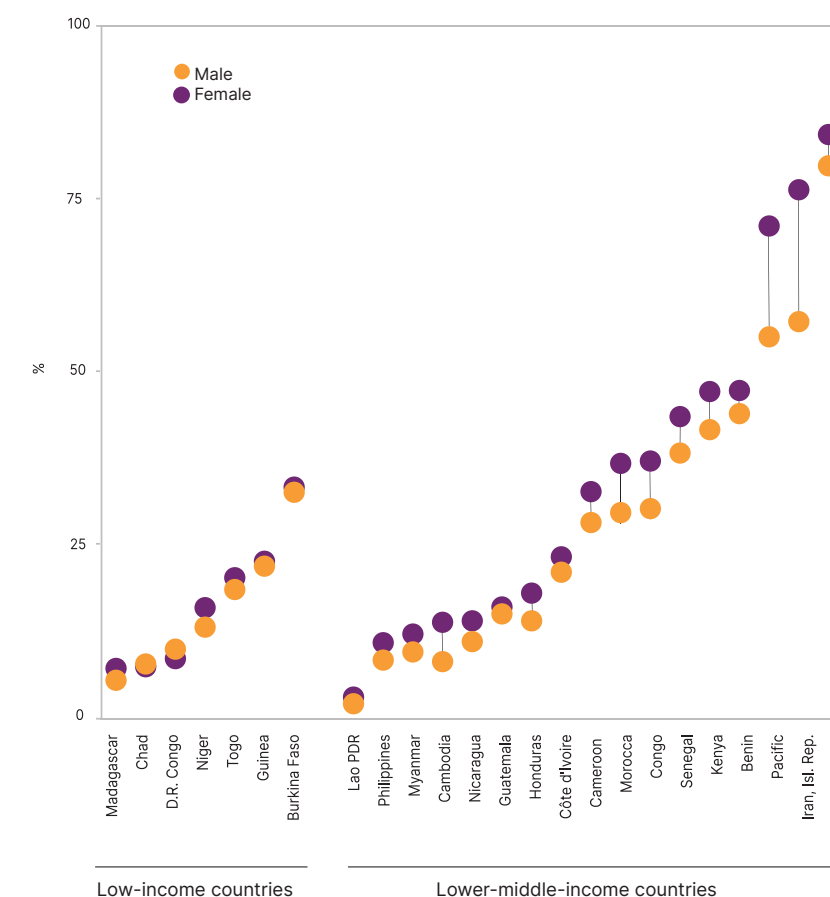
**Table 1: Cross-national learning assessments whose results are used**

Study	Region	Countries	Grade	Year	
LLECE	Latin American Laboratory for the Assessment of the Quality of Education	Latin America	3	6	2019
PASEC	Programme for the Analysis of Education Systems of the CONFEMEN	Francophone Africa	12	6	2019
PILNA	Pacific Islands Literacy and Numeracy Assessment	Pacific	6	6	2018
PIRLS	Progress in International Reading Literacy Study	Cross-national	2	4	2016
SEA-PLM	Southeast Asia Primary Learning Metrics	South-eastern Asia	5	5	2019

## 2.2 Learning levels are very low for most girls and boys

Among girl students in this sample, 13% in low-income and 40% in lower-middle-income countries, and 31% across both sets of countries, achieved the minimum proficiency level in reading at the end of primary school (**Figure 8**). These low levels of learning make it clear that international action must focus on supporting progress in foundational learning for all children and especially the most marginalized, with actions to support those who face particular disadvantages due to poverty, location, disability, ethnicity and language.

**Figure 8. Share of female students with minimum learning proficiency in reading by the end of primary, 2019 or most recent year**



Note: Data for all countries refer to 2019, except for the Islamic Republic of Iran and Morocco (2016) and Pacific countries (2018). The data on the Pacific are not disaggregated by country but the 6 lower-middle-income countries out of the 15 countries in the sample account for over 90% of the population and are therefore representative.

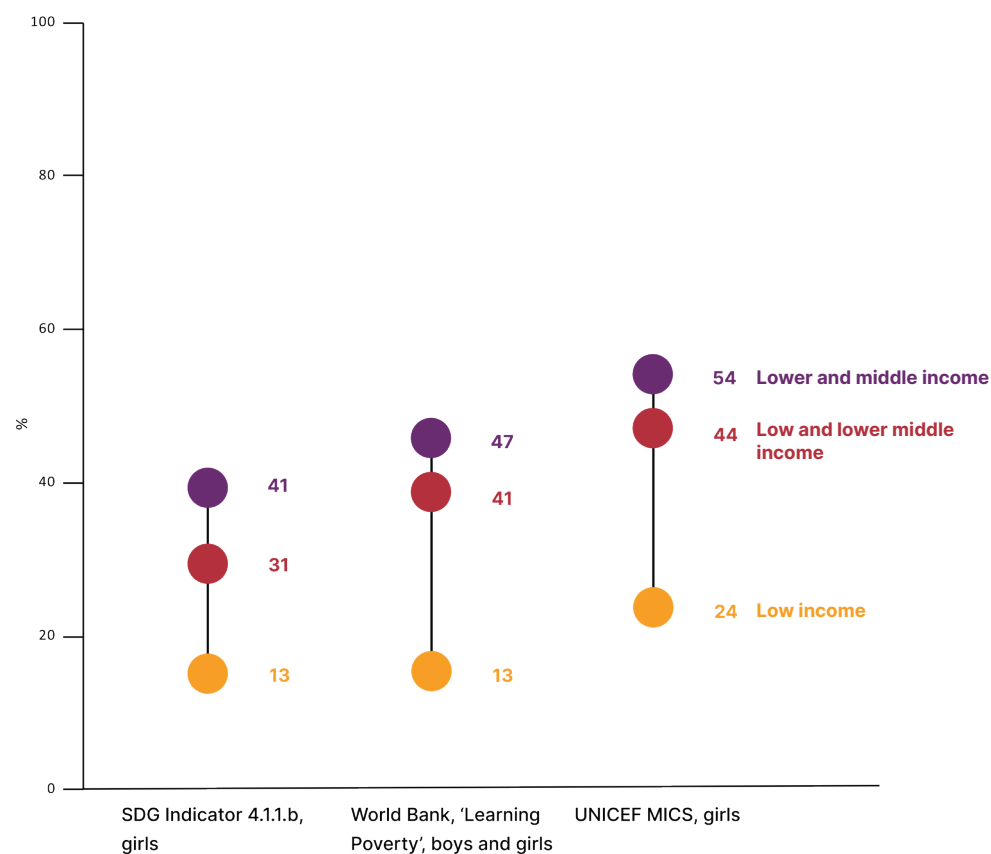
Source: UIS database.

Two alternative measures can be used for reference. First, the World Bank learning poverty project has estimated learning outcomes in reading at age 10 for several populous low- and lower-middle-income countries that do not report on the SDG global indicator, such as Bangladesh, Egypt, Ethiopia and Indonesia. As a result, this analysis provides estimates that cover 71% of the population of low- and lower-middle-income countries. The percentage of female and male students who achieved minimum proficiency in reading at age 10 according to the World Bank estimates is 41%.

Second, the Foundational Learning Module of the Multiple Indicator Cluster Survey (MICS) of the United Nations Children's Fund (UNICEF), which covers 21 countries from the period 2017–20, is another source of information on learning outcomes. It should be mentioned that its 'foundational reading skills' measure is not yet linked to the definition of the global proficiency level but is understood to capture a lower level of proficiency than the minimum proficiency level in SDG

indicator 4.1.1b. This is an intentional feature considering that the MICS also assesses out-of-school populations, whose learning levels are lower, while children are tested at home, which means that few assessment items can be administered. These countries are also not representative, as the sample corresponds to just 19% of the population in low- and lower-middle-income countries. However, they provide a helpful additional cross-reference, which is consistent with the other two measures, as they indicate that 44% of female students achieve that lower level of proficiency at the end of primary school (Figure 9).

**Figure 9. Share of students with minimum learning proficiency in reading by the end of primary, 2019 or most recent year**



Notes: These population weighted averages correspond to 29 countries (20% of population) in the case of SDG 4.1.1b averages, 31 countries (71%) in the case of the World Bank averages and 21 countries (19%) in the case of UNICEF averages. They refer to students assessed at the end of primary school. The MICS assesses 'foundational reading skills' which are at a lower level than the minimum proficiency level considered by the SDG 4.1.1b and learning poverty indicators.

Sources: GEM Report analysis of UIS database, World Bank (2019), MICS report findings and World Population Prospects.

## 2.3 The ambition of 20 million more girls learning by 2026

The SDG global indicator 4.1.1b estimates are taken as the starting point for the purpose of setting a baseline for low- and lower-middle-income countries. In 2020, out of a population of 242 million girls of primary school age, 86% completed primary school within 3 to 5 years of the official graduation age, or 209 million. If 31% of those achieved minimum learning proficiency in reading by the end of primary school, this is equivalent to 61 million girls. A target of 20 million more girls achieving that level within a period of 5 years, or 81 million girls in total, would mean that the percentage of girls at the end of primary school achieving minimum proficiency in reading would need to increase to 37%, assuming that the girls' primary school completion rate is to increase by 5 percentage points to 91% in 5 years. This is equivalent to an annual increase of 1.2 percentage points in the percentage of girl students who achieve minimum proficiency in reading at the end of primary school.

Given the scarcity of data on learning outcomes, evidence on long-term trends is lacking. Among countries that have participated repeatedly in cross-national assessments, such as the Trends in Mathematics and Science Study, the observed average annual growth in the percentage of students achieving minimum proficiency is about 0.5 percentage points per year, although these are countries with higher-than-average levels of learning achievement so they may not be representative of the rates of progress in low- and lower-middle-income countries. However, the analysis above suggests that the second global objective is moderately ambitious, given that many countries in this group are experiencing the negative impact of school closures due to COVID-19.

An annual rate of progress of 1.2 percentage points is well below what countries have committed to achieve between 2015, the baseline of the 2030 Agenda for Sustainable Development, and 2025, in their national benchmarks. In total, 35 countries submitted a benchmark for minimum proficiency in reading by the end of primary school in 2025. However, only 9 of the 29 countries with SDG 4.1.1b data reported have submitted a complete set of baseline and benchmark data. Those countries' reported baselines are consistent with the findings presented in this report (31%), but their target annual progress rate is 2.4 percentage points. Such progress rates have been observed in the past in some countries but may be too ambitious. The lack of historic data on learning anchored to a global proficiency framework means countries have less experience in setting achievable benchmarks in this area.

Unlike in the case of access, those girls in rural areas and in the poorest households who reach the end of primary school tend to do as well as boys or better in terms of learning. In a few cases where they do worse, as in rural Laos or among the poorest in Benin, the difference is small (Figure 10). However, the data do not show how some girls are achieving this or what support is needed to ensure all girls can succeed (Box 3).

### Box 3

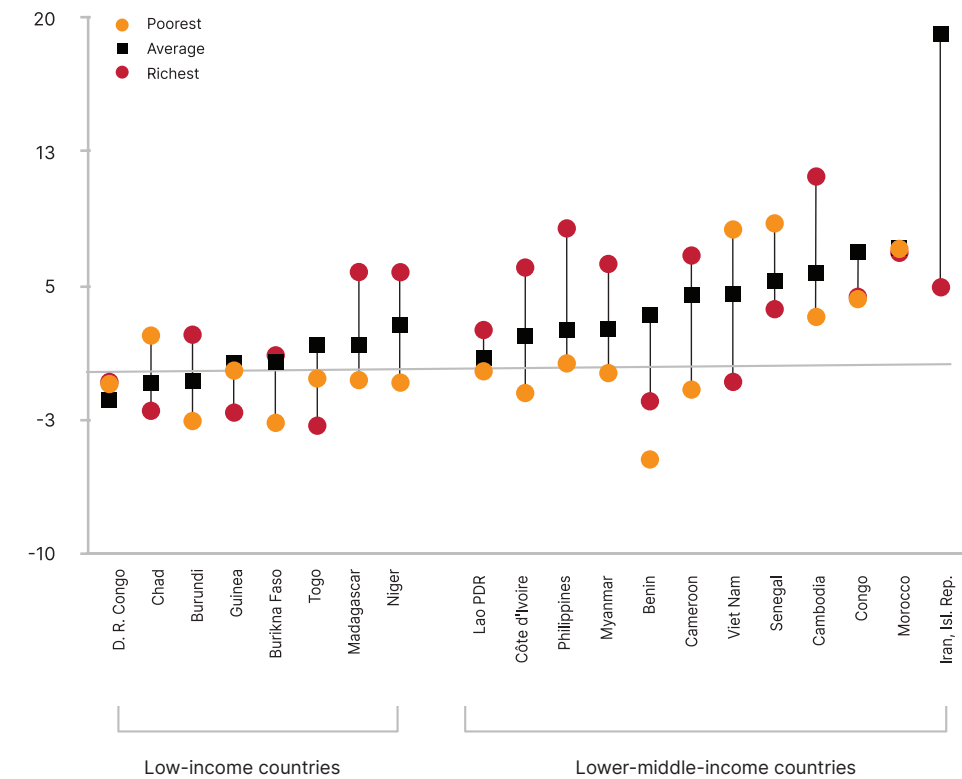
#### Education is a powerful instrument for young girls and women

After the civil war in Somalia, my family was displaced and settled in Kenya, where I was born and raised in different refugee camps there. My parents encouraged me to overlook the patriarchal community's perception of me as a girl and dream big. Their teachings inspired me to never give up on my education. Today, I am a third-year media and journalism student at Nisantasi University. At the same time, I use my voice to highlight the challenges women face and advocate for girls' education.

At SheLeads Kakuma, we believe that education is a powerful instrument for young girls and women, particularly those from refugee and displaced backgrounds, to build more hopeful futures. Besides our mentorship programme and capacity-building workshops, we organize events to engage female high school students and recent graduates. We boost their self-confidence while giving them a space to connect and support each other in their journeys. Another vital component of our programming is policy advocacy which focuses on engaging policymakers to ensure young girls and women have a seat at decision-making tables.

- Hawa Abdi, Young feminist activist, SheLeads Kakuma

b) By wealth



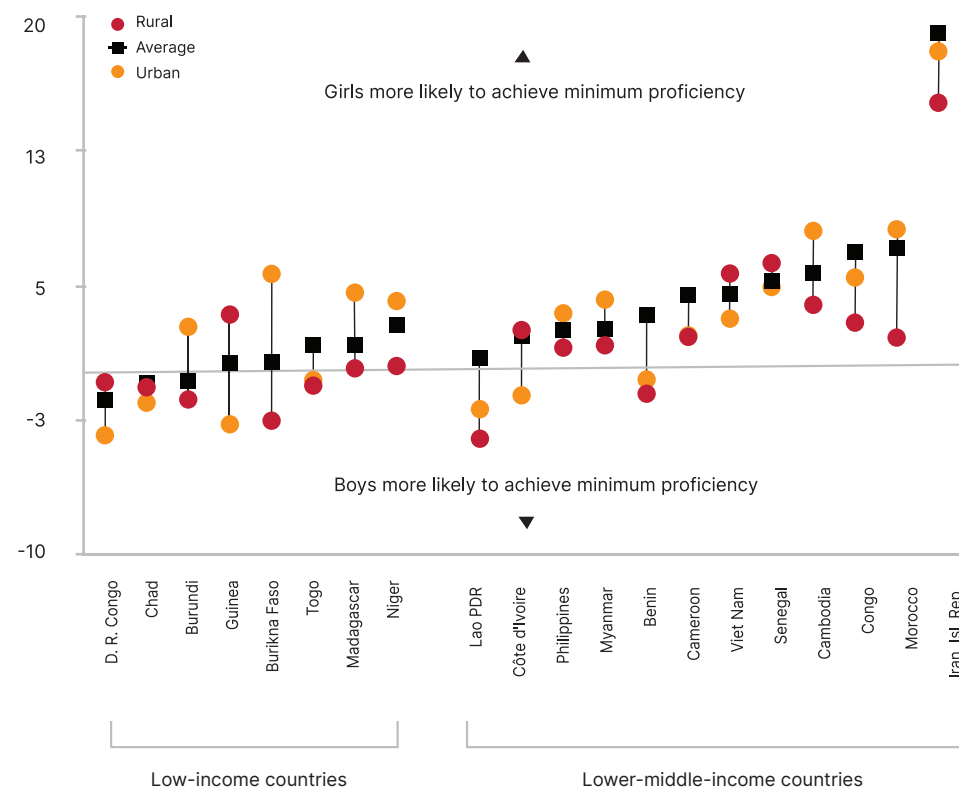
## 2.4 The long journey to gender equality

We are still a long way off from gains in education and other progress translating into gender equality in society. The World Economic Forum estimates it will take 136 years to achieve gender equality worldwide (Armstrong, 2021). In countries where girls outperform boys in education, girls and women still have lower access to formal paid work, fewer assets, less access to credit, higher risks of gender-based violence and discrimination, and are more vulnerable to losing their rights (Box 4).

Harmful and unequal social norms are reflected in and reinforced through policies, practices, curricula, learning materials and school culture, as well as the attitudes and behaviours of teachers and policymakers. Many education systems continue to perpetuate unequal gender norms and are sites of gender-based violence. Availability of safe education settings is a critical prerequisite. Education needs to be available, accessible and safe for girls (and boys) in order for them to be in school and learning. Access to schools is still a barrier for many, especially in conflict and crisis. There is a continued need to address availability barriers. All forms of violence in and around school have major negative impacts on access, retention and learning. This includes physical, psychological and sexual violence perpetrated by peers, teachers, community members and armed groups.

Figure 10: Gender gap in minimum learning proficiency in reading at the end of primary school in low- and lower-middle-income countries, 2019 or most recent year

a) By location



## Box 4

### Why gender parity does not equal gender equality

As set out in UNESCO's 2003/4 Education for All Global Monitoring Report, there is a need to distinguish between gender parity and gender equality in tracking progress towards education goals:

- Gender parity refers to the same proportion of boys and girls – relative to their respective age groups – entering the education system and participating in the full primary and secondary cycles. It is commonly measured by the ratio between the female and male values for any given indicator, with a parity being equal to one. Gender parity measures present an uncomplicated measure which appeals to policymakers and practitioners, but they do not give the full picture.
- Gender equality refers to equality of opportunity where girls and boys are offered the same chances to go to school and enjoy teaching methods and curricula free of stereotypes and academic orientation and counselling unaffected by gender bias; equality of outcomes refers to equality in learning achievement and academic qualifications, and more broadly, equal job opportunities and earning for similar qualifications and experience.

As such, achieving gender equality involves a substantive shift not only in the proportions of girls and boys in school and learning, but in tackling the deeper dimensions of societal norms that often hold back girls' opportunities and outcomes. Gender equality necessitates tackling the complex gender norms that limit women's opportunities, access and resources, and supporting system-wide shifts that overcome these gaps so that women can reach their full potential.

Some key examples of norms which hinder girls in accessing, participating in and completing education include caring roles and responsibilities, child marriage and gender-based violence. Such limitations in education and childhood perpetuate the gendered challenges that women face in their adult life. These shifts then need to be supported by systems which enable women to gain skills to fulfil new opportunities.

The more ambitious goal of gender equality therefore involves wider steps to end discrimination and create a truly level playing field. The measures for this are not straightforward but rather requires an assessment of evidence that identifies shifts in attitudes (of both men and women) that widen opportunities for girls and young women and address discrimination at home and in the workplace, for example. Tracking progress on issues such as time spent in household work, age of marriage, school-related gender-based violence and labour market opportunities for young women and men with similar educational backgrounds are some areas that can provide valuable insights. It also requires an assessment of political will to tackling social norms in schooling and beyond, and evidence on public funding that is provided to address constraints associated with these (Rose et al., 2020).

- Pauline Rose, Director, [Research for Equitable Access and Learning \(REAL\) Centre](#), Faculty of Education, Cambridge University

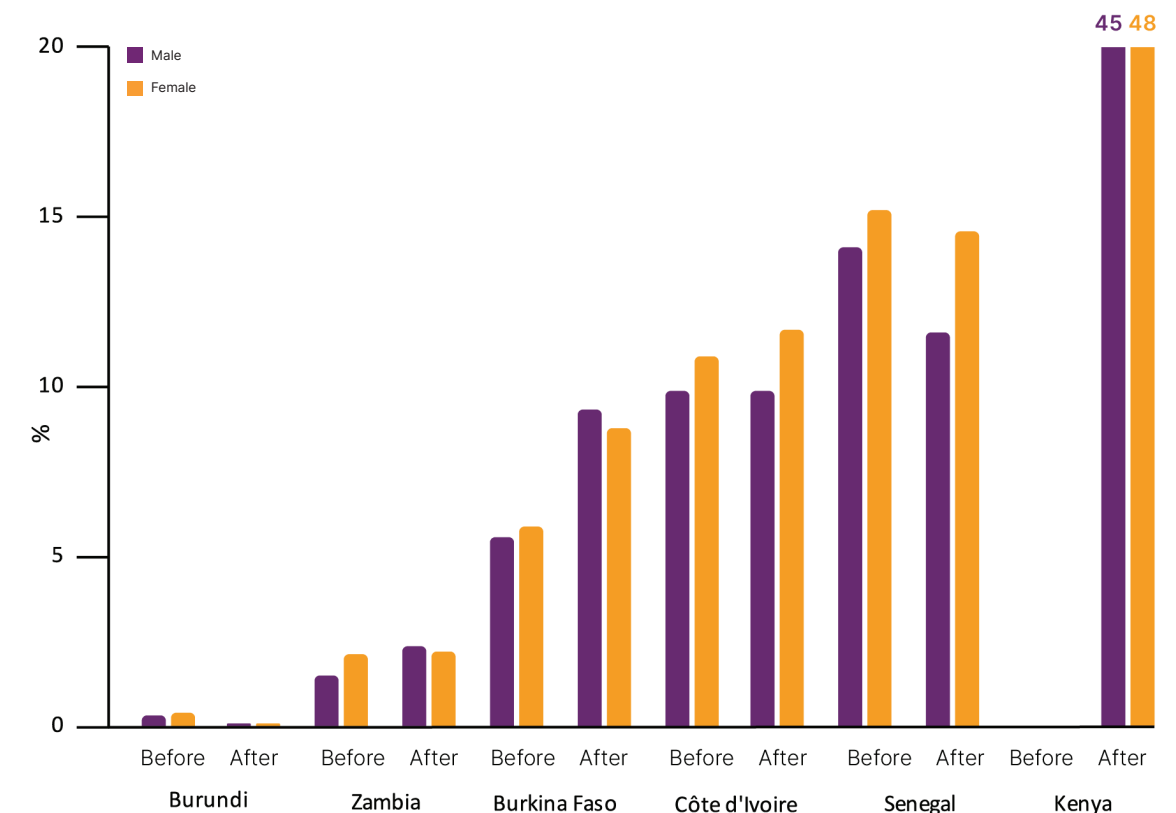
## 2.5 Impact of COVID-19 on learning

Cross-national learning assessments have either been delayed by the pandemic or their results are not scheduled to be released until the end of 2022 (e.g. the 2021 PIRLS). As a result, most evidence on the impact of COVID-19 on learning comes from national or citizen-led assessments (such as ASER India).

An exception is a unique set of learning assessments carried out in 2021 in six sub-Saharan African countries – Burkina Faso, Burundi, Côte d'Ivoire, Kenya, Senegal and Zambia – and linked to national assessments carried out before the pandemic. They systematically assessed the effect of school closures on the percentage of children who achieve minimum learning proficiency. The findings appear to suggest that COVID-19 may not have had a large impact on the percentage of students who achieved minimum proficiency in reading (Figure 11).

However, there are two major caveats. First, baseline learning levels (i.e. learning proficiency identified in the pre-COVID-19 surveys) are low in these countries. In five out of these six countries, 15% or less of children showed proficiency. It is probable that these children are likely to be those facing few barriers to education, in which case it is not surprising that their learning during COVID-19 was less impacted. Second, the comparison does not take into account the possibility that learning levels would have risen in the absence of COVID-19.

Figure 11. Percentage of students who reach minimum level of proficiency in reading at the end of primary school, sub-Saharan African countries, by sex, before and after COVID-19



Source: UIS (2022).



## Box 5

### Purposeful has worked to support girls in Sierra Leone during COVID-19

As an organisation founded in the aftermath of the Ebola crisis in Sierra Leone, [Purposeful](#) understood how COVID-19 would impact girls' lives. With school closures, restricted movement and diminishing resources, girls are more vulnerable to violence and can be forced to extract value from their bodies through transactional sex. For girls who are already out of school, with limited access to assets, including information, the impacts can be even more profound.

We doubled our efforts to reach girls, adapting programmes and plans. In Sierra Leone, this meant ensuring girls had access to information and a network of trusted friends, while at the same time building their power and raising their consciousness. Through this process, Girls' Circles Collectives were established. This approach includes:

- **Girl-centred media:** Building on research we conducted in the aftermath of Ebola, we rapidly produced a girl-centred radio drama, *Karo Kura Konection*, and a talk show called *Kompin*. Designed to have mass appeal, a cast of characters model new behaviours, challenge social norms and raise the listeners' consciousness about the situation of girls, while offering up an alternative narrative about girls' rights and gender equality. The first series focused on COVID-19 prevention messages and the vulnerabilities girls face when living in emergencies, including transactional sex, violence and teenage pregnancy, underpinned by messages of friendship and solidarity. Aired on over 38 local and national radio stations and sent directly to mentors, the radio drama and talk show reaches at least 15,000 out-of-school girls and countless radio listeners.
- **A network of young women mentors with smartphones:** As COVID-19 moved across the globe, we took action to maintain dialogue with our network of over 700 young women mentors, for whom we procured and distributed smartphones. Every week, we send the radio drama and talk show directly to this network, along with life skills and discussion guides. In turn, they share how they and the girls they work with experience the content, and the situations they are facing.
- **Girls-only spaces:** Girls need safe spaces to be together and connect with other girls. During COVID-19, mentors and girls continued to meet in small groups, with social distancing measures in place.

- Chernor Bah, Co-Founder and Co-CEO, Purposeful







# SECTION

## Girls' school access across India

### Key messages

- Indian society has entrenched preferences for sons over daughters. For instance, the share of boys enrolled in private schools exceeds the share of girls, which shows that households invest more in boys' learning.
- Yet, India is one of the countries with the most progress on girls' access to school in the past 20 years. The number of out-of-school girls fell by 42 million, or 63%, between 2000 and 2020.
- Despite progress, policies have not been uniformly successful in improving access. While Sarva Shiksha Abhiyaan (2001–02) and the Right to Education Act (2009) have substantially decreased gender gaps in enrolment in primary and, in some states, lower secondary levels, disparities remain in many states at secondary levels in general. The government introduced a range of measures in 2018/19 under its Samagra Shiksha Abhiyan programme.

India is among the countries that have made the most progress on girls' access to school education in the past 20 years. It exceeded the pace of progress achieved by countries in its income group and the world in the primary and lower secondary school age groups. Between 2000 and 2020, the number of out-of-school girls fell by 42 million or 63%. However, it has made little progress towards its country income group average and lags behind the world average at the upper secondary education level (**Figure 12**).

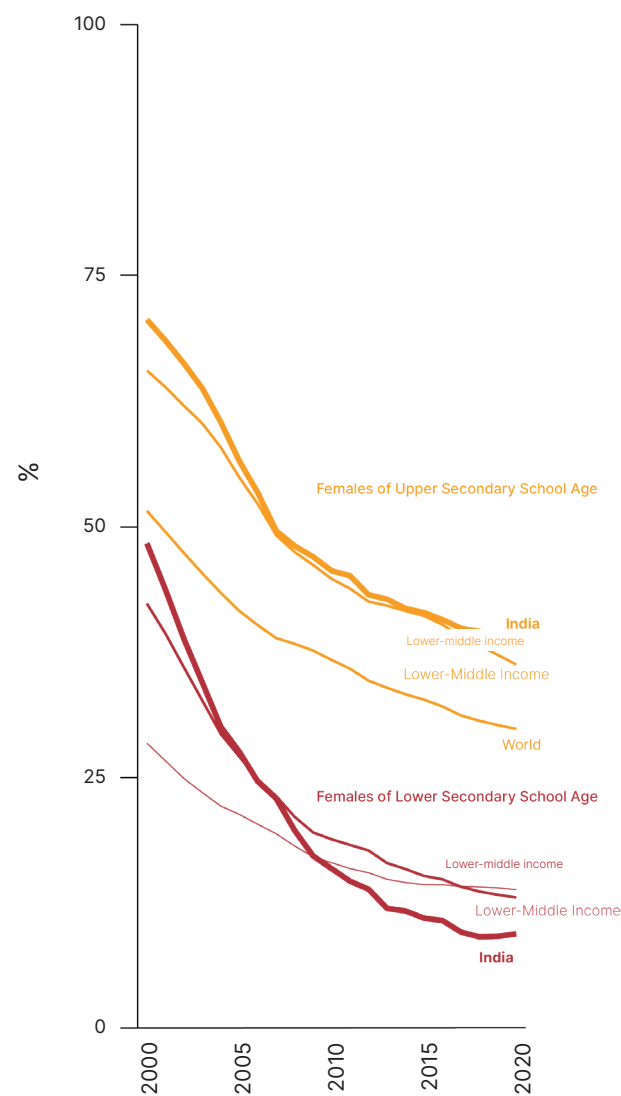
According to the 2015–16 Demographic and Health Survey, the gender gap in the percentage of youth of upper secondary school age was lowest among the wealthiest 20%, with 8% of boys and 10% of girls out of school. However, the gap increased with household poverty, reaching the highest level among the poorest 20%, with 46% of boys and 53% of girls out of school. There are considerable differences in the gender gap by state with very large gaps observed in Gujarat (16 points) and Rajasthan (18 points) (**Figure 13**).

# 3



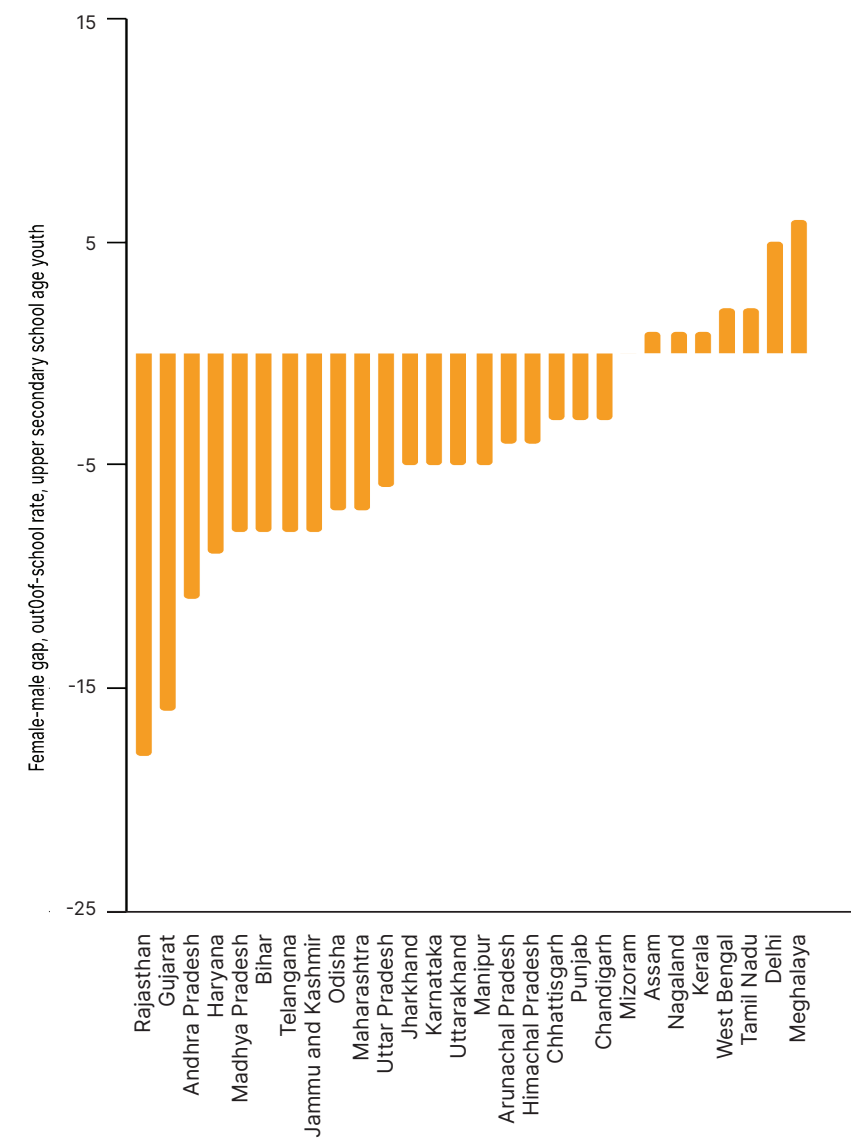
Progress in access to education since 2000 has been largely ascribed to the government's Sarva Shiksha Abhiyan programme, which began in 2001/02 and involved a comprehensive set of measures, including an extensive school construction programme. An important and innovative aspect of the programmes includes residential schools for the most disadvantaged girls in blocks at the sub-district level where women's literacy and girls' out-of-school rates are worse than the national average. A 2015 government evaluation found that these schools benefitted girls from Scheduled Caste, Scheduled Tribe and Other Backward Castes (Niti Aayog, 2015). An evaluation has found that the programmes helped increased girls' enrolment in upper primary grades by six to seven percentage points (Meller and Litschig, 2016).

**Figure 12. Girls' out-of-school rate, by education level, India, lower-middle-income countries and world, 2000-20**



Source: GEM Report and UIS estimates.

**Figure 13. Gender gap in out-of-school rate among upper secondary school age youth, by sex and state, India, 2015/16**



Source: World Inequality Database on Education

Since 2018/19, the government has subsumed its primary and secondary education initiatives under the umbrella of the Samagra Shiksha Abhiyan programme, which shifts emphasis from a supply-driven to an outcome-based approach. Initial budget allocations showed large differences between states on addressing gender gaps. West Bengal allocated 78% of its budget to entitlements such as free uniforms for girls, in Rajasthan 84% of the budget went to girls' residential schools, while Delhi allocated 87% to girls' toilets and hostels.

A review of 10 states recommended increased per capita expenditure and more emphasis to be placed on interventions related to safe mobility of girls, recruitment of women teachers and gender-responsive teacher education (Kundu, 2019).

The 2017–2018 Economic Survey noted that “collective self-reflection by Indian society on son preference and son meta-preference is necessary” ([India Ministry of Finance, 2018](#)). An example of persistent biases is the fact that India has some of the largest gender gaps in the world in private school enrolment. According to ASER, a citizen-led assessment led by Pratham, a non-government organization (NGO), the share of boys enrolled in private schools in rural areas in 2021 exceeded the share of girls by 4.6 percentage points among 7- to 10-year olds, by 5.8 percentage points among 11- to 14-year olds, and by 2.3 percentage points among 15- to 16-year olds ([ASER, 2021](#)). ASER also found that boys are more likely to be enrolled in private coaching classes than girls, a factor that is associated with better outcomes in national and state-level examinations, which in turn determine entry into top universities and colleges.

COVID-19 has exacerbated the vulnerabilities of marginalized girls with concerns around trafficking, child marriage and child labour. Since schools in India were closed through much of the pandemic, pertinent administrative data from schools that will capture COVID-related gaps are not yet available. However, surveys by UN and international NGOs have tried to fill the evidence gap:

- According to their mothers, 33% of adolescent girls attended online classes during COVID-19 and 14% were at increased risk of child marriage as a result of COVID-19 ([Save the Children, 2022](#)).
- Given that boys are more likely to attend a private school than girls and that private school students are more likely than government school students to use technology-enabled tools, it is estimated that 51% of adolescent girls and 59% of adolescent boys used WhatsApp ([UNICEF, 2021](#)).

Several NGOs have taken actions to assess and, where possible, mitigate the impact of COVID-19 on girls’ access to education and learning (**Box 6, Box 7** and **Box 8**).

## Box 6

### Protsahan explored the gender impact of school closures

[Protsahan India Foundation](#) is an organization working to empower adolescent girls from difficult backgrounds of intergenerational poverty, violence and abuse to access quality education, health care and social protection linkages through direct action on the ground in communities and through systemic change.

In 2020–21, Protsahan conducted rapid surveys and facilitated conversations with adolescent girls and communities to gather data and insights on the impact of the COVID-19 pandemic on girls’ rights and education. It interacted with 766 girls aged between 7 and 21 years from over 64 urban slum communities in Delhi to understand the gendered impacts of digital and remote learning ([Protsahan, 2021](#)). It found that 64% of girls shared that the boys in their families had more access to digital devices and the internet, resulting in more girls dropping out of school and higher education.

Restrictions on mobility, including lack of access to open spaces to play, interaction with peer groups, and the additional burden of household labour without play or emotional release increased the isolation of adolescent girls and reduced the amount of time available to learn at home.

Prolonged school closures left girls exposed to sharing spaces with family members for a larger part of the day, increasing the risk of abuse. Protsahan recorded a drastic increase in cases of incest and begging among girls living in urban slum clusters. Some girls were also forced into trafficking for transactional sex, in exchange for rations and food supplies.

Protsahan also recorded an increase of girls being forced into early marriage and pregnancy, thwarting their prospects for education and economic empowerment. This trend was particularly prevalent among older adolescent girls aged 17 and above, who were denied access to education and forced into early marriage, as families faced financial crises brought on by the pandemic.

Sonal Kapoor, Founder-Director and CEO, Protsahan India Foundation

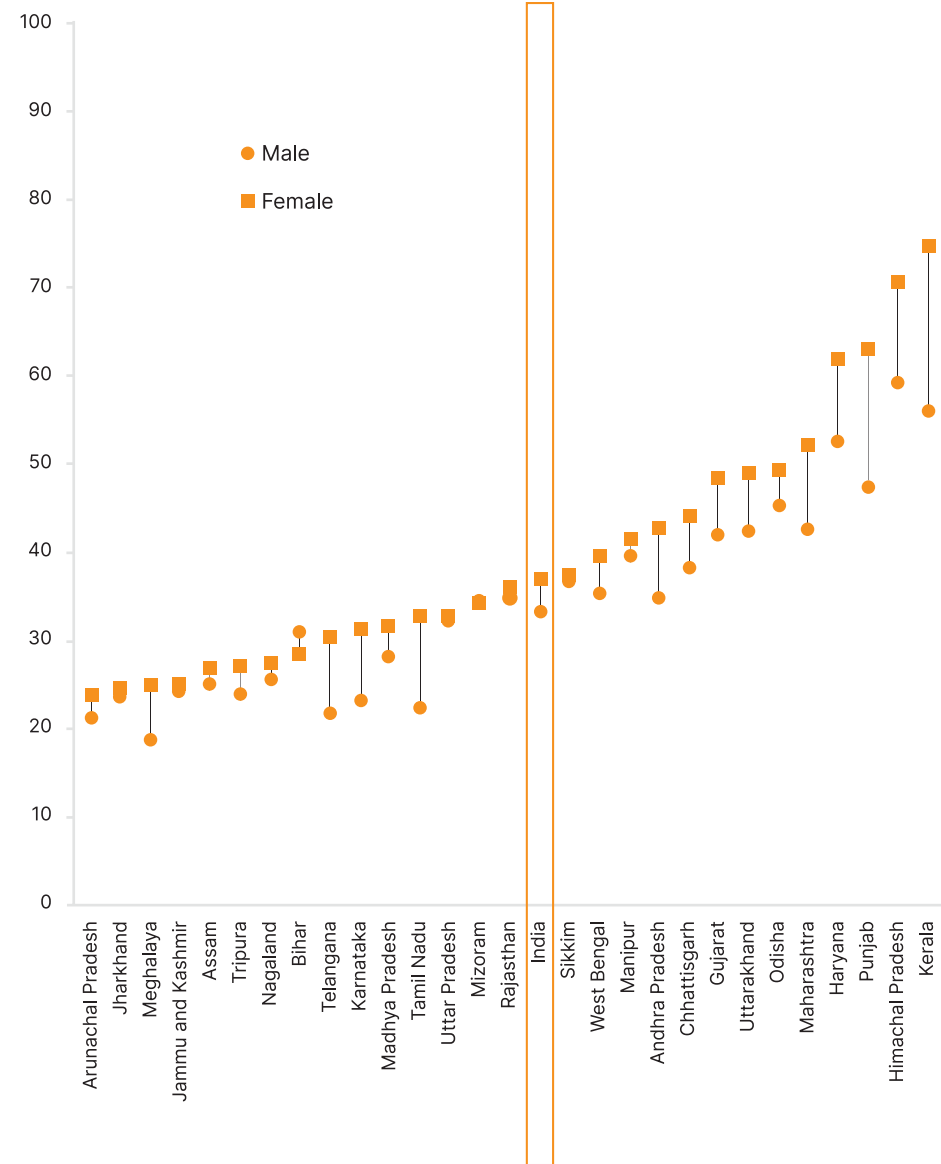


According to the National Achievement Survey, 36.5% of students achieved minimum proficiency in reading at the end of primary education in 2017. Although this value was not reported disaggregated by sex, girls performed better than boys in 16 states and union territories, while boys only in 1 according to the National Council of Educational Research and Training. There was no gender gap in 19 states and union territories (NCERT, 2018).

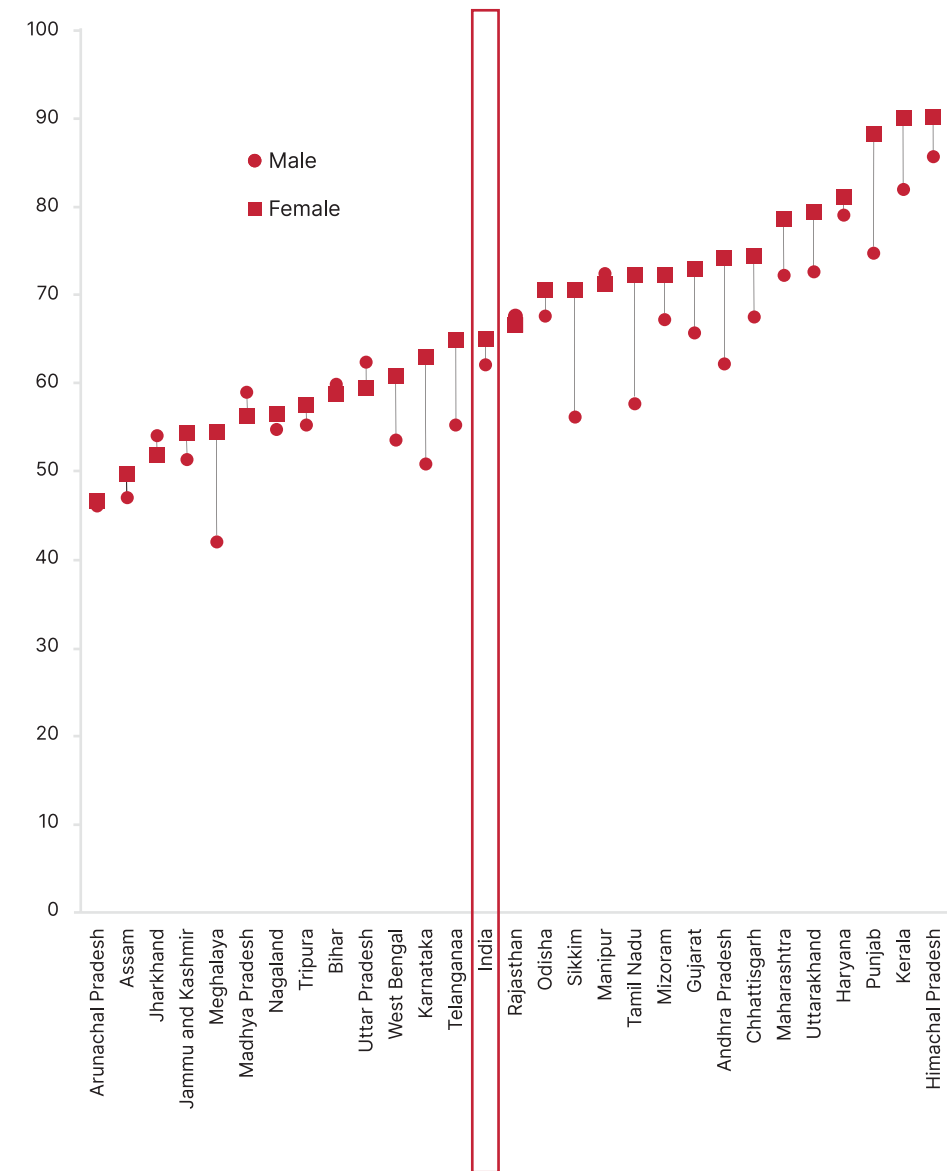
The 2018 ASER showed that the percentage of children who could read a text at the grade 2 level increased from 35% among 8- to 10-year-olds to 63% among 11- to 13-year-olds and remains relatively low at 77% among 14- to 16-year-olds. A small gender gap, equal to 3.6 percentage points in favour of girls among 8- to 10-year-olds and 2.9 percentage points among 11- to 13-year-olds, disappears among 14- to 16-year-olds (Figure 14).

**Figure 14. Percentage of boys and girls who can read a grade 2 text, rural India, by state and age group, 2018**

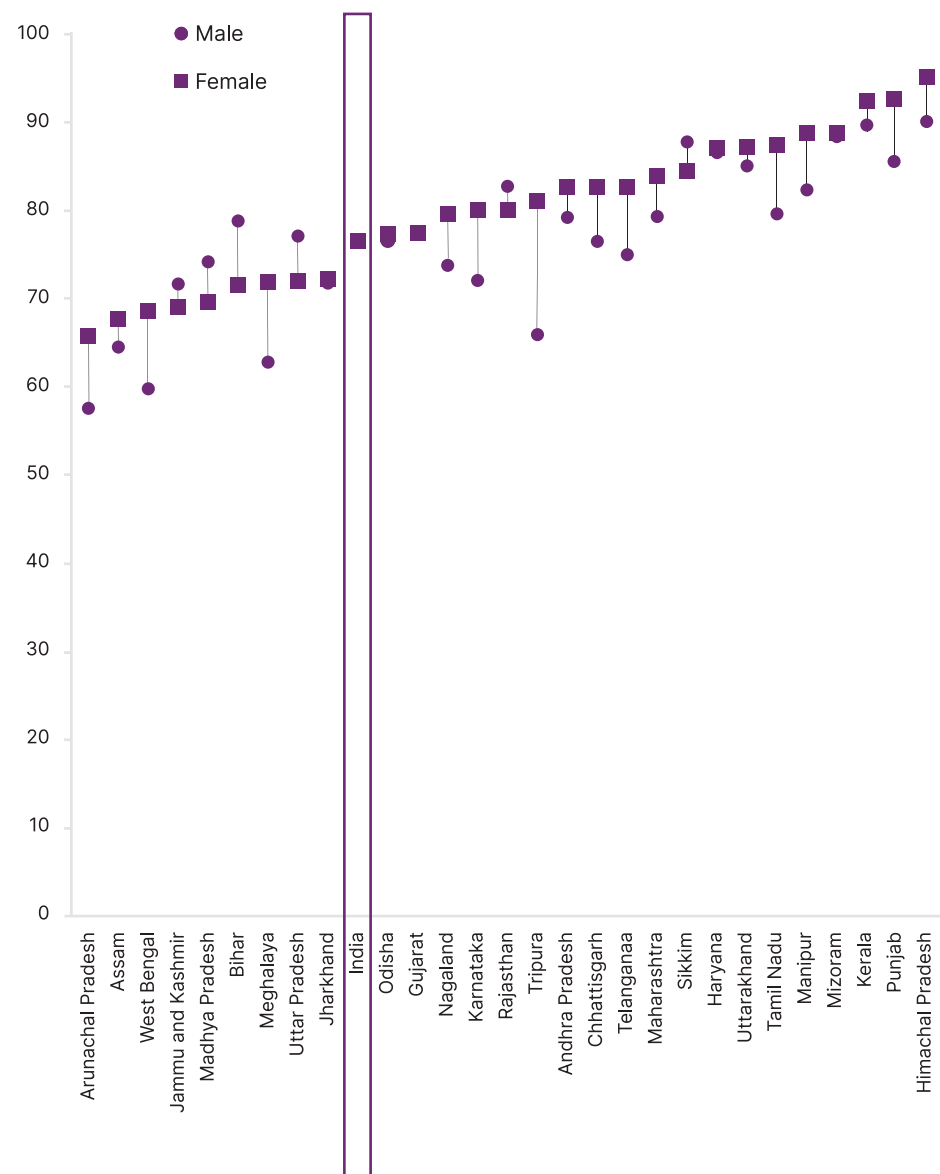
Ages 8 - 10



Ages 11 - 13



Ages 14 - 16



Source: ASER India.

There are no major policies and programmes that focus on improving girls' performance in reading in India. A recent review of studies in low- and middle-income countries has suggested that few interventions target girls' learning, while even those interventions that target girls are not more effective than non-targeted interventions (Evans and Yuan, 2022).

### Box 7

#### Swataleem supported girls from the residential school scheme to continue learning

In 2004, the Government of India launched the Kasturba Gandhi Balika Vidyalaya (KGBV) residential school scheme to help address gender and caste disparities in education. KGBV schools support girls from marginalized communities, including 'low' castes, religious minorities, tribal and rural areas, and low-income households. SwaTaleem empowers every KGBV girl with a lifespan approach to break the cycle of oppression through life skills and long-term support. SwaTaleem partners with government, teachers and parents.

During the COVID-19 pandemic, learning moved online. However, 65% of the girls we work with did not have access to technology and the internet. Even for households who did have access, the fathers – often the primary owners of phones in the household – were factory workers or interstate truck drivers, and therefore their phones were not available for girls to access during school hours.

In response, we piloted an interactive voice response system (IVRS) programme with 900 girls and families and 30 schools and teachers. The IVRS prototype was developed with local language and context-adapted content. An average of 840 IVRS calls disseminated 13 hours of learning per week on life skills, digital literacy, English and science. During this time, an additional volunteer-run programme ensured regular phone calls with the families of girls (mainly the fathers, who were the primary decision makers in more than 97% of households).

The calls were structured around three objectives: to signal that there is still a connection with the school despite closures; to understand the challenges families were facing in safeguarding girls' education; and to negotiate for girls to have at least 30 minutes of access time to phones per day. This could be any time that the family preferred. Since the fathers returned home in the evenings during dinner, we scheduled the IVRS calls that time, while also requesting fathers to listen by putting the calls on the loudspeaker. Engagement with parents was ensured through 2,500 calls in 4 months, resulting in 57% of parents agreeing to more engagement with their daughters' education through the IVRS calls during COVID-19. As 60% of families had basic phones without internet, this is why an IVRS-led programme was more efficient for such marginalized communities. The pilot also found that 96% girls wanted to return to school at the time of reopening post-COVID.

Ananya Tiwari, Co-Founder, SwaTaleem Foundation



## Box 8

### Educate Girls developed a community-based learning programme

Working in partnership with the Government, communities, and with the help of community volunteers (known as Team Balika), [Educate Girls](#) works to identify, enrol and retain out-of-school girls in school. Educate Girls operates in rural and remote villages in Rajasthan, Madhya Pradesh and Uttar Pradesh.

With schools closed for over a year and half, the Covid-19 pandemic has led to exceptional learning loss and an increased risk of girls not returning to school. In remote communities in rural India, the risk of girls becoming permanently excluded from school was even Conservative estimates suggest over 4.1 million primary-aged girls were missing from India's classrooms even before the pandemic hit.

Educate Girls' first step was to listen to the community by calling over half a million households. Having listened, we responded with ration and safety kits, accurate information on Covid-19, and signposting to government social safety nets. Educate Girls then rapidly designed a new community-based learning program called *Camp Vidya*, based on [our previous pedagogy](#) but with a new focus on well-being and engagement. Over the lockdown period, 17,000 learning camps were conducted in Covid-secure locations in and around village centres, with over 400,000 children benefiting from the program (the majority girls). Digital learning is not an option for the girls we support, who are rarely permitted to, or are able to afford, access to a smart phone. Through Camp Vidya, learning outcomes for children improved on average by 28% in Hindi and Math. With the help of over 20,000 community volunteers, Educate Girls was able to identify and focus our efforts on the villages and families in greatest need.

- Safeena Husain, Founder and Board Member, Educate Girls







# SECTION

## Good Practices

This section presents examples of good practices to improve girls' access and learning by global and local actors, including programmes funded by G7 countries. Interventions led by G7 member states were identified and selected through a survey that asked them to showcase some of the most prominent recent and ongoing interventions in pursuit of the two global objectives on girls' education. Such interventions targeted specific populations or operated at system level (Box 9).

According to the Population Council's Girls' Education Roadmap on what works for girls' education, effective interventions must end barriers that impact all learners and gender-related barriers that disproportionately impact girls. For example, having to travel a long distance to school makes it harder for all children but for girls, it often makes the difference between going and not going. This is because the additional barriers they face are gendered. In this case, it is the opportunity cost of their time (longer travel means less time for domestic chores) and their and their families' fear of sexual violence on the route to and from school. For the most marginalized learners, these barriers interact and intersect with income level, race, disability and migration status to create additional, complex challenges to education access and learning ([Psaki et al., 2021](#))

### 4.1 Good practices in increasing access

In Malawi, the UN Joint Programme for Girls' Education, Phase III (2020–2023) takes a multisectoral approach to increase access to quality education for girls and boys. The programme is implemented by UNICEF, the United Nations Population Fund (UNFPA) and the World Food Programme (WFP), and funded by the Norwegian Agency for Development Cooperation, Norad. Results from Phases I and II indicate increased enrolment, school attendance and reduced dropout among learners, particularly girls. This result for girls can be attributed to the programme addressing gendered issues in school access including safety, nutrition and sexual and reproductive health needs ([UN Joint Programme on Girls' Education, 2020](#)).

# 4



Funded by the German Federal Ministry for Economic Cooperation and Development (BMZ), Fit for School supports the Philippines Department of Education to implement its WASH in Schools programme, with a menstrual hygiene management (MHM) as a key component. MHM-related indicators, specifically water availability, gender-segregated toilets, availability of sanitary pads and access to information, are monitored annually. Improvements have been seen in all indicators relating to MHM in schools across the country ([Philippines Department of Education, 2021](#)).

At the peak of the COVID-19 pandemic, UNFPA estimated that lockdowns and service disruptions would lead to millions more unintended pregnancies in low- and lower-middle-income countries (UNFPA, 2020). Learning and evidence from previous health and economic emergencies ([Bandiera et al., 2020](#); [Corno et al., 2020](#)) led to some countries (including Mozambique, Sierra Leone and the United Republic of Tanzania) overturning previously discriminatory policies banning pregnant girls from school in the COVID-19 period ([Human Rights Watch, 2021](#)).

In Liberia, Learning Links (2017–21) provides access to an alternative, flexible learning environment for adolescent girls who have left school due to pregnancy. A USAID and Kaizen Company initiative, Learning Links trains literate and numerate women to serve as tutor-mentors for the Liberian Ministry of Education's Alternative Basic Education curriculum, connecting them with girls who have dropped out of school due to pregnancy. SMS-based evaluation questions track learners' progress and provide micropayments to both learners and tutor-mentors via mobile technology for learning performance ([Kaizen, 2022](#)).

Conflict and crisis exacerbate gendered barriers to school. Through the EU-funded Resilient Learners, Teachers and Education Systems in South Sudan and Uganda project (2018–22), home-based learning modules were developed to bring girls back to learning. Pre-pandemic, the project had successfully supported girls into Alternative Learning Pathway classes. During the pandemic, the project continued successfully. The flexible home learning packages particularly supported continued learning for girls bearing a heavy burden of domestic labour. In South Sudan, 422 out of 434 girls enrolled in 2022 sat for the Primary Leaving Certificate. In Uganda, 26 girls out of the 26 enrolled sat for the exam: 100% ([Oxfam, 2018](#)).



## Box 9

### G7 members also support gender equality in and through education at system level

The Support Her Education (SHE) initiative by BMZ entails a financial appeal to the international education community to promote girls' education. The goal of the initiative is to get marginalized girls back into schools and enable them to graduate. Through the SHE Initiative, EUR 100 million will be provided to up to 20 Global Partnership Education (GPE) partner countries by 2024, through GPE's Girls' Education Accelerator.

Launched in July 2019 under the leadership of France, the Gender at the Centre Initiative (GCI) was developed by the G7 Ministers of Education and Development, in collaboration with multilateral and civil society organizations ([UNGEI, 2021](#)). GCI supports education ministries and other national actors to advance gender equality in and through education. Rooted in gender-responsive education sector planning, a systematic way of hardwiring gender equality into education systems ([UNGEI, 2019](#)), GCI is working to ensure that the required resources, capacity, oversight and accountability are available to make this happen.

GCI is being implemented in eight countries in Africa – Burkina Faso, Chad, Mali, Mauritania, Mozambique, Niger, Nigeria and Sierra Leone – by a multi-stakeholder partnership known as the GCI Alliance and implemented by the United Nations Girls' Education Initiative and the UNESCO International Institute for Educational Planning. In 2022, GCI partnered with the Ministry of Basic and Senior Secondary Education in Sierra Leone to host a gender-transformative leadership workshop in which Ministers and Permanent Secretaries of 13 countries developed and signed on to the Freetown Manifesto for Gender Transformative Leadership in Education to 'accelerate support for education systems and actors to become gender equal' ([UNGEI, 2022](#)).

## 4.2 Good practices in improving learning

Learning environments and pedagogies are rife with harmful gender norms that discriminate against girls and reduce possibilities for boys and all children's opportunities to grow (Harper and Marcus, 2015). Curricula, teacher training and pedagogy that is gender transformative ([UNICEF et al., 2021](#)) especially at the early years and primary level, is critical for improving girls' learning and fostering gender equality in education and society more broadly ([FAWE, 2018](#); [FAWE and VVOB, 2019](#)).

In Sierra Leone, the [Leh Wi Lan](#) programme (2016–22) is improving the quality of secondary education across the country, particularly for girls and other marginalized learners, such as learners with disabilities. Components of the programme include making schools safer, improving learning conditions in schools, strengthening central and district capacity, and improving monitoring and evaluation. The Teacher Code of Conduct has also been an important tool for school-related gender-based violence prevention and response, to raise awareness of it and the available referral pathway. Leh Wi Lan is funded by the UK's Foreign, Commonwealth and Development Office (FCDO), with implementing partners including World Vision UK, UNICEF and the International Rescue Committee UK.

The Strengthening Primary Teacher Pre-Service Education in Mathematics and Science project (2021–25), funded by the Japan International Cooperation Agency, develops gender-responsive mathematics and science materials and teachers' guides for the Primary Teacher College in Papua New Guinea. Locally contextualized materials on topics like gender biases, gender-responsive class management and women role models in STEM are disseminated through gender workshops with government officials and lecturers from the Primary Teachers' College.

In Viet Nam, the GENTLE project (2018–21) transformed preschools in 14 central districts into environments of gender-responsive, play-based learning. GENTLE is implemented by the international non-profit organization, VVOB, and funded by the European Commission. The GENTLE project develops the capacity of preschool teachers and leaders to challenge social and gender norms and support children to adopt more gender-equitable attitudes and behaviours. The GENTLE project has also implemented a parent–school sensitization model with parents, especially fathers, on gender-responsive play-based learning ([VVOB, 2018](#)).

Women teachers and school leaders have a positive impact on learning outcomes for both boys and girls (Brossard and Bergmann, 2022). The Women Teachers and Girls' Education Initiative in Africa (2021–22), funded by the French Ministry for Europe and Foreign Affairs, and implemented by the Forum for African Women Educationalists, aims to strengthen African women teachers' and school leaders' professional, technical and social skills and leadership capacities. The women teachers and school leaders will serve as role models for girls. This initiative is being implemented in 11 francophone African countries.

Even in contexts where girls are making gains in foundational literacy and numeracy skills, gender-based discrimination in wider society and labour markets mean that these achievements do not always translate into quality, meaningful employment opportunities. For example, in Mozambique fewer than 20% of students in computer science classes in universities are women and girls. In 2021, the Italian Agency for Development Cooperation launched a programme called 'Coding Girls – Tackling the Gender and Geographic Divide in the ICT Sector' to address this. Coding Girls aims to improve the professional opportunities of girls and young women in Mozambique through training in computer programming and participation in Coding Clubs.

Gender-based violence in and around schools remains a persistent challenge. Plan International conducted a multicountry survey in Latin America to identify the attitudes of boys towards gender issues. The findings showed that 44% of participants in El Salvador agreed that being violent is part of a man's nature while in Guatemala, 44% of participants believe that taking care of children and household chores are the responsibility of women. Empowering boys and girls to identify and challenge these harmful gender norms is crucial to fostering long-term progress for girls' education and gender equality. The Champions for Change for Gender Equality and Girls' Rights programme, active in 41 countries, aims to advance gender equality and social norm transformation through youth engagement. The programme, developed by Plan International, includes adaptable and adolescent-friendly activities that encourage girls and boys to build their knowledge, attitudes and skills, through separate but interrelated curricula. The journey of change for girls focuses on empowerment, self-esteem and rights awareness. The boys' journey focuses on unpacking dominant, harmful and restrictive masculinities, and how boys can support girls' rights and gender justice for all ([Plan International, 2018](#)).

School-related gender-based violence is often directed at lesbian, gay, bisexual and transgender learners (Ginestra, 2020). Sweekar – The Rainbow Parents is an initiative established in India in 2017 by parents of lesbian, gay, bisexual, transgender, intersex and queer (LGBTIQ) children. Sweekar has conducted media engagements, film festivals, acceptance meets and other community events to tackle prejudice against LGBTIQ children within family and community spaces, including schools (Plan International et al., 2021).







## Looking Ahead

### *Future pathways to measure progress*

The process of developing this baseline report on the G7 global objectives has brought to the surface reflections and questions on measuring gender equality in education. Investments over the last 22 years have been critical in developing important universal indicators on school enrolment, attendance and learning, which have in turn paved the way for national and global investment and policymaking, especially to help bring girls into school and make sure that they graduate with relevant skills.

We are now at an appropriate point to reflect on what we have achieved in measuring progress in gender equality and what the future looks like. What can gender parity tell us and not tell us? What indicators are the most sensitive markers of access for first-generation school-goers and the most vulnerable students? How should policymakers reconcile the differences between administrative data from schools and data from household surveys and citizen-led or citizen-inclusive surveys?

The FCDO, GEM Report, UIS, UNGEI and teams are committed to strengthening data collection, discussion and analysis so that they most accurately reflect the situation of children on the ground, especially the most vulnerable children. This includes bringing in those actors who work directly on the ground to hear how they use global data and evidence and what they want from it. It also means bringing together different frameworks that are being developed to measure gender equality in and through education to inform investors in and champions of girls' education and empowerment.

We welcome the ideas, viewpoints and perspectives of readers of this report who would like to join us in charting this way forward. Above all, the data and evidence in this report make clear that the most marginalized child, especially when she is a girl, needs concerted action from all of us.

# SECTION 5



## Epilogue

### Drum rolls... the vision for 2026

The year is 2026, Adejoke from Bẹ̀rẹ̀ Ìbàdàn is no longer hawking sachets of pure water in the scorching sun while her counterparts are learning arithmetic, composition, and ìtàn isèdálè Yorùbá in the classroom. She is among 40 million girls with access to quality education worldwide. Education is now a right, no longer a luxury—an actual right, and not just on paper.

Four years earlier, the big boys and girls came together to pledge to protect our collective future. The future can now speak for itself. Twenty million more girls can read by 10 in low and lower-middle-income countries. Girls are no longer denied the fundamental right to education. Schools are now safe spaces that accommodate girls and boys. The dream of millions of girls is now a reality - no longer a dream they spend days and nights hoping for. This is the ideal world! Where you can dream it and be it!

This is my dream and that of millions of education advocates worldwide. To see that no one is left behind irrespective of where they come from, who they are, their gender, or their look.

A world where every child can be the best version of themselves through quality education.

World leaders and advocates, it is time to act on quality education for gender equality to make this dream a reality and turn commitments into concrete and sustainable action!

- Karimot Odébòdè, Poet and founder, Black Girl's Dream Initiative, Ìbàdàn, Nigeria



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## Annex: G7-endorsed global objectives on girls' education

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This annex sets out the history, rationale, and methodology of the two G7-endorsed global objectives, to get 40 million more girls into school and 20 million more girls reading by the age of 10 or the end of primary education, in low and lower-middle-income countries by 2026. The Declaration on girls' education: recovering from COVID-19 and unlocking agenda 2030 stated that:

'Recognising that time-bound targets help to galvanise international action, we call upon the international community to adopt and rally behind two new, ambitious SDG4 milestone objectives, which will serve as benchmarks in our efforts to reach all children by 2030. We call on the international community to join forces to deliver the following two targets:

- Target 1: 40 million more girls in school by 2026 in low and lower-middle-income countries; and
- Target 2: 20 million more girls reading by age 10 or the end of primary school in low and lower- middle-income countries by 2026.'

The aim was to identify two specific, measurable, achievable, relevant, and time-bound measures that would help the G7 achieve its prior commitment to 12 years of quality education for all girls. These two objectives were selected as complementary and mutually reinforcing, each coming at the problem for girls from different angles:

- Access is the focus of the first indicator: substantially increasing girls' access to school, particularly at secondary level and reducing out-of-school rates.
- Learning and reaching the most marginalised girls are central to our ambition for the second target.

The aim was also to select targets that matter for aid effectiveness. At a practical level, milestones were selected that would help both put SDG 4 on track and G7 members better target their education support. That is why measures were selected that draw on existing SDG 4 indicators, i.e. indicators 4.1.1 (a)/(b) and indicator 4.1.4. Finally, selected targets needed to be easy to communicate, ambitious yet achievable and sounding a strong political rallying call.

It is important to note that the G7 2021 declaration also stated that 'at the forefront of our efforts will be the most marginalised and vulnerable girl, most at risk of being left behind - whether on account of poverty, disability or the effects of conflict, displacement, and natural disasters'. It takes greater effort and resource to reach these populations, which makes the targets ambitious:

- Access target: It implies a 40% reduction of the pre-COVID out-of-school rates for girls in the next five years in low and lower-middle-income countries. Such rates of progress in enrolment were achieved between 2000 and 2005, so it a feasible target. However, progress has stalled in the last 10 years and may have further slowed down, or even reversed as a result of COVID.



- Learning target: Data are lacking in terms of long-term progress in the share of students achieving minimum proficiency but the best estimates suggest that annual progress is well below one percentage point per year. Achieving the target would imply an annual rate of progress of 1.2 percentage points, which is well below what is required to halve 'learning poverty' by 2030 but much faster than the historical progress rates.

An additional 40 million out-of-school girls in education in low- and lower-middle-income countries by 2026

<b>Data source</b>	UIS data on enrolment and out-of-school rates; and UN Population Division for population.																																		
<b>What is the definition?</b>	Additional girls in school means girls who would otherwise be out of school assuming pre-COVID-19 out-of-school rates.																																		
<b>Who does it refer to?</b>	Girls in primary and secondary education.																																		
<b>What geographies does it refer to?</b>	Low- and lower-middle-income countries, based on World Bank classification of countries by income for 2019-2020, available <a href="#">here</a> .																																		
<b>How was the target derived?</b>	<p>The targets were modelled by the GEM Report and UIS using data on out-of-school (OOS) children and youth as of 2019. The broad overview of the methodology is as follows:</p> <p>Step 1: The current OOS rates and number of girls enrolled in school were taken from the UIS database and grouped by education level and country income classification (Table A1). It was important to consider the effects of population growth in deriving these targets.</p> <p><b>Table A1: OOS rate and number by education level and income classification, 2019</b></p> <table border="1"> <thead> <tr> <th rowspan="2"></th> <th colspan="3">Out of school, rate (%)</th> <th colspan="3">Out of school, number (Million)</th> </tr> <tr> <th>Primary</th> <th>Lower secondary</th> <th>Upper secondary</th> <th>Primary</th> <th>Lower secondary</th> <th>Upper secondary</th> </tr> </thead> <tbody> <tr> <td>Low income</td> <td>21.6</td> <td>39.8</td> <td>65.2</td> <td>11.3</td> <td>9.9</td> <td>13.4</td> </tr> <tr> <td>Lower middle income</td> <td>10.1</td> <td>16.7</td> <td>46.3</td> <td>15.3</td> <td>14.3</td> <td>43.0</td> </tr> <tr> <td>Total</td> <td>13.0</td> <td>21.9</td> <td>49.7</td> <td>26.6</td> <td>24.2</td> <td>56.4</td> </tr> </tbody> </table>		Out of school, rate (%)			Out of school, number (Million)			Primary	Lower secondary	Upper secondary	Primary	Lower secondary	Upper secondary	Low income	21.6	39.8	65.2	11.3	9.9	13.4	Lower middle income	10.1	16.7	46.3	15.3	14.3	43.0	Total	13.0	21.9	49.7	26.6	24.2	56.4
	Out of school, rate (%)			Out of school, number (Million)																															
	Primary	Lower secondary	Upper secondary	Primary	Lower secondary	Upper secondary																													
Low income	21.6	39.8	65.2	11.3	9.9	13.4																													
Lower middle income	10.1	16.7	46.3	15.3	14.3	43.0																													
Total	13.0	21.9	49.7	26.6	24.2	56.4																													

Changes in the preceding 5-year period were relatively small and for some groups such as lower secondary girls in low-income countries, small reductions in OOS rates did not prevent an increase in OOS numbers because a faster population growth rate offset those positive gains (Table A2).

**Table A2: Changes in OOS rate and number by education level and income classification, 2014–2019**

	Rate (percentage points)			Number (Million)		
	Primary	Lower secondary	Upper secondary	Primary	Lower secondary	Upper secondary
Low income	-3.7	-1.9	0.9	0.5	0.6	1.8
Lower middle income	-0.8	-3.1	-4.0	0.9	-1.8	-1.9
Total	-1.3	-2.6	-3.0	1.4	-1.2	-0.1

A target expressed as an absolute number of children in school must therefore take population growth into account. In the period 2021–2026, it is expected that the cohort of school age children in low- and lower-middle-income countries will increase by 19.2 million on 4.2%.

Step 2: Population data from UNPD were used to project the total number of girls expected in each school year from grade 1 to 12 between 2021 and 2026 (Table A3).

**Table A3: Population growth rate assumptions, 2021–2026**

	Annual school age population growth rate (%)		
	Primary	Lower secondary	Upper secondary
Low income	1.89	2.13	2.37
Lower middle income	0.26	0.41	0.69
Total	0.69	0.84	1.10

Step 3: Annual OOS rates and numbers were projected for 2021-2026, assuming that annual OOS rates will fall by varying degrees depending on education level and country income (Table A4). The following assumptions in the annual absolute decline of the out-of-school rate were used by level, consistent with an overall absolute increase in the number of girls in school by 40 million in 2021-2026.

**Table A4: Assumed percentage point decline in annual OOS rates and numbers**

	Annual decline in OOS rates, 2021-2026 (percentage points)			OOS rate, 2026 (%)		
	Primary	Lower secondary	Upper	Primary	Lower secondary	Upper
Low income	secondary -0.75	-1.50	-3.00	secondary 0.5	0.6	1.8
Lower middle income	-0.50	-1.10	-2.30	0.9	-1.8	-1.9

Step 4: Estimates on the number of OOS girls were cross-checked and harmonised with existing data on the number of girls enrolled in school. Intuitively, if the number of girls enrolled in school is added to the number of girls out of school, one should arrive at the total number of girls of schooling age. In practice, the datasets do not perfectly match, as they are sourced from different places in different years, which leads to a slight misalignment in the OOS and enrolment numbers.

Step 5: Projections were subtracted from 2021 figures, aggregated and then totalled by level and country income classification, to arrive at the target of 40 million by 2026 (Table A5).

**Table 5: Aggregated target for number of additional girls in school, 2021-2026**

	Increase in the number of girls in school (million)			
	Primary	Lower secondary	Upper secondary	Total
Low income	6.5	4.0	4.7	15.2
Lower middle income	5.6	6.4	13.2	25.2
Total	12.2	10.4	17.9	40.4

## An additional 20 million more girls able to read by age 10 in low- and lower-middle-income countries by 2026

Where does it come from?	UIS Database																																		
What is the definition?	A minimum proficiency level is the basic knowledge in a domain (mathematics, reading, etc.) measured through learning assessments.																																		
Who does it refer to?	It refers to girls at age 10 or at the end of primary school. MPL are measured around age 10: data from grade 4-6 may be used depending on the country data availability. The measure is indicative of the quality of education children have received in primary school and their ability to continue learning.																																		
Where does it refer to?	Low- and lower-middle-income countries, based on World Bank country income classification for 2019-2020, available <a href="#">here</a> .																																		
How was the target derived?	<p>The target for girls reading was based on a determination of what would be a feasible rate to reduce female reading lack of proficiency. Before the COVID-19 pandemic, a 33% reduction in female non-proficiency had been considered as an ambitious, yet feasible goal. However, such a reduction seemed out of reach given the pandemic-related disruptions to education, therefore the level of ambition was lowered.</p> <p><b>Table A6: Projected levels of girls with minimum learning proficiency by 2026</b></p> <table border="1"> <thead> <tr> <th rowspan="2"></th> <th colspan="3">% with minimum learning proficiency</th> <th colspan="3">Girls with minimum proficiency by the end of primary education (million)</th> </tr> <tr> <th>2019</th> <th>2026</th> <th>Change</th> <th>2019</th> <th>2026</th> <th>Change</th> </tr> </thead> <tbody> <tr> <td>Low income</td> <td>19%</td> <td>28%</td> <td>47%</td> <td>10</td> <td>15</td> <td>5</td> </tr> <tr> <td>Lower middle income</td> <td>48%</td> <td>58%</td> <td>21%</td> <td>72</td> <td>85</td> <td>15</td> </tr> <tr> <td>Total</td> <td></td> <td></td> <td>24%</td> <td>82</td> <td>102</td> <td>20</td> </tr> </tbody> </table>		% with minimum learning proficiency			Girls with minimum proficiency by the end of primary education (million)			2019	2026	Change	2019	2026	Change	Low income	19%	28%	47%	10	15	5	Lower middle income	48%	58%	21%	72	85	15	Total			24%	82	102	20
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