

# FIGHTING FOR A FUTURE:

an index of girls' opportunities  
in countries and regions with  
high rates of child marriage



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# INTRODUCTION

What kind of opportunities can a child expect in life? Every child deserves to be loved, cared for, free from the threat of violence, and have the ability to fulfil their potential through exercising their agency, pursuing their education, and making choices in how to earn and spend money.

However, due to entrenched gender norms and societal practices, girls are particularly at risk of living in an environment where many of their God-given rights are taken away from them.

Child marriage is perhaps the most blatant sign of this. Every year, approximately 12 million girls are married before they reach the age of 18<sup>i</sup>, robbing them of the opportunity to reach their full potential. Child marriage can result in early pregnancy (with associated serious health risks) and social isolation, interrupt schooling, limit opportunities for career and vocational advancement, and place girls at increased risk of domestic violence<sup>ii</sup>.

Since 2020, women and girls have also been disproportionately affected by the COVID-19 pandemic, which has widened global inequities and undone some of the gains in women's rights and opportunities that had been achieved since 1990. Before the pandemic, more than 100 million girls worldwide were expected to marry before their eighteenth birthday in the next decade. Now, the number of girls subjected to child marriage by 2035 is expected to grow by an additional 10 million<sup>iii</sup> as the impacts of pandemic lockdowns and the current economic and hunger crises are felt.<sup>iv</sup>

Recent studies have increasingly demonstrated the importance of girls' and their families' perceptions of

their opportunities.<sup>v</sup> If a girl and her family do not think she has the possibility to pursue an education, work in a well-paid, professional job, or if they perceive that her risk of never marrying is high unless she does so early – then their choices about whether or not she should marry will be constrained by these perceived trade-offs.

Often a young girl's opportunity is dependent on the family, community and country in which she is born. However, evidence shows that when women are given agency and their rights are recognised – for instance, the right to work, and when those women have the power to decide how and where to use it - their lives and the lives of their families are better<sup>vi</sup>.

Ahead of Day of the Girl child, World Vision has created a Girls' Opportunity Index, which explores what opportunities girls can expect to have in the 20 countries with the highest rates of child marriage worldwide, and analysed the relationship between these opportunities with their likelihood of marrying before their 18<sup>th</sup> birthday. Opportunity, as conceived in this Index, is based on a girl's well-being and access to healthcare, education, ability to make choices for herself, ability to work and manage her own money, and legal rights and representation. Around the world, girls are subject to a vicious cycle in which those living in contexts with little opportunity are more prone to child marriage, which in turn leads to fewer opportunities for them and their children.

The Index presses pause on this cycle and steps back to quantify a girl's opportunity based on the country in which she was born - and considers how this may be reflected in current child marriage rates.



## METHODOLOGY

The Girls' Opportunity Index was created to explore the linkages between different measures of 'opportunity' and a girl's risk of entering into child marriage. It was designed to give an indication of a girl's life experiences, considering the systems and structure in which she lives relative to neighbouring countries.

The concept of opportunity is complex, and it is impossible to fully capture a girl's unique experiences. Still, the Index was generated to capture the breadth of discrimination a girl may face – ranging from decision-making to economic and political barriers. Five domains: economic, education, health, agency, and political inclusion were identified<sup>1</sup> that describe over-arching categories of empowerment and opportunity. Within each domain, three to four indicators were identified that accurately capture the sentiment of the domain. The Index did not consider issues such as security or the presence of conflict, nor did it explore how contexts may differ for fragile or conflict-affected countries.

A total of 40 countries (20 countries of interest and 20 countries for comparison) were included in the Index: the 20 countries with the highest rates of child marriage in the world<sup>2</sup>, and 20 comparison countries chosen on a regional basis, that shared a similar level of development<sup>3</sup> within the regions of interest. The comparison countries were added to the analysis to provide perspective on the differences in opportunity a girl may have depending on the country where she was born.

The Index was created by first assigning a value between 0 and 1 for each domain within a country, based on its composite indicators. The Index was then calculated as the average value of all five domains. A full methodology, as well as indicators and data sources for each domain are shown in the Annexes.



<sup>1</sup> Existing Opportunity Indices were also reviewed and mapped (see Annex B).

<sup>2</sup> Identified using UNICEF's % women (aged 20-24 years) married or in union before age 18; data from the most recent year since 2012.

<sup>3</sup> Similar level of development was defined by the Inequality-adjusted Human Development Index (IHDI).

# THE OPPORTUNITY INDEX

Opportunity is defined as having options and support to build a life of choices, meaning, and inclusion, where basic rights are honoured.

These five domains are interrelated and work together to create opportunity. All are influenced by gender and social norms, which feed into girls' and parents' expectations of whether it is necessary or even socially acceptable for girls to do things like finish secondary school, work outside the home and access sexual reproductive healthcare. Research has shown that social and economic opportunities, such as good schools, stable jobs, and strong social networks are foundational to achieving long and healthy lives.<sup>vii</sup>



## Economic opportunity

refers to a girl's ability to access the resources

required to achieve economic security and independence, as well as her ability to participate equally in existing markets. Economic empowerment is vital for girls to have control over their lives, bodies, and voice and access to their own money. When women are empowered economically, they invest in their families and communities, spurring economic growth and creating more stable societies.



**Education** is critical for girls and women to pursue the lives they desire. Girls who

receive an education are less likely to marry young and more likely to lead healthy, productive lives. They earn higher incomes, participate in the decisions that most affect them, and build better futures for themselves and their families<sup>viii</sup>.



**Agency** is a concept that captures a girl's control over choices in life and the consequences of those choices. Having a sense of agency enables a girl to be an individual, making choices and building the life she imagined.



## Health and well-being

to live a fulfilling life, one in which girls and women can pursue their dreams, they first

need to be physically and mentally healthy. This includes access to high-quality health care services and a supportive and caring environment for ongoing mental health.<sup>ix</sup> Child marriage has been shown to increase the risk for depression, sexually transmitted infections, cervical cancer, malaria, obstetric fistulas, and maternal mortality<sup>x</sup>.



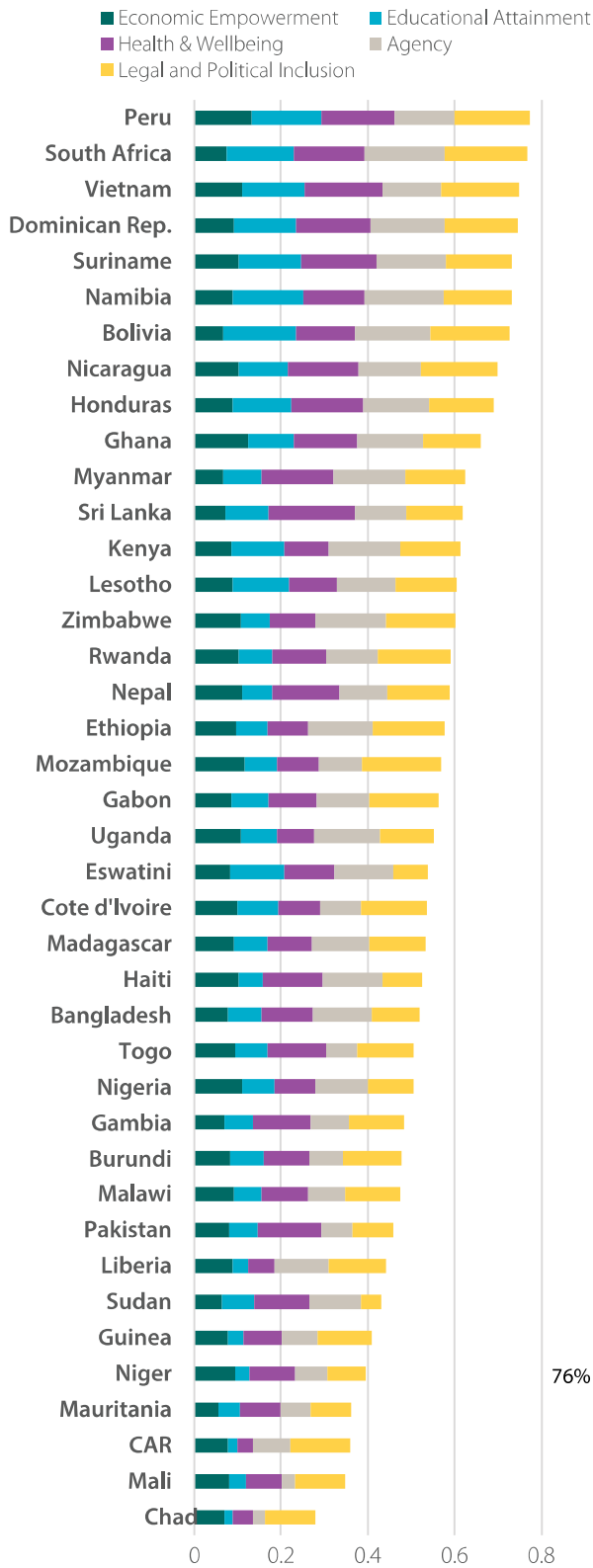
## Legal and political empowerment

captures a girl's representation in - and the support provided

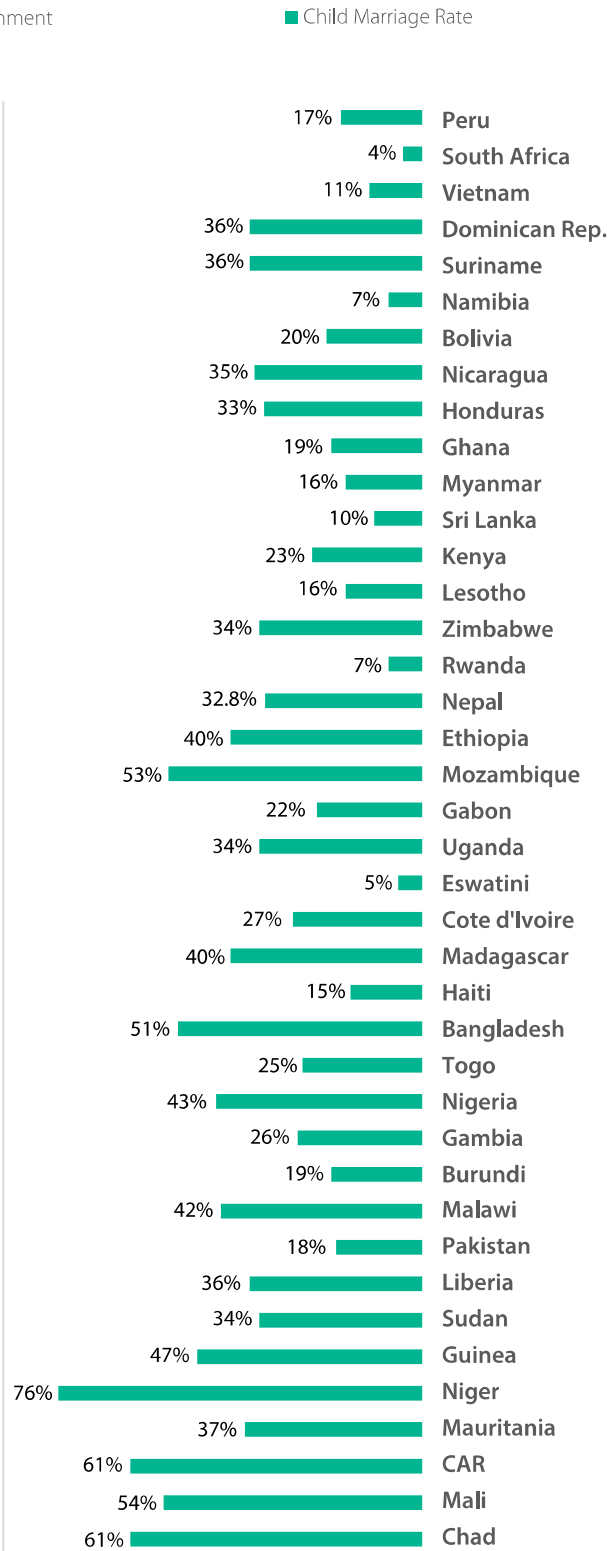
to her - by the legal structures within her environment. This is measured by the extent to which laws support her equal opportunity for things like employment and land ownership, as well as representation within legal structures, with the understanding that people from similar backgrounds and perspectives will often establish laws that support those like them.



### Opportunity Index by Domain



### Child Marriage Rate





The Index is presented on a scale of 0 to 1, with 0 representing the lowest levels of opportunity and 1 representing the highest. Peru, at 0.77, has the highest opportunity, and Chad, at 0.28, has the lowest. The five countries at the bottom of the Index are all low-income countries in sub-Saharan Africa that also rate among the lowest in the inequality-adjusted Human Development Index (IHDI)<sup>4</sup>. On the other hand, the five countries at the top of the Index are relatively higher-income countries within their respective regions.

Girls' opportunities vary dramatically between the top and bottom countries of the Index. In the five top countries, 94% of women over the age of 15 are literate, while only 26% of women are literate in the bottom five. Similarly, almost every woman<sup>4</sup> in the highest opportunity countries has a mobile phone, but just over half (58%) have access in the lowest opportunity countries. Furthermore, a woman is eight times more likely to die as a result of pregnancy in a low-opportunity country compared to a high-opportunity country.

<sup>4</sup> 91%





## TAKING UP THE FIGHT: Semira, Ethiopia

By Aklilu Kassaye, World Vision Ethiopia

From the moment she could carry a bucket, Semira would gather the water, cook the food, and collect the firewood for her family. Her three brothers would play with their friends, or relax under a tree. None of them thought anything of it – it was just how things had always been in their community in rural Ethiopia.

Doing all the chores made it hard to keep up at school, but since Semira knew that her parents would be looking for a husband for her as soon as possible — most likely before she finished school — she supposed it didn't matter. It was one of the things that was often expected of girls in her community. There were other things too — like girls being forced to marry a man who had abducted them instead of fighting the crime, or experiencing FGM — having their genitals “cut” by a traditional practitioner — to protect their family's honour.

*“I thought all harmful traditional practices were useful,” says Semira, “and I used to respect and protect them like any other community member.”*

Until she was 13. As part of World Vision's child sponsorship programme in her community, Semira and her classmates were invited to a workshop to learn about gender-based violence. Semira was shocked as she heard how the traditional practices she had always thought were normal – child marriage, marriage by abduction, or female genital mutilation – did real and devastating physical, psychological, and social damage to girls. She also learned that she could do something about it.

*“I learned that the traditional practices were harming girls,” she says. “I [decided to] give my time to fight the practices and make the community aware of the health, physical, and psychological consequences.”*

Semira formed a girls' club with some friends and got to work.

*“We teach about the impact of early marriage, female genital mutilation, and uvula cutting once every week at our school,” she says. “We also travel from school to school [to] teach children to say no to harmful traditional practices. When there is a big community gathering, we teach the gathering about the effects of the practices through poem, drama, and music.”*

Now she is 15, and Semira and her friends are making progress. More children are joining the fight to end harmful traditional practices. Children all over the community report rumours of harmful practices to Semira's group, who in turn report it to their school directors, and the police.



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*“This is the most important thing I can do for my generation,” she says. “I have dedicated my life to fighting and eradicating harmful traditional practices. If we girls are united, we can eradicate these practices from the face of my country forever.”*

Her work is making a big impact in her community. Amina Tuffa, head of the district's Women, Children, and Youth Affairs Office, says, “We have witnessed that after the awareness training, the frequency of harmful traditional practices, especially early marriage, has significantly reduced. Children have played a significant role in the reduction of harmful traditional practices.”

Semira sees the world very differently today than she did just two years ago. Now she has a new dream.

*“I want the community to allow for girls to get educated,” she says. “Girls have a role to play like any other citizens in the development of their country. I hope and wish to see girls in leadership places.”*

## Opportunity and Child Marriage

In general terms, there are five interlinked drivers of child marriage: poverty, sense of opportunity, agency and ability to negotiate, access to and quality of education, and risk of pregnancy and premarital sex.<sup>xi</sup> Similar to our domains of opportunity, many of the drivers of child marriage are linked to predominant gender and social norms in each country and community. And given that these drivers are very similar to our measures of opportunity, it is not surprising that within the sample, **girls born in the countries with the lowest child marriage rates have 50% greater opportunity than girls born in the countries with the highest rates of child marriage.**<sup>5</sup>

There are some exceptions where opportunity does not manage to reduce child marriage; some countries, like Mozambique, seem to have both high levels of child marriage and opportunity for girls. The many exceptions and caveats highlight the importance of considering local contexts when designing programmes to address child marriage. However, overall we found a high inverse relationship between a girl's opportunity and her chance of child marriage, and particularly between education, health/well-being and agency, and child marriage rates.

Living in a country with relatively high levels of opportunity means girls and their parents are more likely to think they have other viable routes to a positive future besides early marriage. **Our regression model predicts a child marriage rate of 52% for a country with the lowest opportunity levels, compared to 10% for a country with the highest opportunity levels.**

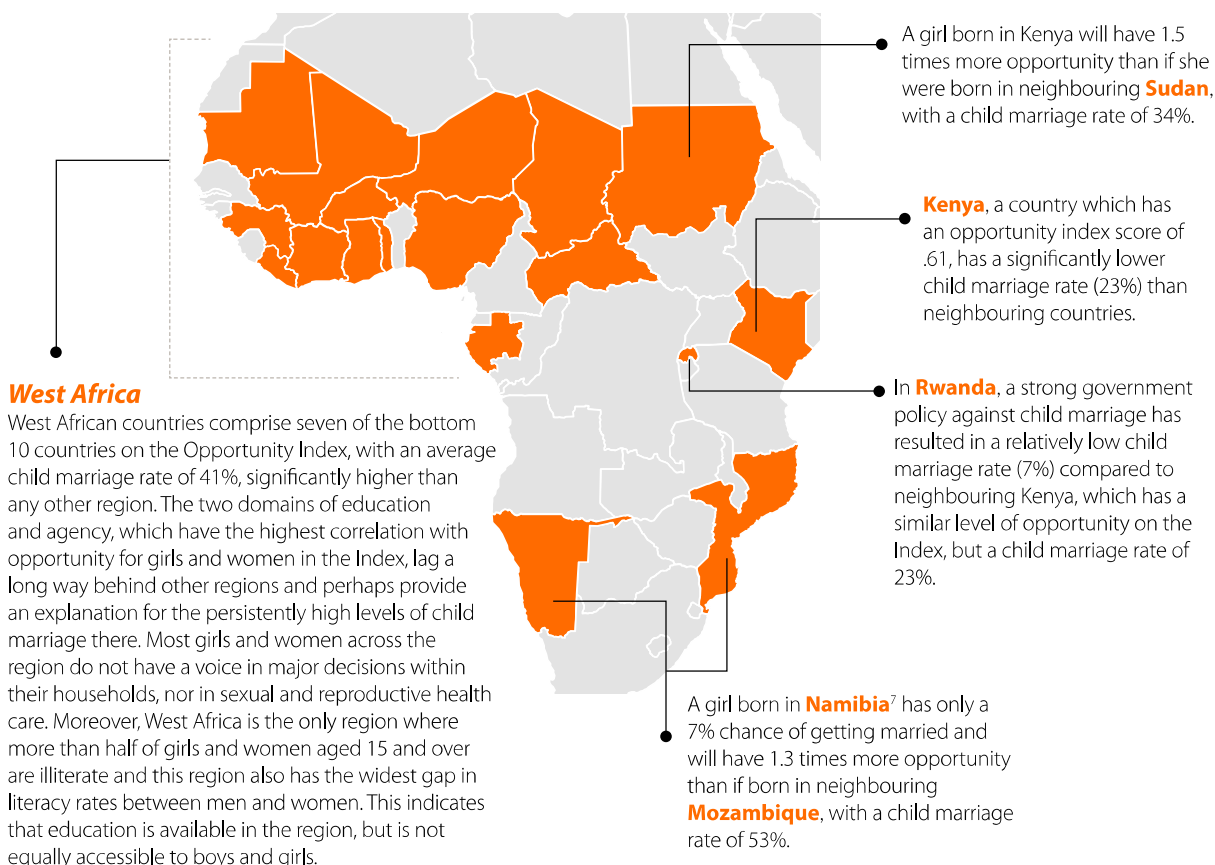
<sup>5</sup> This was calculated comparing the 1st and 5th quintiles of countries within the sample, based on child marriage rates and comparing the average opportunity index within each quintile.



## Spotlight on sub-Saharan Africa

Although there had been significant progress in reducing child marriage rates worldwide prior to the COVID-19 pandemic, in sub-Saharan Africa progress has been slow. In comparison to South Asia, where there has been a rapid decline in child marriage rates, today in sub-Saharan Africa more than one in three girls will be married before the age of 18, the highest rate in the world.<sup>xiii</sup>

As a large and diverse region that makes up over half of our Index, it also provides an interesting look at some of the local dynamics at play in child marriage rates.<sup>6</sup>



**Ghana** counteracts these trends by narrowing the performance gap between men and women, a feature that is reflected in much higher rates of education and agency than the regional average.



Within **West Africa**, increased access to education, health and well-being, political inclusion, and agency were all significantly associated with decreased child marriage rates.<sup>9</sup>



Within **Southern Africa**, the strongest correlations between child marriage and the different domains were education, health/well-being and agency.<sup>8</sup>

<sup>6</sup> For purposes of analysis, sub-Saharan Africa was split into three regions: Eastern, Southern, and Western Africa, in an attempt to group similar countries together for comparison.

<sup>7</sup> Namibia has quite a low child marriage rate (7%) and high opportunity index score of .71

<sup>8</sup> education (-0.91, p=0.002); health/well-being (-0.77, p=0.027); agency (-0.73, p=0.040). Neither economic empowerment nor political inclusion were significantly correlated with child marriage rates, likely due to a lack of variation in economic empowerment and political inclusion throughout the region.

<sup>9</sup> education (-0.83, p=0.005), health / well-being (-0.65, p=0.016) and agency (-0.56, p=0.047). Political inclusion (-0.60, p=0.029), is also highly correlated, which interestingly is a domain that did not appear significantly correlated with child marriage rates in the global sample.



## The importance of education

All of the domains of opportunity are important and interlinked, but if it were essential to choose a single one, education is perhaps the clearest indicator of both whether girls are able to fulfil their potential and to avoid child marriage.

Holding all other domains constant, **a country with the lowest education opportunity is predicted to have a child marriage rate of 43%**, significantly higher than a country with the highest education opportunity, which is predicted to have a child marriage rate of 16%. Considering this at an individual level, **a child that lives in a country with the lowest education opportunities is 60% more likely to be a child bride compared to a child that lives in a country with the highest level of educational opportunities.**

The importance of education in staving off child marriage is clear in the recent prediction by UNICEF that an additional 10 million girls will be married as children due to the pandemic. The researchers estimated that closures of schools alone would increase child marriage rates by a minimum of 25%, and possibly even higher where the risk of dropouts is high.<sup>xiv</sup> This was also supported by our own analysis of data from our development programmes last year, which found that children who are not in school are 3.4 times more likely to be married than their peers who are in school.<sup>xv</sup>

However, although education is the domain most closely associated with girls' opportunity and preventing child marriage, research has shown that education quality can be almost as crucial as the years of school completed, something the Opportunity Index also takes into account. In Malawi, for instance, increased access to education has had little effect on child marriage rates since the introduction of free primary education in 1994. This is due to perceptions that girls are unlikely to find work, or even gain functional literacy, from completing school.<sup>xvi</sup>

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## Fighting for her future

By Humaira Sultana, World Vision Bangladesh

When she was 14, Shila loved learning and school, but life was difficult in other ways. Her family was poor, and when Shila's parents lost their business, her father was drowning in debt—and desperate.

*"Poverty was there, but I was still content until the day my marriage proposal came," Shila says.*

The man she was to marry was a drug addict and a gambler. Shila wanted no part, but her neighbours in their community in Bangladesh speculated about why she wouldn't marry, and rumours began spreading that she was involved with someone else. Her family's reputation began to take a toll. Her parents told her it wasn't a choice – she would have to get married.

*"My protests became useless," Shila says. "I could have escaped from my house, but where would I go? I was forced to marry."*

After she was married, Shila's daily reality went from hard to frightening. Her husband would regularly come home drunk and beat her for no reason.

*"I tried to make him understand that he should not behave like this, but it would make him furious, and he used to beat me more," Shila says.*

He also wouldn't allow her to go to school, despite promising before the marriage that she'd be allowed to continue. When she protested, things just got worse. Shila was hurt, scared, and frustrated. All of her opportunities seemed to have been taken away. But she was not defeated.

*"Everything has an end, and so does my tolerance," she says. "One night I raised my voice. When he came to hit me, I grabbed his hand and made him fall on the ground using my karate skills. He got scared, at the same time surprised. After that, he never dared to hit me again."*

Years previously when World Vision had started a six-month karate training program for girls in her community, Shila had joined with enthusiasm.

*"I didn't waste a single second," Shila says. "My eyes were bursting with wonder."*

The programme was designed to help girls develop the confidence to protect themselves against violence, but Shila had never expected to use it first-hand. Once her husband's beatings stopped, Shila wanted to tackle school next. Her Junior Secondary Certificate exam was fast approaching, but in order to take it, she wanted to



rest, focus, and prepare for it away from her husband. Her husband again grew furious, so he started rumours that Shila was having multiple affairs.

*"I was adamant that I would never go back," she says.*

She went home to her parents' house, and her mother helped her study for her exam. She passed with flying colours, but when pressure mounted for her to return to her husband, Shila stood firm, knowing education was her path to better opportunities.

*"I proceeded with divorce and continued with my studies," Shila says. "I encourage other girls to take martial arts training and find the courage to protest against violence and any bad behaviour."*

Shila is now 16 and a student in class nine, and she has a strong sense of confidence and courage for herself and other girls.

*"I believe in women's empowerment," she says. "I want to see women's empowerment and want to stand beside oppressed women. I want to tell every parent that girls are not the burdens of a family—allow them to become your strength. Don't marry them off at an early age."*



## MOVING FORWARD

### **What can we learn from the exceptions to the rule, when greater opportunity $\neq$ less child marriage?**

The relationship between child marriage rates and the Opportunity Index is less consistent in Asia and Latin America; some of this is because we were looking at country-level data and did not further disaggregate for income levels or urban versus rural girls; some of this is due to the unique convergence of the drivers of child marriage in each family, community and country. In some cases, there was too much overlap in the effects of the indicators, making it more challenging to tease out the impact

of individual domains in regions with small numbers of countries or lower levels of variation.

For the most part, the Opportunity Index and its inverse correlations with child marriage are an important reminder that although there is broad agreement on the overall drivers of child marriage, these will interact in different ways in each country (and indeed, in each community and family). In Bangladesh, where paid work opportunities and premarital sex are uncommon for girls, improving agency and girls' work opportunities might be the most impactful strategy to reduce child marriage. In Zambia, where premarital sex and teen pregnancy are likely to lead to early marriage and curtailed choices, empowering girls and improving access to healthcare can prevent teen pregnancy and marriage, increasing girls' opportunities.<sup>xvii</sup>





## Spotlight on Latin America

Despite having six of the top 10 countries in terms of opportunity and relatively high education levels in particular, Latin America also has persistently high levels of child marriage in several countries, including Suriname (36%), Dominican Republic (36%), Nicaragua (35%) and Honduras (33%). In fact, over the past 25 years, while child marriage rates have declined rapidly in South Asia and more slowly in sub-Saharan Africa, in Latin America child marriage rates have shown no progress at all.<sup>xviii</sup>

In regression analysis of the Index and its domains in Latin America, no single domain had a strong correlation to child marriage rates. It seems this is partially due to greater levels of wealth and development when looking at countries as a whole. The poorest and least educated girls are still more likely to be married in Latin American countries,<sup>xix</sup> as in other regions, but because they are fewer in absolute terms, this pattern is not immediately apparent without disaggregating data, which was beyond the scope of the study.

However, when investigating further, in the seven Latin American countries in the Index, the average rate of child marriage is 28%, and 51% of women have completed secondary education. The rate of child marriage in the region is still higher for women who did not progress past primary school - three times so.<sup>xx</sup> We can estimate that 40% of women who did not complete secondary school will be married as children.

There are also two factors in Latin America which were not included in our Opportunity Index but are important in the region: particularly high rates of child marriage among specific ethnic groups and high rates of violence in the home and community.

A UN Population Fund (UNFPA) study found that in Panama, Guyana, Honduras and Paraguay, there is one particular ethnic group which has significantly higher rates of child marriage than the national averages.<sup>xxi</sup> In Peru, the different ethnic groups all have similar rates of child marriage; this may explain why Peru stands out among Latin American countries on the Index. Like the other countries in the region, Peru has a high level of opportunity, but Peru's child marriage rates are much lower than other Latin American countries on the Index and follow the global pattern where greater opportunity equal lower rates of child marriage.

Girls in the region experience high levels of violence from their parents and often choose to get married in

an effort to remove themselves from the violence.<sup>xxii</sup> Similarly, high levels of gang violence in countries like El Salvador and Honduras can push girls into marriage with gang members - either through force (gang members choose the girls and require the marriage) or choice (girls again choose to marry in the hopes of increasing their safety).<sup>xxiii</sup> Although our opportunity index included intimate partner violence under the health and well-being domain, we did not include violence from parents or the community, which would have been needed to adequately capture the dynamics in this region. It is worth noting that in these cases, girls' agency increases their likelihood of child marriage as they attempt to navigate their limited opportunities for safety.

## Lessons for the future

Any campaigns or policy interventions to end child marriage in Latin America must therefore focus on addressing income and ethnic inequality, improving school completion rates for the most vulnerable girls, and combatting the high levels of violence that girls experience both at the hands of their parents and in the community.

Comparatively, in West Africa, girls and women have very low opportunity in the areas of education and agency, compounded by discriminatory laws. In this context, public education campaigns are unlikely to have an impact (and may lead to a negative backlash). Instead, interventions should focus on structural issues such as increasing access to education (e.g., scholarships for girls in secondary school) and advocacy work with legislators to change discriminatory laws that hold back women's empowerment.



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## Conclusion and recommendations

At World Vision, we believe that every child deserves the chance to experience life in all its fullness, to dream big dreams and to realise their God-given potential. A world without all forms of violence against children—including the elimination of child marriage—is possible. Investment in ending child marriage has a ripple effect, and as demonstrated in the relationships in this report, will help improve girls' opportunities in general. Although the domains are not an exhaustive list of factors related to child marriage by any means, they indicate clearly why a cross-sectoral approach to ending child marriage is so necessary.

Empowering girls and women will not just fight child marriage, but also build stronger communities,

societies and economies. Girls are not just victims; they should be considered partners in finding solutions and protecting their peers. Research has shown that children can be powerful allies when it comes to stopping child marriage in their communities.<sup>xxiv</sup> Therefore, efforts should be focused on supporting them and tackling the root causes of child marriage—gender inequality, poverty, hunger and harmful traditional practices.

World Vision calls on all governments and donors to demonstrate stronger leadership to end child marriage by undertaking the following essential actions, and above all, to tailor programmes to end child marriage to local contexts, including in humanitarian settings and marginalised communities:



1. Ensure that every girl has access to free, inclusive, safe and child-friendly **primary and secondary education**. This should include eliminating policies and practices that prevent pregnant girls and adolescent mothers from continuing their education and ensure safe returns to school, especially for girls who dropped out during the COVID-19 pandemic.



2. **Empower girls**, educate them about their rights and develop their negotiation skills. Engage girls in safe and meaningful consultation about their needs, priorities and solutions, and amplify their identified needs and solutions to shape norms, policies and activities related to ending child marriage.



3. Increase investment in comprehensive **community-led and evidence-based prevention** and response services for girls. This includes youth-friendly health services, child protection mechanisms and services, as well as youth-friendly economic empowerment schemes and programmes.



4. **Shift harmful norms and practices** by engaging faith and other community leaders in changing attitudes and working with policymakers and law enforcement to outlaw child marriage and ensure those laws are enforced.



5. Prioritise **inclusive economic development** to improve household purchasing power and attractive job opportunities for all genders. Increase investment in social protection and economic strengthening interventions that can increase food security, such as livelihood support, cash and food assistance, microfinance, or group loans and savings.

## ANNEXE A: FULL METHODOLOGY

The Index enables us to assess and compare countries by distilling an array of complex information into a single metric (from 0 to 1, 1 having higher opportunity) that ranks countries according to the opportunities each offers for their girls. In this way, the Index values are highly comparative and provide easy to understand numbers that can help identify low and high-performing countries, as well as factors influencing their results.

Given that indicators were measured on different scales (rates, ratios, percentages), indicators were first normalised on a scale of 0 to 1<sup>10</sup>, ensuring that the direction of the normalisation aligned with lower numbers representing less opportunity and larger numbers representing greater opportunity. This process resulted in an index that ranged from 0.26 to 0.81 for the countries identified for the study.

One data source was identified for each indicator, prioritising globally recognised databases such as the UN, World Bank, and DHS. Data for each indicator and each country was compiled, noting the most recent year for which data was reported. Data older than 10 years was removed from the dataset.

Two countries (Guinea Bissau and Somalia) had data missing for more than three of the 15 indicators. Therefore, these two countries were removed from the analysis and replaced. Countries with missing data in fewer than three of the 15 indicators were ascribed the average value of the indicator, considering the region and type of country (interest or comparison).

Indicators were selected based on how well they represented the domain as well as on the quality and completeness of data for the countries within the study. In addition, detail was taken to ensure that indicators measured different (although often related) concepts within a domain.

In addition to the creation of the Index, odds likelihood ratios and maximum likelihood analyses were carried out to better understand the relationship between child marriage and the opportunity index. As part of this process, countries were categorised into terciles<sup>11</sup> based on child marriage rates. These categories were used to compare domains and indicators between low and high child marriage countries.

### Limitations

This study is limited by its use of available country-level secondary data. This means that analyses were unable to account for regional differences in opportunity nor those based on socioeconomic status or age. The year data were reported often differed by country, meaning that the indicators in the Index were not gathered at the same point in time.

Furthermore, the aftereffects of the COVID-19 pandemic are fuelling inequities around the globe. This Index was developed using the most recent and relevant data available, much of which was gathered prior to the global pandemic. As the world is still trying to quantify the impact of COVID-19 and the current hunger and fuel crises, it is likely that a girl's current opportunity may not be fully reflected in this Index.

In addition, the data does not allow for cause-and-effect relationships between child marriage and opportunity to be examined. As a result of using secondary national-level data, insights can only be gathered on correlations rather than causation.

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<sup>10</sup> Normalization was carried out using the following formula:  $x_n = (X - \text{Min}) / (\text{Max} - \text{Min})$  or  $x_n = (X - \text{Max}) / (\text{Min} - \text{Max})$ , depending on the direction of the indicator.

<sup>11</sup> Tercile 1 included the 14 countries with child marriage rates between 4% and 20%. The second tercile was comprised of the 14 countries with child marriage rates between 21% and 36%. The third tercile included 12 countries with the highest rates of child marriage, between 37% and 76%.



## ANNEXE B. REVIEW OF OPPORTUNITY INDICES

Global Gender Gap Index	Girls Opportunity Index	Girls Opportunity Index	Women's economic Opportunity Index	Women's Peace and Security Index
WE Forum	World Bank / Malala	Save the Children	The Economist	PRIO / GIWPS
Educational Attainment		Lower-secondary school	Education and training	Inclusion
Health and Survival	Health, Nutrition, Well-being	Maternal mortality		
Economic Participation and Opportunity	Earnings and standards of living		<ul style="list-style-type: none"> <li>• General business environment</li> <li>• Access to finance</li> </ul>	
Political Empowerment	Agency and decision-making	Women in parliament		
	Social capital and institutions		Women's legal and social status	Justice
	Fertility and population growth	Adolescent pregnancy		
	Child marriage and early childbearing	Child marriage		
				Security

## ANNEXE C: OPPORTUNITY INDEX DOMAINS, INDICATORS, AND DATA SOURCES

Domain	Indicator	Indicator Definition	Data Source
Economic Empowerment	Labour force participation rate (% female population aged 15+)	The labour force participation rate measures the proportion of a country's working-age population that engages actively in the labour market, either by working or looking for work.	International Labour Organization, ILOSTAT database
	Proportion of female adults (15 years and older) with an account at a bank or other financial institution or with a mobile-money service-provider	The percentage of female adults (ages 15+) who report having an account (by themselves or together with someone else) at a bank or another type of financial institution or personally using a mobile money service in the past 12 months.	Global Financial Inclusion (Global Findex) database
	Proportion of women in managerial positions	The proportion of females in the total number of persons employed in managerial positions is calculated by the share of females in (total) management and the share of females in senior and middle management (thus excluding junior management). Employment in management is determined according to the categories of the latest version of the International Standard Classification of Occupations (ISCO-08).	International Labour Organisation, ILOSTAT database
	Percentage of children aged 36-59 months attending an early childhood education programme.	This indicator measures the presence of children in care prior to the official age of school. It is a proxy for access to childcare services in the absence of other data sources across countries.	UNICEF State of the World's Children
Educational Attainment	SDG 4.1.2. Completion rate, secondary education for girls	Percentage of female children or young people aged 3-5 years above the intended age for the last grade of each level of education who have completed that grade.	UNESCO Institute for Statistics.
	Female youth/adult literacy rate – 15 years and above	The proportion of female youth and adults (aged 15 years and above) who have achieved or exceeded a fixed level of proficiency in literacy. It is typically measured according to the ability to comprehend a short digital or printed text related to everyday life and make low-level inferences.	Demographic and Health Surveys, UNICEF Multiple Indicator Cluster Surveys.
	Government expenditure on education, total (% of GDP)	All spending on educational institutions by education level and by public source. Levels of education are considered - primary, secondary and tertiary education.	World Bank Data

Domain	Indicator	Indicator Definition	Data Source
Health and Well-being	Maternal mortality ratio	The maternal mortality ratio (MMR) is defined as the number of maternal deaths during a given time period per 100,000 live births during the same time period.	World Health Organisation
	Adolescent birth rate (aged 15–19 years) per 1,000 women in that age group	The adolescent birth rate represents the level of childbearing among females in the particular age group. The adolescent birth rate among women aged 15-19 years is also referred to as the age-specific fertility rate for women aged 15-19.	United Nations Statistics Division
	Proportion of ever-partnered women and girls aged 15 years and older subjected to physical, sexual or psychological violence by a current or former intimate partner	This indicator measures the percentage of ever-partnered women and girls aged 15 years and older who have experienced physical, sexual or psychological violence by a current or former intimate partner, in the previous 12 months.	Domestic Violence Module Demographic and Health Surveys Crime Victimization Surveys
Agency	Participation of women in household decision-making index	<p>This indicator measures women's participation in the following three decisions:</p> <ul style="list-style-type: none"> <li>• Determining own health care;</li> <li>• Making large household purchases; and</li> <li>• Visiting family or relatives.</li> </ul> <p>A woman participates in a given decision when she alone or jointly with someone else makes the decision. The Index is defined as the number of decisions a woman participates in.</p>	DHS
	Proportion of women aged 15–49 years who make their own informed decisions regarding sexual relations, contraceptive use and reproductive health care	Proportion of women aged 15–49 years who decide on their own health care; decide on use of contraception; and can say no to sexual intercourse with their husband or partner if they do not want. Only women who provide a “yes” answer to all three components are considered as women who make their own decisions regarding sexual and reproductive health	DHS, MICS, Generations and Gender Surveys
	Proportion of women ages 15 years and older who report having a mobile phone that they use to make and receive personal calls		Gallup World Poll 2017



Domain	Indicator	Indicator Definition	Data Source
Legal and Political Inclusion	Proportion of seats held by women in national parliaments	The proportion of seats held by women in national parliaments, currently as of 1 January of reporting year, is currently measured as the number of seats held by women members in single or lower chambers of national parliaments, expressed as a percentage of all occupied seats.	Inter-parliamentary union
	Proportion of laws and regulations having gender equality for entrepreneurship and employment, disaggregated by type of law.	The Women, Business and the Law index measures explicit discrimination in the law, legal rights, and the provision of certain benefits, areas in which reforms can bolster women's labour force participation. Five indicators are drawn from this, covering the areas of mobility, entrepreneurship, assets, marriage, and parenthood.	Based on the Women, Business, and the Law database, a World Bank Group product.

## Future revisions to the Opportunity Index

There is a strong research and evidence base for the domains and indicators included in the Opportunity Index. While that is the case, one area of the Index had limited data availability, which could be improved in a future iteration of the Opportunity Index. This concerns the area of childcare, the availability and affordability of which is essential to women's economic empowerment<sup>12</sup>. Data on the availability of childcare is available for OECD countries, but there is limited availability for the countries included in this study. For instance, the SDG indicator closest to this topic is indicator 5.4.1 - proportion of time spent on unpaid domestic and care work. Very few of the countries included in this report have available data for this indicator<sup>13</sup>. As such, the Index uses the best available data from a UNICEF database drawing on data from DHS and MICS surveys to inform the indicator "Percentage of children aged 36-59 months attending an early childhood education programme"<sup>14</sup>. The Index uses this information as a proxy for pre-primary aged children enrolled in childcare (with the assumption that children aged five years and older have access to be enrolled in school). While it is the best data source currently available, the World Bank is working on a new data source that will cover the issues of access, affordability, and quality of childcare<sup>15</sup>. As this dataset becomes available across countries, it is recommended this be included in the Index, replacing the existing data from UNICEF.

<sup>12</sup> Extensive work completed by the World Bank, UN Foundation and the Exxon Foundation show that availability of childcare is among the main enablers of women's economic empowerment. For further details, see references for the economic empowerment domain in Annex B.

<sup>13</sup> See <https://www.sdg.org/datasets/undesa::indicator-5-4-1-proportion-of-time-spent-on-unpaid-care-work-by-sex-age-and-location-percent-4/about>

<sup>14</sup> See the UNICEF database at <https://data.unicef.org/topic/early-childhood-development/early-childhood-education/>

<sup>15</sup> See Devercelli, Amanda E.; Beaton-Day, Frances. 2020. Better Jobs and Brighter Futures: Investing in Childcare to Build Human Capital. World Bank, Washington, DC

# ANNEXE D. JUSTIFICATION FOR INDICATOR INCLUSION

## 1. Economic Empowerment –

**Indicator 1a:** Labour force participation rate (% female population aged 15+)

Justification: Since women make up the majority of the world's poor, it is critical that measures of reducing poverty address women and their economic empowerment.<sup>b</sup> Research has shown that women with financial resources of their own invest extra income in their families and children, leading to more sustainable outcomes.<sup>b</sup> As women's labour force participation rate increases, societies are positively impacted by business and market growth, leading to more opportunities for additional women to participate in the labour force. Discrimination against women is economically inefficient,<sup>b</sup> and is an area for donor investment until all adult women can participate in the labour force.

**Indicator 1b:** Proportion of female adults (15 years and older) with an account at a bank or other financial institution or with a mobile-money service-provider

Justification: Using rigorous evidence from 136 evaluations of interventions that increase women's productivity and earnings in developing countries, the Center for Global Development outlined a roadmap for selecting economic opportunities that empower women.<sup>c</sup> Included in this roadmap as a proven intervention is access to a savings account. Program evaluation of interventions that included individual savings accounts found positive economic outcomes for women, "partly by responding to women's demand for such accounts and by helping to label and protect money for specific business uses." As more women have access over their own financial resources, they can decide where that money goes, including into expanding business opportunities, which help other women and society at large.

**Indicator 1c:** Proportion of women in managerial positions

Justification: Empowered women holding managerial positions in business can shape business culture. If mothers themselves, they can empathise with the competing demands of work and motherhood and create policies that

better support women to be successful at both. This indicator provides insight into how the local business culture supports the advancement of women and its willingness to support more women in positions of power.

**Indicator 1d:** Percentage of children aged 36-59 months attending an early childhood education programme.

Justification: Access to quality childcare serves to benefit not only the child but the mother as well. On average, women spend 3.3 times as much time on unpaid household work than men.<sup>d</sup> Data on time spent directly on childcare is available for 37 countries, covering 20% of the global population, where again, there is a disproportionate burden on women, with women taking on three-quarters of the responsibility for childcare, on average.<sup>d</sup> Women with access to quality children for their children are able to enter the workforce in greater numbers, improving not only their own economic situation but creating a society where other women are encouraged to enter the workforce and, through it find a pathway out of poverty. Note that this data was not available disaggregated by sex.

Informing this definition/descriptor are the following resources.

- a. Baird, S and Ozler, B (2016). Sustained Effects on Economic Empowerment of Interventions for Adolescent Girls: Existing Evidence and Knowledge Gaps. Center for Global Development.
- b. Golla, A, Malhotra, A., Nanda, P. and Mehra, R. 2011. Understanding and measuring women's economic empowerment: Definition, framework, indicators. Washington DC: International Centre for Research on Women
- c. Buvinic, M and O'Donnell, M (2016). Revisiting What Works: Women, Economic Empowerment and Smart Design. Center for Global Development
- d. Samman, E, Resler-Marshall, E., and Jones, N (2016). Women's Work: Mothers, Children and the Global Childcare Crisis. Overseas Development Institute.

- e. Devercelli, Amanda E.; Beaton-Day, Frances. 2020. Better Jobs and Brighter Futures: Investing in Childcare to Build Human Capital. World Bank, Washington, DC.

## 2. Educational Attainment

**Indicator 2a:** Completion rate, secondary education by sex

Justification: In low-income countries, 2/3 of girls complete primary school, while only 1/3 complete secondary school. In a study of more than 100 countries, low educational attainment for girls is associated with lower lifetime earnings and standards of living; higher rates of child marriage and early childbearing; higher fertility and population growth; worse health, nutrition, and well-being; and lower agency and decision-making.<sup>a</sup> A necessary element of empowerment for women and girls is the completion of their education.

**Indicator 2b:** Youth/adult literacy rate, 15 years and above

Justification: Basic literacy skills are crucial for the achievement of women's empowerment and improving livelihoods. Literacy skills provide women with the tools necessary to seek employment (or better employment), improve their health and well-being, and breaking cycles of poverty. Increased literacy rates over time are an indication that girls and women are being supported by an environment of empowerment.

**Indicator 2c:** Government expenditure on education, total (% of GDP)

Justification: Education is essential for long-term economic growth. In low-income countries, \$1 invested in an additional year of school, especially for girls, generates earnings and health benefits of \$10 in low-income countries and nearly \$4 in lower-middle income countries.<sup>e</sup> Additionally, around one-third of the reductions in adult mortality since 1970 can be attributed to gains in educating girls and young women.<sup>e</sup> A government that invests highly in education is one that is creating an environment of empowerment for women and girls.

Informing this definition/descriptor are the following resources.

- a. Wodon, Quentin; Montenegro, Claudio; Nguyen, Hoa; Onagoruwa, Adenike. 2018. Missed Opportunities: The High Cost of Not Educating Girls. The Cost of

Not Educating Girls Notes Series. World Bank, Washington, DC. World Bank. <https://openknowledge.worldbank.org/handle/10986/29956> License: CC BY 3.0 IGO.

- b. Sperling, G and Winthrop, R (2016). What Works in Girls' Education: Evidence for the World's Best Investment. Brookings Institute.
- c. World Bank Group (2018). World Development Report: Learning to Realise Education's Promise. World Bank, Washington, DC. World Bank. <https://www.worldbank.org/en/publication/wdr2018>
- d. Quentin Wodon, Chata Male, Ada Nayihouba, Adenike Onagoruwa, Aboudrahyme Savadogo, Ali Yedan, Jeff Edmeades, Aslihan Kes, Neetu John, Lydia Murithi, Mara Steinhaus and Suzanne Petroni (2017). Economic Impacts of Child Marriage: Global Synthesis Report. World Bank, Washington, DC. World Bank
- e. International Commission on Financing Global Education Opportunity (2016). The Learning Generation: Investing in Education for a Changing World.

## 3. Health and Wellbeing

**Indicator 3a:** Maternal mortality ratio

Justification: Empowered women can demand their right to access quality health services. A well-functioning health system that provides the spectrum of care needed by women is critical to protecting women's lives and fostering their well-being. This indicator provides an insight into how well the health system is performing for women, and whether there is gender equality in life-saving services from which women can look forward to benefitting from.

**Indicator 3b:** Adolescent birth rate (aged 15–19 years) per 1,000 women in that age group

Justification: Adolescence is a critical phase of life, representing the transition from childhood to adulthood. This period of life involves significant physical, psychological and social changes, where the outcomes of these can create risks and opportunities for future life prospects. A key feature for creating an environment of empowerment for women and girls in this period of life is their sexual and reproductive health. According to the UNFPA, approximately 12 million girls aged 15-19 give birth in low-middle income countries each year.



**Indicator 3c:** Proportion of ever-partnered women and girls aged 15 – 49 years subjected to physical, sexual or psychological violence by a current or former intimate partner in the previous 12 months

Justification: Violence against women and girls is one of the most prevalent and systemic human rights violations in the world. Often violence is perpetrated by family members or intimate partners. This indicator focuses on women who have experienced physical or sexual violence from their intimate partner, which across the world, 30% of women have experienced. This indicator is included in the health and well-being domain as violence has profound and enduring effects on the lives of women, including their health, education, and economic situation. Women who experience physical and sexual violence, especially at a young age, inhibits them from experiencing an environment of empowerment.

Informing this definition/descriptor are the following resources.

- a. UN Women (2019). Progress of the World's Women 2019-2020: Families in a Changing World. United Nations Entity for Gender Equality and the Empowerment of Women.
- b. WHO (2015) State of Inequality: Reproductive, maternal, newborn and child health. World Health Organisation.
- c. Liang, Mengjia & Simelane, Sandile & Fillo, Guillem & Chalasani, Satvika & Weny, Kathrin & Canelos, Pablo & Jenkins, Lorna & Moller, Ann-Beth & Chandra-Mouli, Venkatraman & Say, Lale & Michielsen, Kristien & Engel, Danielle & Snow, Rachel. (2019). The State of Adolescent Sexual and Reproductive Health. The Journal of adolescent health: official publication of the Society for Adolescent Medicine. 65. S3-S15.

## 4. Agency

measures individual capability to take action as well as the societal conditions or norms that enable individual action.

**Indicator 4a:** Participation of women in household decision-making

Justification: This is a direct measure of women's empowerment since it examines women's participation in at least three crucial decision-making processes. The higher the index score, the greater the indication of gender equity in decision-making.

**Indicator 4b:** Proportion of women aged 15–49 years who make their own informed decisions regarding sexual relations, contraceptive use and reproductive health care

Justification: This indicator measures women's ability to make informed decisions and their autonomy in exercise of their reproductive rights, irrespective of a country's legal framework. "Informed" means based on sufficient knowledge, with determinants of this including socioeconomic situation, the surrounding community, interpersonal relationships, health systems, and the individual's own knowledge and experience. Thus, the purpose of including this indicator as a measure of agency is that it allows an understanding of whether social, legal, education, and political environments go the last mile to empower all women and girls.

**Indicator 4c:** Proportion of women ages 15 years and older who report having a mobile phone that they use to make and receive personal calls

Justification: While 83% of women in low- and middle-income countries now own a mobile phone, women are being left behind in an increasingly connected world. Women who are the most vulnerable include those of low literacy, having a disability or residing in rural/remote areas. Moreover, the impact of the pandemic has made owning a mobile phone and being able to access the services available through a mobile phone more important than ever. It is an increasingly essential device for participation in the economic, social and political spheres of human life. The inclusion of this indicator in the Opportunity Index seeks to capture the percentage of women who have access to mobile phone services.

Informing this definition/descriptor are the following resources.

- a. UNFPA and Hera (2019). Research on what determines women's ability to decide on their SRHR and the relationship between this and other aspects of their lives. Volumes 1 and 2: Final report, October 2019.
- b. GSMA (2021). Connected Women: The Mobile Gender Gap Report.
- c. Demirgüç-Kunt, A, Klapper, L, Singer, D., Ansar, S., and Hess, J. (2018). The Global Findex Database 2017: Measuring Financial Inclusion and the Fintech Revolution. Overview booklet. Washington, DC: World Bank
- d. CanWaCH (2021). Measuring Women's

Empowerment in the Global Health Sector.  
Canadian Partnership for Women and  
Children's Health.

## 5. Legal and Political Inclusion

**Indicator 5a:** Proportion of seats held by women in national parliaments

Justification: This indicator measures the proportion of women in national parliaments and is defined as the percentage of parliamentary seats in a single or lower chamber held by women. Women's political participation advances gender equality, builds and sustains democracy, and ensures greater responsiveness to citizen needs, especially the needs and aspirations of women. With greater representation of women in parliaments over the thirty years, there have been significant advancements in laws toward eliminating violence against women, expanding the availability of childcare, and improving healthcare service delivery.

**Indicator 5b:** Proportion of laws and regulations having gender equality for entrepreneurship and employment, disaggregated by type of law.

Justification: Laws that discriminate against women inhibit and can prevent the creation of an environment for women to be empowered and to experience opportunity in areas such as vocation, health and well-being and agency, to determine the pathway for their own life. This indicator has five sub-parts, examining laws that laws and regulations that limit women's ability

to participate in society and the economy. The indicator measures the legal differences between men's and women's access to economic and social opportunities, doing so by reporting on the following areas:

- a) Mobility: women's freedom of movement and agency to determine economic and social activity
- b) Entrepreneurship: access to financial services and opportunities for business activity
- c) Assets: property and inheritance rights
- d) Marriage: constraints to marriage, divorce and leading the household
- e) Parenthood: allowances made during and after pregnancy in the workplace

Informing this definition/descriptor are the following resources.

- a. Georgetown Institute for Women, Peace and Security and Peace Research Institute Oslo (2021). Women, Peace, and Security Index 2021/22: Tracking sustainable peace through inclusion, justice, and security for women. Washington, DC: GIWPS and PRIO.
- b. World Bank (2022). Women, Business and the Law 2022. Washington, DC: World Bank.
- c. UN Women (2020). Gender Equality: Women's Rights in Review 25 Years After Beijing. United Nations Entity for Gender Equality and the Empowerment of Women.

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- <sup>xxiii</sup> Girls Not Brides (2017). "Child Marriage in Latin America and the Caribbean" <https://www.girlsnotbrides.org/documents/535/Child-marriage-in-LAC-01.2017.pdf>
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