

## EXPLORE CRITICAL ISSUES

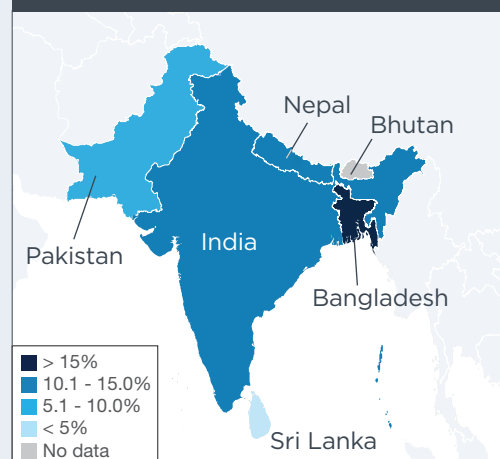
The National Guide enables us to compare the health, economic, educational, and social support status of Indian girls to that of girls in neighboring countries. This comparative view brings four critical issues into sharp focus: child marriage, a failure to transition to secondary school, a lack of access to financial services, and meager social support. The 'Take Action' boxes below identify opportunities for policymakers, governments, business and donors to make a difference in these four critical areas.

### HER HEALTH AND WELLBEING

	India*	South Asia*
Girls married by age 15 (%)	8.2/13.1 <sup>2</sup>	8.8/13.7
Girls first birth before age 15 (%)	3.4 <sup>3</sup>	21.7 <sup>3</sup>
Births attended by skilled professional (%)	47	53.1
Girls' HIV prevalence (boys) (%)	0.3 (0.3)	0.2 (0.3)
Girls with HIV knowledge (%)	20	16.8
Girls engaged in child labour (boys) (%)	12 <sup>1</sup> (12)	16.4 (17)

<sup>1</sup> 5-14 years    <sup>2</sup> Surveyed young women 15-19/20-24 years    <sup>3</sup> Surveyed young women 20-24 years

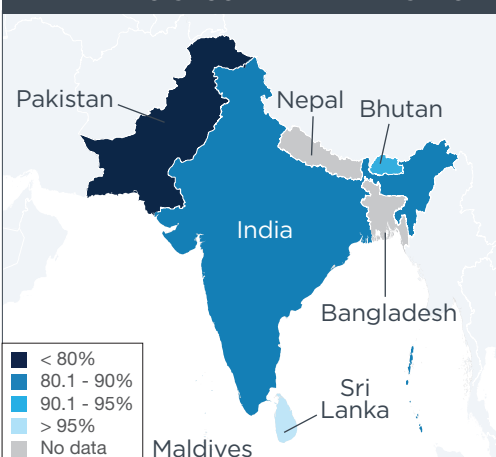
### GIRLS MARRIED BY AGE OF 15



### TAKE ACTION - CHILD MARRIAGE

India lags behind some of its neighbours in arresting early marriage, which leads to early pregnancy, high rates of maternal mortality and disrupted schooling. Girls are only legally allowed to marry at 18, but that means little in communities without strong enforcement policies or local support. **Policymakers and local governments** can provide incentives to encourage marriage registration while improving systems to promote adherence to the legal minimum marriage age. **Businesses and NGOs** can invest in girls' economic empowerment to reduce pressure on families to marry daughters early.

### PRIMARY TO SECONDARY TRANSITION



### HER EDUCATION

	India*	South Asia*
Primary to secondary school transition rate (%)	82.0	86.9
Literacy rate (%)	77.1	78.9
Elementary school net enrolment rate (%)	86.8	80.9
Grade 7 drop out rate (%)	5.5	4.2
Tertiary education gross enrolment rate (%)	9.9	5.3

No data available for age ranges 15-19 and 20-24

### TAKE ACTION - PRIMARY TO SECONDARY SCHOOL TRANSITION

Fewer Indian girls make the transition to secondary school than girls in the rest of South Asia. Secondary school attendance increases girls' future earnings, status, and familial health. Attendance also increases girls' social status, reduces their time spent doing chores and their participation in underage sex. **Governments** can, in communities where secondary schools are far away, extend existing primary school facilities to accommodate secondary schooling. **Donors and programmers** can support tutoring and mentoring programs that support girls and their families through the transition.

### NOTES

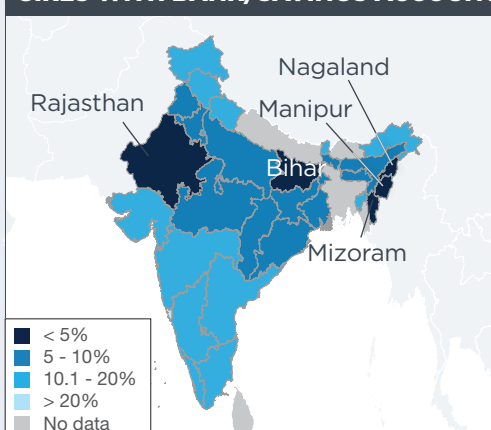
\* Refers to girls aged 15-24 years, unless otherwise specified  
 X No data  
 Region refers to available data from India, Bangladesh, Pakistan, Bhutan, Maldives, Nepal and Sri Lanka  
 Data used is latest available as of September 2009

## HER ECONOMIC OPPORTUNITIES

	India*	South Asia*
Girls with a bank account or savings account (%)	7.9/12.5 <sup>4</sup>	X
Girls with access to loans or credit (%)	9.3/14.7 <sup>4</sup>	X
Girls who solely decide how to spend their earnings (%)	14.9/19.4 <sup>4</sup>	24.7/31.7 <sup>4</sup>
Labour force participation rate (%)	24.2	36.9
Girls in non-agricultural work (%)	46.1/51.2 <sup>4</sup>	X

<sup>4</sup> Surveyed young women 15-19/20-24 years

## GIRLS WITH BANK/SAVINGS ACCOUNT



## TAKE ACTION - ACCESS TO FINANCIAL PRODUCTS

A girl with a savings account has a safe place to keep her earnings, enabling her to respond to family shocks, invest in income generating activities, and pay for her education. Although children in India are allowed to open savings accounts at age 10, only 7.9% of girls 15-19 have their own accounts. **Financial institutions** and **regulatory bodies** should lower the minimum age to open savings accounts to match ILO's standards, which is 15 years old, to promote savings for girls.

## WOMEN WHO DON'T EVER SPEND TIME WITH FRIENDS



## HER SUPPORT SYSTEM AND CHORE BURDEN

	India*	South Asia*
Women who don't ever spend time with friends (men) (%)	17.6 (6.5)	8.3 (3.2)
Women who don't have any outdoor leisure time (men) (%)	69.5 (50.6)	71.3 (48.3)
Girls as heads of households (%)	11.8	X
Girls under age 15 living with both parents (%)	83.7	X

No data available for age ranges 15-19 and 20-24

## TAKE ACTION - SUPPORT SYSTEMS

Once girls reach puberty, they become more isolated, while their brothers enjoy increasing freedom. While 6.5% of males never spend time with friends, nearly three times as many females never get the chance to meet up with friends, share concerns, and strengthen their support systems. This is particularly challenging for adolescent girls, who need social support to move safely through major life transitions.

**Local panchayati raj institutions, self-help groups and schools** can prioritize the creation of safe spaces for girls.

## HER LEGAL SUPPORT

Ratification of Convention on Elimination of All Forms of Discrimination Against women	✓ R
Ratification of ILO Convention on the Worst Forms of Child Labour	✗
Ratification of Convention on Consent to Marriage, Minimum Age for Marriage and Registration of Marriages	✗
Legal age for marriage (men)	18 (21)
Existence of legal protection against rape/existence of legal protection against spousal rape	✓/✓
Constitutional or legal anti-sexual discrimination clauses	✓

## NOTES AND DATA SOURCES

✓ Convention ratified or legislation in place

✗ Convention not ratified or legislation not in place

R Convention ratified with reservations

Basic indicators: UNPD and UNDP

Health and wellbeing: UNICEF, DHS, UNAIDS, UNPD, WHO and National Family Health Survey of India

Economic opportunities: ILO, DHS and National Family Health Survey of India

Education: UNESCO and DHS

Chore burden: National Family Health Survey of India

Support system: DHS, National Family Health Survey of India and World Value Surveys

Legal support: ILO, UN Treaties and Maplecroft