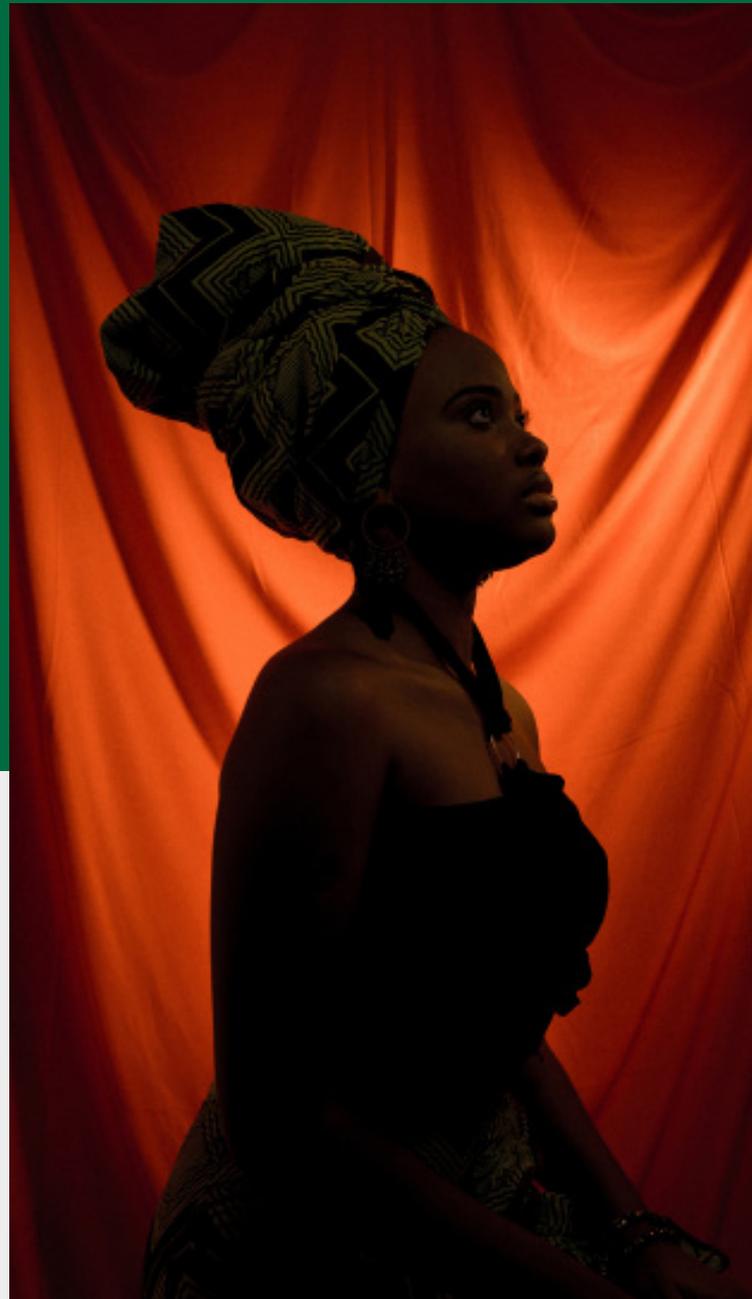


# The Best Actions to Empower Girls and Reduce Poverty

**F**ifty-one percent. This is the alarming dropout rate of Ghanaian girls who do not complete junior high school. Many drop out to get married. Child marriage is a common practice that affects 4 out of every 10 girls in sub-Saharan Africa. In Ghana, 27% of girls are married before reaching the legal age. The percentage is even higher in rural areas and among the poorest population, particularly in the Northern Regions, where it has increased in recent years, impelled by cultural practices and poverty. Parents are forced to marry off their daughters to strengthen relationships between families or to gain wealth in the form of livestock. While laws exist to prevent this situation, their enforcement has had limited effects.

Child marriage has a physical, intellectual, psychological and emotional impact, from teenage pregnancies and their complications to keeping girls from finishing school. It has been identified as a potential driver that sustains poverty and affects the entire society, which makes child marriage an important issue for policymakers to address. But with so many areas demanding the government's attention, where should limited resources be directed first?



Ghana Priorities, a collaboration between the National Development Planning Commission and the award-winning think tank Copenhagen Consensus, aims to answer this question. The project put together 28 teams of renowned economists to assess the most promising policy proposals for Ghana and determine which initiatives would do the most good for every cedi spent. Their goal was to calculate not only the economic, but also the social and environmental benefits of interventions across all sectors of government.

To study the impact of child marriage, Abena Oduro and George Domfe from the University of Ghana and Brad Wong from the Copenhagen Consensus focused on three interventions aimed at the economic, structural and social factors behind it. They studied a community dialogues project, a conditional asset transfer to the families, and educational support, to determine the smartest ways to focus government spending on this issue. These three interventions were each tested in Burkina Faso, Ethiopia, and Tanzania, with promising results.

The community dialogues intervention aims to educate and sensitise on the negative impacts of child marriage. In most cases girls do not have a say in the decision, which is why the intervention targets their families and communities in weekly focus groups, offering them a space to contribute and gain insights. The cost of this intervention, including training and organisation of the dialogues, was calculated at less than GH¢ 9 million, for the communities of 63,000 girls. The researchers



estimate this will avoid more than 6,000 early marriages and prevent many health conditions caused by intimate partner violence and adolescent pregnancy, including maternal and infant deaths. They calculated the total benefits at GH¢ 33 million, which means every cedi spent would generate social good worth almost 4 cedi.

Conditional asset transfers tackle the economic problem at the root of child marriage by reducing the economic pressure on the family, providing the household an additional income source. This intervention comprises the transfer of an asset, typically livestock, to the parents, if the girls remain unmarried and successfully complete the academic year. The total cost of the asset for about 58,000 girls for the three years of junior high school, including the tuition costs, was calculated at GH¢ 40 million. The benefits, however, are more than 6,800 avoided

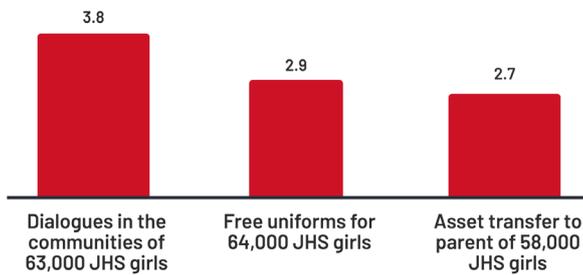
## Keep girls in school to reduce child marriages



More than 1 in 5 girls marry before reaching the legal age

Source: 2014 Ghana Demographic and Health Survey report

### Value for money (Cedi social benefits per Cedi spent)



### Total cost over 3 years of Junior High School



### Number of avoided child marriages



Source: Authors paper assuming 8% discount rate



early marriages and their associated health conditions, and an increase in lifetime earnings for the girls who remain in school. The total benefit of GH¢ 107 million in social and economic good means a return almost three times higher than the original investment.

Finally, the researchers looked at education support to complement Ghana’s free basic education policy. Although Ghana provides a free uniform for every child when they start school, most children will require two or more uniforms during their education. An additional free uniform for girls at the start of each academic year would reduce the cost to parents and increase the probability of the girls staying in school. The cost of the uniforms and schooling for 64,000 junior high school girls was valued at slightly below GH¢ 20 million. The total benefit of this initiative, in turn, was estimated at GH¢ 56 million, which means every cedi spent on this initiative would bring a return of 3 cedis.





Overall, this study suggests that organising community dialogues is the most cost-effective policy option in the fight against child marriage. Reducing the economic pressure on the household is also a good intervention, while education support makes a considerable impact on girls' school retention. All three initiatives would provide households the cultural and economic support needed to help empower girls and reduce poverty.

### BCR SUMMARY TABLE

INTERVENTIONS	BENEFIT (MILLIONS GH¢)	COST (MILLIONS GH¢)	BENEFIT-COST RATIO
Dialogues in the communities of 63,000 JHS girls	32.8	8.6	3.8
Free uniforms for 64,000 JHS girls	56.4	19.5	2.9
Asset transfer to parents of 58,000 JHS girls	107	40.1	2.7

**Notes:** All figures assume an 8% discount rate