

## **Socio-economic Externalities of Investing in Girl's Education: A Perspective**

Mirza Nazrana Beg<sup>1</sup> and Mohsin Majeed<sup>2</sup>

### **Abstract:**

In this article the main focus is on women's education and its interconnection with different social and economic parameters. The first section begins with a brief discussion about the importance of the role of education and how gender-equality in education is a concern. In the second section, importance of women's education is impressed upon. The chapter concludes with listing of interventions that can serve as a guide for framing of policies focussing on girl's education.

### **Introduction:**

Every girl and young woman has the right to acquire quality education, and guaranteeing that they achieve it is a strategic priority for international development. Human rights organisations now recognise education as a right that helps people reach their full potential. It is a type of learning that involves the transmission of knowledge, skills, values, ideas, and opinions across generations. It is an essential investment for both economic and personal growth. To achieve social cohesion and justice, education, as a significant social institution, plays a fundamental role in fostering intercultural discussion and encouraging tolerance for cultural, religious, and linguistic diversity (UNESCO, 2016). Every child's access to a better life and the establishment of a solid social structure depends on education. Ensuring that every child attends school is crucial for achieving the development goals put forth by a nation. Gender equality in education has a statistically significant positive link with economic development, according to data and research studies, making it an important factor in the development process. The opportunity to receive an education is a requirement for advancing human development since education gives people the ability to make their own decisions.

The Millennium Development Goals and the Dakar Declaration on Education for All (2000) brought intense focus on education, especially female education. The MDGs, however, were unable to meet the targets by the 2015 deadline. Sustainable Development Goals were created to take the place of the Millennium Development Goals for "transforming our world" after they expired in 2015. For fulfilling the objectives of sustainable development, the Incheon Declaration 2015 laid out the "2030 Agenda for Sustainable Development". The importance of education as a crucial component in achieving the SDGs is recognised in the Incheon Declaration. Given the importance of education in society, teaching is highlighted as a separate goal, or "SDG 4", in the 2030 Agenda for Sustainable

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<sup>1</sup> Lecturer, J&K Higher Education Department

<sup>2</sup> Researcher, Department of Economics, Central University of Kashmir

Development (UNESCO, 2017). The fact that SDG 4 places adequate attention on gender-based discrimination in education is a key component of the goal.

Inherently linked to the right to “education for everyone” is gender equality. A rights-based strategy is necessary to achieve gender equality because it ensures that “girls and boys, women and men not only obtain access to and finish education cycles, but are empowered equally in and through education” (UNESCO, 2017). According to data, there are still 773 million illiterate individuals worldwide, the majority of whom are women (*Literacy | UNESCO UIS*, n.d.), which is concerning and serves as a stark reminder of the work that must be done to attain the Sustainable Development Goals (SDGs), particularly Target 4.6.

## **2. Importance of Women’s Education**

From the perspective of literacy as well as through its interlinkages with other social criteria including population growth, health care, and child education, imparting education has emerged as one of the most potent means to empower women (Suri, 2013). Girls’ education is becoming a top priority on developing countries’ policy agendas since research shows that it has significant benefits for women’s and children’s health, curbing child marriage, population growth, empowering women at home and at work, and other outcomes.

There is mounting evidence that links gender equality to outcomes in inclusive, sustainable, and effective development (Klasen, 1999). A study discovered a significant correlation between mothers’ education and their children’s immunisation rates in poor nations (Vikram et al., 2012). Women with education can bargain for higher, life-saving medical treatment for both themselves and their children. According to Schultz, an extra year of schooling for girls reduces infant mortality by 5% to 10% (Schultz, 1993). Numerous studies have established a link between the education of women and a decline in population growth.

Furthermore, research shows that a year of formal education can reduce fertility by 10% (UNDP, 2011; UNESCO, 2014b). Average births per woman in Sub-Saharan Africa who is illiterate are 6.7, compared to 5.8 for primary school graduates and 3.9 for secondary school graduates (UNDP, 2011; UNESCO, 2014b). According to a Brazilian study, illiterate women typically have 6 children each, whereas literate women typically have three (World Bank, 2001). According to a study conducted in Brazil, illiterate women have an average of 6 children each, while literate women typically have 3 children (World Bank, 2001). Women with higher levels of education use healthy reproductive methods and are more knowledgeable about family planning. Increased resources for each child, improved health, and higher survival rates for mothers and children could result from delayed marriages and fewer children per woman.

Education has historically been linked to women's empowerment, which in turn has a favourable ripple effect on their children's life (BBC, 2017). An important part of a child's growth is played by educated women since they are familiar with the dietary, psychological, emotional, social, and other needs of their children. Compared to children whose mothers are either illiterate or less educated, children of educated mothers are more likely to go further and perform better in school. Children of educated women benefit from proper diet and immunizations, as well as more frequent and prolonged school attendance (Sperling et al., 2016).

Among other things, there is a correlation between women's educational attainment and economic expansion (Klasen, 1999). Klasen (1999) concluded that the sub-Saharan, African, Middle Eastern, South Asian, and North African countries would have grown by 0.9% quicker if there had been a little more equality in the educational attainment of its male and female residents. In a survey of 146 countries from 1950 to 2010, it was discovered that education has a considerable and beneficial effect on output. For every additional year of education, economic growth increases by 5% to 12% (Barro, 1991; Barro & Lee, 1994, 2013). The study also discovered that women's levels of education were significant predictors of various growth rates across nations. Another study (OECD, 2012), found that from 1960 to 2008, 30 nations saw economic development mostly as a result of higher educational attainment, with females accounting for nearly 25% of this gain.

According to a comprehensive examination, education generates substantial labour market returns. Women and men with greater education make more money. Secondary and tertiary education yield larger returns, according to studies. In addition, women receive slightly better returns (11.7%) than men (9.6%) (Patrinos & Montenegro, 2014). According to (Schultz, 2002), women's returns from secondary education range between 15% to 25%, suggesting that governments should prioritise growing investment in women's education over other objectives for economic growth and social development.

Providing women with education boosts their productivity and gives them the tools they need to join the workforce. A worker can earn more and live a decent and healthy life by increasing their productivity through education and training. Since women in low-income nations typically work in precarious, informal professions that don't offer income, stability, or benefits, education boosts their access to positions in the formal sector. The International Labour Organization (ILO, 2018) asserts that educating girls has been shown to be one of the most potent means to end the cycle of poverty and has a significant long-term impact on access to formal employment. Their chances of finding well-paying positions increase thanks to education, which also makes it possible for them to make more money in their regular jobs (Pande et al., 2005). According to the study of Aslam et al. (2010) about the economic benefits of education Pakistan and India, women are less likely to be trapped in unpaid,

informal work when they have higher levels of education. The economy as a whole would benefit from leveraging the underutilised potential of the female labour force. It has been observed that women's wages can rise more quickly than men's with higher education levels. A girl's wage rises by 20% if she completes an extra year of primary education, and by 25% if she completes an extra year of secondary school (Sperling et al., 2016). Additionally, education helps women enter fields historically dominated by men, hence narrowing the gender wage gap.

One of the best investments a nation can make is in the education of women, which is also an essential first step in ending the intergenerational cycle of poverty. According to recent studies, investing in female education has more social benefits than investing in male education (Sperling et al., 2016). Furthermore, there is a clear connection between empowerment and education. One of the most effective methods for empowering women is education. Women with higher education are not as likely to accept domestic abuse, have more influence over decisions regarding resource allocation, and have more mobility (Sperling et al., 2016). Education enables women to raise voices against domestic abuse and stand tough against it. Providing education to women gives them more bargaining power within households. It enables them to possess and manage assets as well as actively engage in household decision-making.

One of the most important positive externalities generated by women's education is its correlation with increased children's schooling. Mother's additional year of education was correlated with her children's additional year of education being roughly 0.32 years (Bhalotra et al., 2013). According to several studies, a mother's education level has a stronger and more favourable impact on her daughters' enrolment than it does on her sons (Alderman & King, 1998; King & Bellew, 1991).

Existing literature emphasises the importance of education in preventing child marriage. Millions of girls are married as children every year, which is a global problem. 650 million girls and women alive today were married as minors, according to UNICEF. In South Asia, almost 30% of people were married before they were adults, while 37% of girls in Sub-Saharan Africa were married before they turned 18. According to UNESCO (2014a), if all girls had access to secondary school, the percentage of females getting married as children would decrease by 64% in South and West Asia and in Sub-Saharan Africa. In Sub-Saharan Africa, child marriage rates were 66% for uneducated women and 13% for those with secondary or higher education (UNFPA, 2012). In 90% of the countries where the incidence of child marriage is the highest, the probability of child-marriage for girls with no education is six times more than for the ones with secondary education (ICRW, 2006).

Further, literature suggests that educating girls can prove to be a powerful intervention in solving climate. Girls who receive an education are better equipped to respond to natural disasters caused by climate change and to the changing resource landscapes around them. A region's overall resilience to

climatic shocks is increased by the contributions educated girls make to their communities (Taylor, 2021). Adolescent girls living in poverty are frequently the most exposed to the least obvious effects of climate change in low- and middle-income countries due to persistent gender discrimination and unfavourable gender norms. This includes interference with their schooling, a rise in time inequity, and a rise in the likelihood of early and early child marriage. Although adolescent girls face the effects of climate change the most, ensuring that girls obtain 12 years of quality education can be a potent climate solution since it addresses the underlying inequalities that both make girls more susceptible to climate and perpetuate its basic causes (Kwauk, 2021). According to research, girls' education can support climate initiatives in three different ways: by empowering girls and promoting their reproductive rights; by cultivating girls' climate leadership and pro-environmental decision-making; and by enhancing girls' green skills for green jobs (Kwauk & Braga, 2017). Literature suggests that girls display more positive environmental attitudes compared to boys (Yilmaz, 2004, Jenkins & Pell, 2006; Sarkar, 2011;). Hence, actors tackling climate change through the gender, education, and climate change sectors should collaborate and form multisectoral partnerships in order to increase the efficiency and effectiveness of climate change interventions rather than acting separately and on isolated occasions.

Women's empowerment and education go hand in hand, as is well known. Women are given a sense of power and self-worth through education, which also enables them to escape unfair and constrictive social standards, expectations, and stereotypes. Women's education has been linked strongly to measures of agency, according to analysis. Furthermore, the study by (Klugman et al., 2014), which analysed data from 52 developing nations, reveals that forty-three percent of women with no education had no say in decisions concerning visits to friends and relatives. Furthermore, analysing data from fifty-two developing countries, the study conducted by Klugman et al. (2014), shows that 43% of women with no education have no say in decisions about visits to friends and family and on average, women report greater freedom of movement if they are educated. It is now widely acknowledged that investing in the education of women and girls is an essential step for a nation to take in order to progress toward both human and economic development. Girls still confront significant challenges in the areas of culture, society, safety, and economic access to school.

### **3. Interventions:**

Educating girls involves more than just enrolling them in classes. It also involves giving girls the chance to complete all levels of education, acquiring the knowledge and skills necessary to compete in the labour market, gaining the socio-emotional and life skills required to navigate and adapt to a changing world, making their own life decisions, and contributing to their communities and the larger

world. Numerous examined initiatives have demonstrated that these obstacles can be removed with carefully drafted laws. Sperling et al. (2016) have listed seven interventions that serve to guide the policymakers vis-à-vis girl's education:

- Measures to help make education more affordable
- Strategies for assisting girls in overcoming health barriers
- Initiatives to shorten the distance and travel-time to school
- Interventions to improve the environment for girls in schools
- Initiatives to improve quality of education in school
- Measures to boost community participation
- Efforts to maintain continuity in girls' education in times of emergency

The first few essential stages to getting females to attend school include having affordable, close, and girl-friendly schools, as demonstrated by the evidence presented by the body of existing literature. Policymakers and practitioners now have a justification and a plan for achieving the goal of providing education for all girls and, thus, leaving no one behind by combining it with initiatives that seek to improve the quality of education.

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