

THE COST OF NOT
INVESTING IN GIRLS

CHILD MARRIAGE, EARLY CHILDBEARING, LOW EDUCATIONAL ATTAINMENT FOR GIRLS, AND THEIR IMPACTS IN UGANDA

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DECEMBER 2017



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BACKGROUND TO THIS SERIES

Despite substantial progress over the last two decades, girls still have on average lower levels of educational attainment than boys at the secondary level in many countries. This is in part because many girls are married or have children before the age of 18, often before they may be physically and emotionally ready to become wives and mothers. Educating girls, ending child marriage, and preventing early childbearing is essential for girls to have agency, not only as future wives and mothers, but also beyond those roles. It is also essential for countries to reach their full development potential.

Girls' educational attainment, child marriage, and early childbearing are closely linked. Ending child marriage and early childbearing would improve girls' educational attainment. Conversely, improving girls' educational attainment would help reduce child marriage and early childbearing. In addition, low educational attainment, child marriage, and early childbearing affect girls' life trajectories in many other ways. Girls marrying or dropping out of school early are more likely to experience poor health, have more children over their lifetime, and earn less in adulthood. This makes it more likely that their household will live in poverty. Other risks include intimate

partner violence and lack of decision-making ability within the household. Fundamentally, girls marrying, having children, or dropping out of school early are disempowered in ways that deprive them of their basic rights. This in turn affects their children. For example, children of young mothers often face higher risks of dying by age five, being malnourished, and doing poorly in school.

Overall, the economic and social costs of child marriage, early childbearing, and low educational attainment for girls are large. This note is part of a series that discusses trends in girls' education, child marriage, and early childbearing, their impacts on a wide range of development outcomes, and the policies and programs that could improve opportunities for adolescent girls. The analysis builds on work at the World Bank on the cost of not investing in girls, and on a previous global study on the economic impacts of child marriage conducted by the World Bank in partnership with the International Center for Research on Women. The conceptual framework for the analysis is provided in appendix.

KEY MESSAGES

To catalyze attention and investments in Uganda towards improving girls' education, ending child marriage, and preventing early childbearing, this note documents trends over time in these issues and their impacts on other development outcomes. Economic costs associated with selected impacts are also estimated. Finally, policies and programs that could improve outcomes for adolescent girls are discussed. The note summarizes findings from the 10th World Bank Economic Update for Uganda. It is based on a more detailed background study. The main findings are as follows:

- Child marriage, early childbearing, and low educational attainment for girls have a wide range of negative impacts not only on the girls themselves, but also on their children, their families, and society at large.
- Some of the impacts with the largest economic costs relate to fertility and population growth, women's earnings, and the health of children born of young mothers. Other impacts range from losses in women's agency to higher risks of intimate partner violence.
- Ending child marriage today could generate by 2030 up to US\$2.7 billion in annual benefits (in purchasing power parity terms) simply from lower population growth and a reduction in rates of under-five mortality and stunting for young children. In addition, women's earnings today would be higher if they had been able to avoid marrying early. This loss in earnings is estimated at more than US\$ 500 million.
- Other benefits from lower population growth would include budget savings for the government for the provision of basic services. These savings could be invested to improve the quality of the services provided.
- To delay the age at first marriage and childbearing, adequate laws are a first step, but interventions are also needed. Interventions that alleviate economic constraints to girls' education tend to be the most proven. But there is also a role for interventions expanding economic opportunities for adolescent girls who dropped out of school and are not likely to be able to go back to school.

- Imparting adolescent girls with life skills and reproductive health knowledge is also essential, whether girls are in school or out of school. This can be done among others through safe space clubs that have proven effective for such purposes.
- To improve educational attainment for girls, basic conditions also must be met. At the secondary level, there is a need to build schools closer to where children (boys or girls) live. As an alternative, adequate modes of transportation to schools must be provided. Providing separate water, sanitation and hygiene facilities for girls is also important, as is the need to reduce the risk of violence and sexual harassment in school.
- Finally, for the broader challenge of gender-based violence and inequality, community-based interventions to work with men, women, leaders and service providers can also be beneficial.

INTRODUCTION

The proportions of girls marrying or having children before the age of 18 have been declining in Uganda according to data from the latest publicly available Demographic and Health Survey (DHS) implemented in 2011 (the 2016 DHS is not yet publicly available). Yet despite progress, more than one third of girls still marry as children, and close to three in ten girls have their first child before turning 18. Similarly, despite substantial efforts to improve educational attainment, only one in four girls completes lower secondary school, and an even smaller proportion completes upper secondary school.

The Government of Uganda has adopted a national strategy to end child marriage and teenage pregnancies. Improving girls' education is also a priority of the government. Unfortunately, the cultural, economic, and social conditions that have historically contributed to child marriage, early childbearing, and low educational attainment for girls remain strong. More needs to be done to accelerate progress. To inspire greater investments in adolescent girls, this note analyses the economic and social impacts of these issues in Uganda. The note also suggests potential options for investments.



RELATIONSHIPS BETWEEN CHILD MARRIAGE, EARLY CHILDBEARING, AND GIRLS' EDUCATION

The issues of child marriage, early childbearing, and low educational attainment for girls are closely related. They all affect each other. In Uganda, child marriage is likely the cause of more than half of all instances of early childbearing. In some cases, early childbearing may lead to child marriage, but this is probably less likely. In addition, the causality between child marriage and early childbearing on the one hand, and girls' educational attainment on the other hand, goes both ways. Child marriage and early childbearing have a negative effect on educational attainment. Conversely, keeping girls in schools reduces the risks of child marriage and early childbearing. A summary of these relationships is provided in Table 1.

These mutual relationships are the reason why incentives for girls to remain in school or go back to school if they dropped out appear to be among the most effective interventions to delay the age at first marriage and prevent early childbearing. It is worth noting that achieving universal secondary completion for girls could dramatically reduce the prevalence of child marriage and early childbearing. On the other hand, while ending child marriage and early childbearing would help improve girls' educational attainment, this would not be sufficient by itself to ensure universal secondary completion.

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We are faced with long distances to primary schools. Girls on their way to school meet men who entice our daughters with money for sex. Later some get pregnant and drop out of school. Also, we have no vocational school that will train our girls after P7 and S4, so we see it as a waste of resources to educate a girl.

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Table 1: Relationships between Child Marriage, Early Childbearing, and Girls' Educational Attainment

Relationship between child marriage and early childbearing
Child marriage is likely the cause of more than half of girls having children before the age of 18
Child marriage is likely the cause of more than half of births of children from mothers younger than 18
Ending child marriage could reduce early childbearing for girls and early childbirths for children by half
Impacts of child marriage and early childbearing on girls' educational attainment
Early pregnancies and marriages are major reasons for dropping out of school
Child marriage reduces the likelihood of completing secondary school by 12 to 23 percentage points
Once a girl is married, statistics suggest that it is very difficult for her to remain in school, whatever her age
Child marriage affects the education of the children of girls marrying early at least indirectly
Impacts of girls' educational attainment on child marriage and early childbearing
Each year of secondary education leads to a reduction in the likelihood of marrying as a child of seven points
Each year of secondary education leads to a reduction in the likelihood of early childbearing of seven points

IMPACTS ON OTHER DEVELOPMENT OUTCOMES

FERTILITY AND POPULATION GROWTH

Child marriage, early childbearing, and girls' education have large impacts on how many children women have in their lifetime and on population growth. Women who marry earlier are likely to begin childbearing earlier and have more children over their lifetime. Depending on the age at marriage, child marriage increases by 10 percent to 19 percent the number of children women have over their lifetime (total fertility). Ending child marriage could reduce total fertility by 8 percent nationally. Some secondary education and higher education also lead to reductions in total fertility, but the impacts for primary and secondary completion are not statistically significant. While ending child marriage would not necessarily affect the use of modern contraceptives in a statistically significant way, improving educational attainment for girls would. Finally, estimates suggest that ending child marriage and early childbearing could reduce annual rates of population growth by 0.17 percentage point. Some reduction would also probably come from better educational attainment for girls, but this effect is not computed here as the focus is on the impacts of primary and secondary completion. Table 2 summarizes the findings.

Susan's mother died. With one sister and four brothers, she lives with her father. She dropped out of school because pregnant. She works as a casual laborer in people's gardens. Her job is much tougher than school, she said, but she explained that she could not go back to school any more. *"I just want to take care of my young siblings and see them through primary school, and if possible up to secondary school", she said.*



Table 2: Impacts on Fertility and Population Growth

Impacts of child marriage and early childbearing	Impacts of girls' educational attainment
Depending on the age at marriage, child marriage increases total fertility for women by 10% to 19%	Some secondary and higher education lead to reductions in fertility of -11% and -30% respectively
Ending child marriage could reduce the national rate of total fertility by 8%	Due to a focus on impacts for primary or secondary completion, national effects are not computed
Marrying as a child does not have a statistically significant impact on modern contraceptive use	Some secondary and higher education lead to increases in use of 6 points and 15 points respectively
Ending child marriage would not affect national use of modern contraceptives	Due to a focus on impacts for primary or secondary completion, national effects are not computed
Ending child marriage and early childbearing could reduce population growth by 0.17 percentage point	Due to a focus on impacts for primary or secondary completion, national effects are not computed
Each year of secondary education leads to a reduction in the likelihood of early childbearing of seven points	Each year of secondary education leads to a reduction in the likelihood of early childbearing of seven points

HEALTH, NUTRITION AND VIOLENCE

Early childbearing can impact the health of both girls and their children. For the girls, their physical immaturity may increase the likelihood of complications during pregnancy and childbirth, resulting in higher risks of maternal mortality and morbidity, although those risks are not measured in this study. Early childbearing may also affect the health of young children. In Uganda, children born of mothers younger than 18 have substantially higher risks of dying by age five and being stunted. The reductions in under-five mortality and stunting

that could result from preventing early childbearing are smaller because only a relatively small share of children are born of mothers younger than 18 at the time of birth. Still, many children would be affected. In addition, the impact of child marriage on intimate partner violence is very large in Uganda, with one fifth of the observed violence associated with child marriage. For most measures, in Uganda the impacts of the educational attainment for girls tend to be lower than those of child marriage and early childbearing. Table 3 summarizes the main findings.

Table 3: Impacts on Health, Nutrition, and Violence

Impacts of child marriage and early childbearing	Impacts of girls' educational attainment
Being born of a mother younger than 18 increases the risk of under-five mortality by 4.7 percentage points	The educational attainment of the mother does not affect statistically the risk of under-five mortality
Ending all early childbirths would reduce under-five mortality from 6.58% to 6.31% nationally	Universal primary or secondary education may not lead to a national decline in under-five mortality
Being born of a young mother has an unusually large impact on under-five stunting at 22 percentage points	The educational attainment of the mother does not affect statistically the risk of under-five stunting
Ending all early childbirths would reduce under-five stunting from 33.61% to 32.58% nationally	Universal primary or secondary education may not lead to a national decline in under-five stunting
Child marriage has a large impact on intimate partner violence, accounting for 20% of the observed violence	Educational attainment for women does not reduce statistically the risk of intimate partner violence



WORK, EARNINGS, AND POVERTY

Ending child marriage could lead to a small increase in labor force participation (LFP) through its impacts on girls' educational attainment and total fertility. In contrast, the impact of ending child marriage on earnings for women in adulthood would be large. Women who married early could have benefited from an increase in earnings of 15 percent if they had married later, mostly because of the impact of child marriage on educational attainment. Nationally, this could lead to an increase in the population's overall earnings of one percent. Through their impact on both total fertility and educational attainment for girls, ending child marriage and early childbearing would also have positive effects on welfare and poverty. Finally, the impacts on earnings and thereby poverty of universal primary or secondary education could be even larger. For example, universal primary education could raise earnings nationally by 18 percent, and the impact for universal secondary education for girls would be even larger. Table 4 summarizes the estimated impacts.



Table 4: Impacts on Work, Earnings, and Poverty

Impacts of child marriage and early childbearing	Impacts of girls' educational attainment
Ending child marriage could lead to a small increase in LFP indirectly through its impact on education	Universal primary and secondary education could increase LFP by one and five points, respectively
Ending child marriage could increase earnings in adulthood for women marrying early by 15%	Higher educational attainment for girls is associated with substantial increases in earnings in adulthood
Ending child marriage could increase the population's earnings and productivity nationally by one percent	Universal primary education could raise earnings by 18%. The impact for secondary would be larger
Ending child marriage could have large positive effects on welfare and reduce poverty	Universal primary or secondary education could have large positive effects on welfare and reduce poverty

AGENCY AND OTHER IMPACTS

Agency is complex, and only a few partial indicators of agency are considered in this note. The focus is on women's decision-making ability within the household, including their ability to seek care, as well as other aspects such as the likelihood of land ownership, knowledge of HIV/AIDS, and birth registration for young children. The direct impacts of child marriage on these

indicators of women's agency are typically not statistically significant. However, because child marriage as well as early childbearing reduce educational attainment for girls, they may have negative impacts on agency through education. Indeed, for most indicators, the impact of girls' educational attainment is statistically significant with one exception for birth registrations. Table 5 summarizes the estimated impacts.

Table 5: Impacts on Decision-making, Agency, and Other Areas

Impacts of child marriage and early childbearing	Impacts of girls' educational attainment
Child marriage does not affect decision-making ability directly, but it matters indirectly through education	Universal secondary education could increase women's decision-making ability by 19 percent
Child marriage does not affect women's ability to seek care directly, but it matters through education	Universal secondary education could increase women's ability to seek care by close to one third
Child marriage is associated with a higher likelihood of land ownership (two percentage points) for women	Educational attainment for women is associated with a higher likelihood of land ownership for women
Child marriage is not associated with a reduction in adulthood in women's knowledge of HIV/AIDS	Universal secondary education could increase women's knowledge of HIV/AIDS by four percent
Child marriage is not associated with a reduction in birth registration rates for young children	Educational attainment for women is not associated with an increase in birth registration rates for children

SUMMARY OF THE IMPACTS

Overall, the negative impacts of child marriage, early childbearing, and low educational attainment for girls are large. Table 6 summarizes the estimates. First, the mutual relationships between child marriage, early childbearing, and low educational attainment for girls are strong. Second, all three issues tend, in turn, to have negative impacts individually or collectively on a wide range of other outcomes. For all outcomes except birth registrations, either child marriage/early childbearing or secondary education completion have a statistically significant impact. Clearly, the negative effects of child marriage/early childbearing and educational attainment for girls are pervasive and widespread.

For all indicators except birth registrations, either child marriage/early childbearing or secondary education completion have a statistically significant impact. This shows how pervasive and widespread the impacts of a lack of opportunities for girls are.



Table 6: Summary of Statistically Significant Estimated Impacts by Domain

Domains and Indicators	Child marriage or early childbearing	Secondary education completion	Either one of the two
Mutual relationships			
Child marriage/ Early childbearing	-	Yes	Yes
Educational attainment	Yes	-	Yes
Fertility and population growth			
Fertility	Yes	Likely	Yes
Population growth	Yes	Likely	Yes
Modern contraceptive use	No	Likely	Yes
Health and nutrition			
Under-five mortality	Yes	No	Yes
Under-five stunting	Yes	No	Yes
Labor force participation	No	Yes	Yes
Demand for healthcare	No	Yes	Yes
Work and productivity			
Intimate partner violence	Yes	No	Yes
Women's earnings	Yes	Yes	Yes
Household welfare	Yes	Yes	Yes
Women's agency			
Decision-making ability	No	Yes	Yes
Land ownership	No	Yes	Yes
Knowledge of HIV/AIDS	Yes	Yes	Yes
Birth registration	No	No	No

Note: The term "likely" is used for some impacts of secondary completion because for those indicators, while the impact of secondary education completion is not statistically significant possibly due to small sample sizes, the impacts of some secondary as well as higher education are statistically significant.

ECONOMIC COSTS AND BENEFITS: THE CASE OF CHILD MARRIAGE

While providing a monetary valuation of all the costs associated with child marriage, early childbearing, and a lack of educational attainment for girls is not feasible, costs for some of the largest impacts can be estimated. For this note on Uganda, the focus is on the costs of child marriage, or equivalently the benefits of ending the practice. The focus is on benefits related to a reduction in the rate of population growth, gains in educational attainment and thereby earnings, and reductions in under-five mortality and stunting. In most cases, we estimate both immediate gains and longer-term gains, looking at the benefits that would accrue by 2030. This allows for the estimates to account for the cumulative nature

The economic benefit from ending child marriage related to welfare gains from lower population growth is large. This benefit could reach \$2.4 billion (in purchasing power parity) by 2030.

of some of the benefits of ending child marriage, especially in the case of population growth. It also allows valuations to adjust for increases in standards of living (GDP per capita) over time.

Estimates are provided in Table 7. The welfare benefits for Uganda from the lower population growth that would result from ending child marriage and early childbearing are very significant. If child marriage and early childbearing had ended

Table 7: Order of Magnitude of Selected Monetary Benefits from Ending Child Marriage

Domains of Impact	Annual Benefit in 2015	Annual Benefit in 2030
[Most estimates in PPP or Purchasing Power Parity]		
Fertility and population growth		
(1) Welfare cost	US\$95 million (PPP)	US\$2.4 billion (PPP)
(2) Budget savings for education	No benefit	Up to US\$257 million (current)
Health, nutrition, and violence		
(3) Under-five mortality	US\$104 million (PPP)	US\$194 million (PPP)
(4) Under-five stunting	US\$43 million (PPP)	US\$81 million (PPP)
Education and earnings		
(5) Earnings loss for women	US\$514 million (PPP)	Not estimated

Note: Estimates for education budget savings are an upper bound and actual savings are likely to be lower.

in 2015, the immediate annual benefit could have been equivalent to US\$ 95 million in purchasing power parity (PPP), increasing to US\$ 2.4 billion by 2030. In addition, there would be over time budget savings thanks to a reduced demand for public services due to lower population growth. In the education sector, ending child marriage and early childbirths could result in savings for the government of US\$ 257 million (current values) by 2030. As to the benefits from the reduction in under-five mortality and stunting, they could be valued at US\$ 275 million (PPP) by 2030.

The impact of child marriage on educational attainment also has implications for the earning potential of child brides as they age. This is reflected in gains in earnings that would have been observed today if the women who married as children had been able to marry later. In Uganda, the value of the additional earnings that women would have been able to earn in 2015 if they had not married early is estimated at \$514 million in purchasing power parity.

The second largest economic benefit from ending child marriage is higher earnings for women in adulthood, estimated at \$514 million (purchasing power parity) in 2015.

POTENTIAL OPTIONS FOR POLICIES AND PROGRAMS

To end child marriage and early childbearing, and improve educational attainment for girls, basic conditions should be met. Laws should be such that marriage before the age of 18 is not permitted. For educational attainment, especially at the secondary level, there is a need to build schools closer to where children (boys and girls) live, or as an alternative, provide adequate modes of transportation to schools. Providing separate water, sanitation and hygiene facilities for girls is also important, as is the need to reduce the risk of violence and sexual harassment in school. Finally, for specific challenges such as intimate partner violence or gender-based violence more generally, community-based interventions with men, women, leaders and service providers are also needed, with successful pilots existing in Uganda.

In addition, based on a literature review of programs intended to improve young women's sexual and reproductive health outcomes, delay marriage and childbearing, and improve girls' participation in education, a three-pronged approach can be recommended.

Programs to provide life skills and reproductive health knowledge:

These interventions often rely on safe space programs empowering girls through life skills training, better knowledge of sexual and reproductive health, and other skills. These programs have achieved important benefits for girls, not only in terms of knowledge acquired, but also through gains in self-esteem and confidence, among others. Yet, without

additional livelihood opportunities or incentives for schooling, it is not clear that safe spaces by themselves are sufficient to delay marriage and childbearing.

Programs to expand economic opportunities:

Interventions that combine an emphasis on empowering girls, often through safe spaces, with a focus on providing livelihood opportunities have demonstrated some success in increasing earnings for participants, as well as employment and savings. In some cases, they may also improve reproductive health outcomes and delay marriage or childbearing, but not systematically so. In Uganda, there is evidence that such interventions have worked well.

Programs to keep girls in school or delay marriage:

Interventions to promote education, especially by reducing the opportunity and out-of-pocket cost of schooling, are among the most likely to help delay the age at marriage and childbearing. Some of these programs also enable girls who dropped out to return to school. Programs providing financial incentives to girls or families directly to delay marriage may also work.

Implications for policy:

While some of the programs work better than others to delay marriage and childbearing and to improve educational attainment for girls, all three categories of programs have benefits. By targeting different groups of girls, for example those in school or with the potential to return to school, and those who dropped out and may not be able to return, all three categories of programs should be considered when implementing a strategy aiming to improve opportunities for adolescent girls.

CONCLUSION

While investments to end child marriage, prevent early childbearing, and promote education for girls should not be based solely on economic considerations, this note demonstrates that the benefits from such investments would be large in Uganda. The primary motivation for ending child marriage, preventing early childbearing, and promoting education for girls should be to address the substantial risks and suffering faced by adolescent girls and their children. The evidence of the negative impacts of these issues on a wide range of development outcomes is clear. However, in addition, these issues have large economic costs.

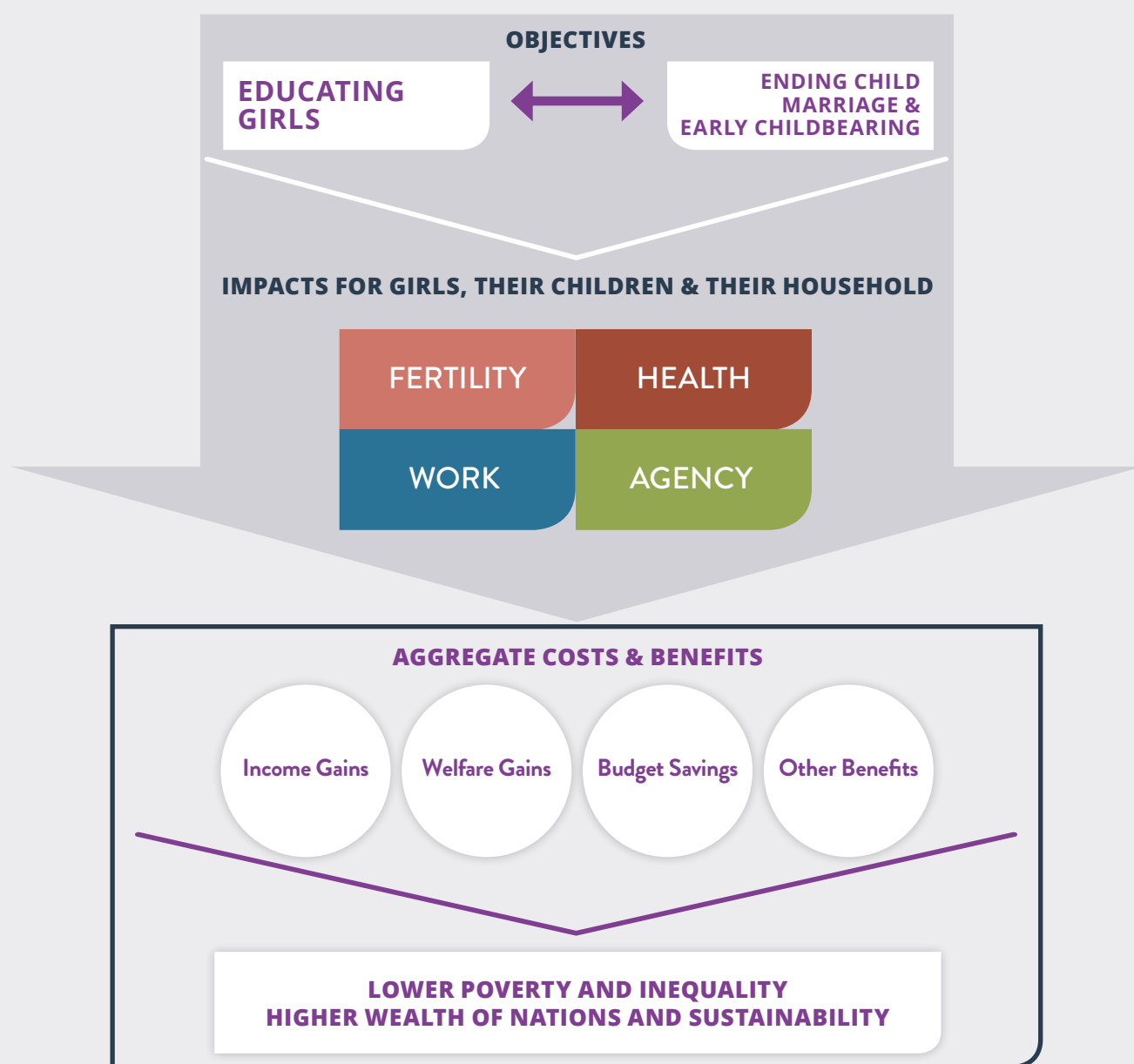
Demonstrating the magnitude of these costs provides an additional justification for investments in adolescent girls in Uganda. While further work would be needed to identify the best policy options for investing in adolescent girls in the country, useful lessons can be learned from the international experience, including some programs implemented in Uganda. Ending child marriage, preventing early childbearing, and improving education opportunities for girls is not only the right thing to do from a moral and ethical standpoint, it is also a smart investment for Uganda's development.

APPENDIX: FRAMEWORK FOR ANALYZING IMPACTS AND COSTS OR BENEFITS

One of the aims of this series of notes is to document the impacts of girls' education and child marriage as well as early childbearing on a wide range of development outcomes. Selected economic costs associated with those impacts are

then estimated. A simple framework guides the analysis. As shown in Figure 1, we recognize first that girls' education and child marriage as well as early childbearing are closely linked. The literature and estimates from this series suggest that keeping girls in school is one of the best ways to delay marriage and childbearing. In contrast, marrying early or becoming pregnant leads girls to drop out of school. Furthermore, child marriage is one of the main drivers of early childbearing. These relationships are acknowledged in the top part of Figure A1.

FIGURE A1: CONCEPTUAL FRAMEWORK



In turn, both girls' educational attainment and child marriage/early childbearing matter for other development outcomes. Four main outcomes are considered: fertility, health (including nutrition and the risk of exposure to intimate partner violence), work (including labor force participation and earnings), and agency (including decision-making and other impacts). While some of these impacts are estimated for girls marrying or dropping out of school early, others are estimated for their children.

Selected economic costs or benefits associated with the impacts of girls' education and child marriage or early childbearing are estimated next. Examples of benefits from educating girls, ending child marriage, and preventing early childbearing include (1) Higher growth in GDP per capita

thanks to lower population growth; (2) Higher labor earnings for women in adulthood; (3) Higher labor earnings for children in adulthood thanks to less stunting; (4) Valuation of the benefits associated with children's lives saved; and (5) Reduced budget needs thanks to lower population growth. This list of benefits is by no means exhaustive, but it includes some of the largest economic benefits that can be expected.

Finally, we note that the benefits from educating girls and ending child marriage at the level of individuals and households have broader implications at the national and even global level. By raising standards of living (through higher GDP per capita with lower population growth and higher earnings for women), educating girls and ending child marriage will reduce poverty as well as inequality.





Recommended citation for this note:

Wodon, Q., C. Male, A. Onagoruwa, A. Savadogo, and A Yedan. 2017. *The Cost of Not Investing in Girls in Uganda: Child Marriage, Early Childbearing, Low Educational Attainment for Girls, and their Impacts*. Washington, DC: The World Bank.

This note was prepared by World Bank staff for the 10th edition of the World Bank Economic Update for Uganda. For more details on the analysis, see the background study: Wodon, Q., C. Male, A. Onagoruwa, A. Savadogo, and A. Yedan. 2017. *Economic Impacts of Child Marriage, Early Childbearing, and Low Educational Attainment for Girls in Uganda*. Washington, DC: The World Bank. The note relies in part on a framework designed for the Economic Impacts of Child Marriage project implemented by the World Bank in partnership with the International Center for Research on Women. Funding for that project was provided by the Bill & Melinda Gates Foundation, the Children's Investment Fund Foundation, and the Global Partnership for Education. Findings, interpretations, and conclusions expressed in this note are entirely those of the author(s) and should not be attributed in any manner to the World Bank, to its affiliated organizations or to members of its Board of Executive Directors or the countries they represent. The World Bank does not guarantee the accuracy of the data included in this work. Information and illustrations contained in this note may be freely reproduced, published or otherwise used for noncommercial purposes without permission from the World Bank. However, the World Bank requests that the original study be cited as the source.

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