

The Girl Effect: A Neoliberal Instrumentalization of Gender Equality

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Abstract

Over the past ten years, ‘The Girl Effect’—the discourse and practice of investing in third world girls’ education—has ascended to the top of the international development agenda as the ‘highest return investment strategy’ to end poverty. This paper interrogates the trend by investigating the genealogy of ‘The Girl Effect’ as The Nike Foundation’s flagship corporate social responsibility campaign and the theory of change it is based on. A literature analysis of The Nike Foundation’s most recent intervention projects—“The Girl Effect Accelerator” and ‘Girl Hub’ pilot projects in Ethiopia, Nigeria, and Rwanda—will elucidate the underlying investment logic and serve as a representative sample of the broader emerging practice. While claiming to advance “gender equality” and “women’s empowerment”, I argue that The Girl Effect accomplishes the opposite by reinforcing gender inequity on both the micro and macro levels. Feminist grammars are instrumentalized as window dressing to exploit third world females as prospective (1) debtors in the expansion of credit markets, (2) exploits in the expansion of consumer markets, and (3) the ‘untapped resource’ for cheap labor. An epochal look at second wave feminism will show how ‘The Girl Effect Paradigm’ is a second wave of neoliberal exploitation—a parallel of its first female-led development era (1980s-1990s). This paper warns that as this phenomenon grows in hegemony it is insidiously displacing feminism as a political project and neutralizing the need for a truly transformational agenda. Without a counterbalance of vigilant public scrutiny and debate, we risk letting it crystallize Western-patriarchal-capitalism even more deeply in an unyielding global glass ceiling.

Keywords: Nike, CSR, women’s empowerment, education, public-private partnerships, corporate philanthropy, human capital theory

Introduction

Throughout the history of international development, varying camps of research have traced poverty to the source, proposed strategies of preventing poverty before it starts, and synthesized how to incorporate them sustainably in tandem with the natural environment. When identifying the most robust bodies of literature therein, investing in girls' education is, by and large, the most universally convincing—and yet, it is also historically the most marginalized until now.

According to Rigillo (2011) alongside the dawn of the development industry (1950s) the University of Chicago's Theodore Schultz et al. linked New Home Economics theory with women's human capital theory (2-3). They found that educated women were more likely to increase their own productivity by entering the workforce, lowering fertility, and (should they have children) increasing human capital "as measured through higher monetary investments in their nutrition, education, time spent with them and so on" (2-3). This logic has since also resonated with studies of women being better enabled to occupy positions of leadership at all levels of society, wherein they have been shown to increase the quality of democratic decision making, be less susceptible to corruption, and improve environmental management (Rigillo 2011, 3).

Since the Women in Development's movement (WID) in 1975, decades of empirical evidence has further (1) exposed how development primarily disadvantages women in relation to men; (2) identified an "observable decline in their access to productive social and material resources" over time; (3) disproved assumptions about gender power asymmetries as a 'natural' order inherent to the human condition¹, (4) how the improvement of girls' education, health, safety and income opportunities, transpires beyond girls and women, in the "ripple effects" it has on families, communities, environments, and eventually nations (Goetz 1994, 29; *The Girl Effect*).

In the most recent phenomenon, a surge of public-private partnerships, corporate social responsibility and corporate philanthropy initiatives have generated an unprecedented amount of investments in education for the Third World adolescent girl (TWAG) over the past

¹ In actuality, female responsibility of family survival was/is based on a particular set of historically produced, sociocultural, political, and economic conditions which force them to take on what Moser (1989) calls, "the triple role" (1801). She states that in most low-income households in Third World societies, the sexual division of labor assigns men as the "breadwinner" and women—subordinate to the man—as housewife and "homemaker". This androcentricism "is seen to reflect the "natural" order, and is ideologically reinforced through such means as the legal and educational system, the media, and family planning programs" (Moser 1989, 1800). Women's triple role thus includes: (1) The reproductive role of childbearing and rearing (2) The productive role as secondary income earners and (3) Community managers who take responsibility for the allocation of limited resources. Furthermore, as an extension of their domestic role, women frequently take primary responsibility for the formation, organization and success of local-level protest groups. Because women's triple role is seen as "natural", the majority if not all the work that they do fails to be recognized as work and is therefore made invisible (1801). The triple role is therefore one the third world female does not occupy by choice let alone biological design.

decade (Roberts and Soederberg 2012, 949-950; Switzer 2013, 345). Most popularly referred to as ‘The Girl Effect’ (TGE), the trend has fast become the most prominent feature of international development discourse and practice of the 21st century (see Appendix 1) (Koffman and Gill 2013, 83-84; Hickel 2014, 1355).

Nike Inc.’s flagship corporate social responsibility (CSR) campaign, The Girl Effect Campaign (TGEC) itself was launched in 2008, and from there grew into such prominence that Switzer (2013) characterizes it as “a representational regime” (345). The name alone now iconic, Nike’s legendary branding prowess and strategic partnerships has indeed won it an unnaturally high profile in the international development discourse. But the movement at large is less of a coherent top-down project and more so the product of a confluence of forces (to be discussed) (Roberts c2015, 109). Koffman and Gill (2013) thus characterize The Girl Effect as not just a singular entity, “but an assemblage of transnational policy discourses, novel corporate investment priorities, bio-political interventions, and branding and marketing campaigns” (84). Because of its innumerable actors and unquantifiable scope, I will reference this greater constellation as ‘The Girl Effect Paradigm’ (TGEP).

Taken together, TGEP has effectively brought the most historically marginalized group of the Global South to the front and center of development. But this shift should not be confused as a cause for celebration just yet. I argue that because Western²-patriarchal-capitalism has always controlled the discourse and subsequent implementation of mainstream development, the only scope for sustainable development in the face of this neoliberal³ trend is a self-serving one—perpetuating exploitation, and thereby poverty in an intergenerational feedback loop. Looking at the pattern of promise versus reality from the first wave of female-led development to the current one will illuminate why.

Theoretical Framework

Truong (1997) argues that, “the dominant discourse on human development so far is overtly patriarchal” (350). The nature of patriarchal

² Since the end of WWII, “the Occidental enframing and deployment of modernization theory for the so-called developing countries provided a discursive legitimation” (Slater 1993, 421). When that knowledge is deployed in practice over those who are known as the other, “those who are so known will be subject, or more exactly subjected, to it” (Slater 1993, 422). Thus, the West has been able to justify an industry of “practical interventions and penetrations that...subordinate, contain and assimilate the Third World as other” (Slater 1993, 421).

³ An offshoot of Western-patriarchal-capitalism, Neoliberalism is: Viewed as both: (1) a project instituting market-based norms of practice across the spheres of politics, economics, and culture, the boundaries between which have become almost indeterminate; and (2) a category of periodization of the latest phase of global capitalism; neoliberalism has become largely characterized by—if not considered almost synonymous with—the hegemonic ascent of the defining features, instruments, and operative logics of financialization and post-Fordism (Tadiar). Since the 1980s, neoliberalism has shaped global and national economic policies in favor of “fiscal conservatism, open markets for capital and commodities, privatization,” and granted a bigger role to financial and corporate sectors (Sen 2014, 195).

power in the human development discourse resides in part to its “ability to maintain the social meanings attached to biological sex differences derived from male-centered conventions, the traces of which may be found in the conception of social power and the subject, and in the conception of the economy” (353). In capitalism, “bodies bear markers of difference that differentiate the value of their labour in which the human body can be put to use as the bearer of the capacity to labour” (114). Roberts (c2015) cites David Harvey: “the differentiation of bodies takes place as they are ‘marked by different physical productive capacities and qualities according to history, geography, culture, and tradition’, reducing the markers of race, ethnicity, age and gender to perceptions of what particular kind of labour people are able to do” (114). Patriarchal-capitalism has thus rendered the bodies of women and girls as “*potentialities*”—passive subjectivities to be regulated in service of the market (Banet-Weiser b2015, 56).

The first generation of female-led development did not gain traction as a political project to dismantle androcentricism. Despite a tireless campaign to integrate feminism into development during the WID movement, the UN remained a relatively weak implementation entity. Women (not girls) were thus, only truly brought to mainstream visibility when noticed by the World Bank—the historically more instrumental and influential agent of development. The Third World woman’s “triple role” became undeniably salient under pressure of the financial crisis of 1979 and Structural Adjustment Programs (SAPS) of the 80s—only to be instrumentalized and *doubly exploited* under capitalism. Moeller (c2014) cites Christine Ewig’s definition “of the ‘instrumental use of women’ in development programs and policies as ‘targeting particular groups of women for ends that do not necessarily benefit these women themselves.’ Although proponents claim a win-win situation for girls and society, in reality the focus is on the returns on investment, and program content and policies are structured to generate these returns” (582-583). The World Bank’s first flagship publication on gender issues appeared in 1995 entitled Enhancing Women’s Participation in Economic Development. Chant and Sweetman (2012) highlight that “in a chapter unashamedly entitled ‘The Pay-offs to Investing in Women’, the World Bank professed that: Investing in women is critical for poverty reduction. It speeds economic development by raising productivity and promoting the more efficient use of resources; it produces significant social returns, improving child survival and reducing fertility, and it has considerable intergenerational pay-offs” (519).

In totality, shifting the onus to women meant that the ideology of the ‘self-sacrificing woman’ was expanded and the stereotypical ‘good mother’ perpetuated. Their unpaid work as feeders, healers, and teachers of children to include the provision of basic services to the community meant increased hours and intensity of labour under the justifying veneer of ‘female altruism’ (Goetz 1994, 30). Furthermore, as a direct result of these neoliberal policies, inequality between and within countries has increased, labor market regulations have loosened, wages have been pushed down—especially female wages—in export-oriented sectors, reduced real incomes and job growth, and increased social conflict and

exclusion from common resources. Thus, the hegemony of the neo-liberal economic agenda has threatened economic justice, particularly for girls in the Global South, let alone in terms of global “gender equality” (Sen 2014, 195).

In parallel, leading up to 2015, the most ubiquitous rationale for these investments has followed the World Bank’s (2006) rhetoric, ‘gender equality as smart economics’ (GESE): “To promote economic development and attain the MDGs—especially the overarching poverty reduction MDG and the gender equality MDG—the global community must renew its attention to women’s economic empowerment and increase investments in women... Women will benefit from their economic empowerment, but so too will men, children and society as a whole...In sum, the business case for expanding women’s economic opportunities is becoming increasingly evident; this is nothing more than smart economics”.⁴

In a matryoshka doll of Trojan horses, “gender equality” is being discursively instrumentalized as an expedient for development and together, re-instrumentalized as an alibi for economic growth. The Nike Foundation having been a primary leader of this movement in partnership with the World Bank, it is the most salient case study to help us understand the emergent practice of investing in “The Girl Effect”.

The Interventions

The Nike Foundation’s most recent CSR interventions include Girl Hub (2010-2014) and “The Girl Effect Accelerator” (TGEA) (2014). A literature analysis of these projects’ investment logic and their respective interrelationship will serve as glimpses into the Nike Foundation’s broader agenda. The Girl Effect campaign being a representational regime, this analysis will further help expose the macro paradigm (612). My disclaimer aligns with Moeller’s (b2014)— “While it is not expected that the experiences of Nike, Inc., the Nike Foundation, and their institutional partners in any specific geography will be exactly replicated by another set of actors focused on “The Girl Effect,” this study places these investments within a larger constellation of discourse and practice in order to understand the emergent practice of investing in “The Girl Effect” (612-613).

For context, SDD (2013) reports that Girl Hub began on 1 December 2009 (2.) while ICAI (2012) reports that it began on 25 February of 2010. Both report however that DFID granted Girl Hub a three-year grant of £12.8 million (£11.6 million in cash and £1.2 million in kind). Its branches operated in Ethiopia, Rwanda, and Nigeria (DFID offices), and supported work in Kenya and DRC, with a Girl Hub headquarters in London. DFID Social Development Adviser, and an Entry Scheme Social Development Adviser from the HQ Gender Team (2013) reviewed Girl Hub Ethiopia separately as it began in November of 2011 and was funded mainly by the Secretary of State for £8.8 million for 2.5 years (additional funding of £1.4 million was provided by the Nike Foundation (2). ICAI (2012) also reports that DFID Rwanda, DFID

⁴ Chant and Sweetman, 2012

Nigeria, and DFID Ethiopia allocated separate funding to their respective Girl Hub counterparts.

Girl Hub states that their “mission [was] to empower the 250 million adolescent girls living in poverty to reach their full potential.”⁵ But according to ICAI’s (2012) report, the “Girl Hub aim[ed] to be a catalyst and convenor, so [it] d[id] not generally implement programmes” (1). The question then is, if Nike is trumpeting the panacea effects of investing in third world girls’ education, but isn’t implementing programs, then what were they doing?

TGEC can be better understood as just one example of an onslaught of corporations redefining their corporate social responsibility (CSR) agendas since the turn of the century. Moeller (a2014) points out that corporations have long been principal architects and beneficiaries of development, but in the shame of global anti-sweatshop/anti-globalization movements, corporations have had to revise their “tarnished images” in order to secure their “social licenses to operate” and, correspondingly, their financial-bottom lines. She explains that, “CSR is predicated on ‘doing well by doing good’...corporate investments in development, including the areas of education, health, finance, and the environment, suture them together” (76). But for “corporate executives and other proponents, CSR is not merely an altruistic endeavor; rather it contributes to the corporation’s financial bottom line by fortifying existing market share, opening new markets, and producing potential new consumers and workers” (Moeller a2014, 76).

Girl-Hub was originally defined as “a strategic collaboration between the Department for International Development and the Nike Foundation, designed to bring together the expertise of both organisations to transform the lives of adolescent girls.”⁶ While Girl Hub certainly has ‘transformed the lives of thousands of adolescent girls’, I argue that it has not been in the pursuit of “gender equality” or even ending poverty. It is my speculation that Girl Hubs Ethiopia, Rwanda, and Nigeria were hubs more likely for market study/procurement of adolescent girls rather than hubs *for* adolescent girls—specifically for the expansion of credit markets, and consumer markets.

The Girl Effect’s launch at the World Economic Forum alone forecasted their agenda. According to Elias (2013) the WEF has always had “power in constructing and promoting a particular global agenda in which the solutions to global problems are always found to lie with the market” (157-158). Elias (2013) argues: “WEF-produced gender and development discourse is profoundly compatible with the politics and practices of neoliberalism—not least in the way in which it aligns gender equality and women’s empowerment with national economic competitiveness” (152). During The Girl Effect session, the panel focused on the “potential multi-trillion-dollar impact of girls on national economies, the economic cost of not investing, and the impact of these investments on developed economies” (Moeller a2014, 70).

⁵ <http://www.girleffect.org/the-girl-effect-in-action/girl-hub/>

⁶ <http://www.girleffect.org/the-girl-effect-in-action/girl-hub/>

The WEF's business case is shown to have four main components:

- (i) explicitly linking aggregate measures of gender equality to measureable levels of economic competitiveness;
- (ii) constructing women as agents of the global financial recovery, especially in relation to how their everyday financial engagements embody risk-averse behaviors;
- (iii) viewing women and girls as a value for money investment—especially in relation to educational spending; and
- (iv) relating gender issues to a corporatized diversity management discourse. (Elias 2013, 158)

While items (i), (ii), and (iv) are important factors that are shaping the greater contours of The Girl Effect Paradigm, for the sake of this paper it is most fitting to focus on point (iii): 'viewing women and girls as a value for money investment—especially in relation to educational spending'. As gender inequality is framed as a problem which the market can solve, gender equality is reduced to women's opportunities and empowerment, wherein women's opportunities are limited to market opportunities and empowerment is constricted to economic empowerment in the form of individual human capital investment and job attainment (Switzer 2013, 350).

According to Banet-Weiser (a2015), empowerment in a neoliberal capitalist context means, among other things, that the individual girl is highlighted as empowering potential entrepreneurs (a2015, 9) and according to Cruickshank, empowered consumers (Elias 2013, 156). Koffman and Gill point out that The Girl Effect "portrays girls as 'already entrepreneurial' because they have *had* to be resourceful. [They astutely point out that] poverty, it seems, can be celebrated for the entrepreneurial capacities it stimulates" (Banet-Weiser a2015, 7). According to Elias (2013), "although the WEF is not a development institution per se, its activities...make explicit assumptions about improving the economic growth of underdeveloped countries by opening up market opportunities to them" (153). In order to "unleash"⁷ The Girl Effect, Roberts (b2012) accounts that much of the discourse "in relation to women and gender equality is focused on the need to improve women's access to finance and credit. While this includes the need to extend credit to greater numbers of women in the US, the most profitable countries are predicted to be those where women have relatively lower levels of labour market participation and therefore remain a relatively untapped market" (96). Taken together, it is therefore most likely that in presenting The Girl Effect at the WEF, the ultimate goal was to lobby for scaled investment in girls' *entrepreneurial* education—which would effectively rear the next score of credit consumers and deliver the

⁷ <http://www.girleffect.org/about/>

projected ‘multi-trillion-dollar[s].’ A survey of Girl Hub Ethiopia, Rwanda and Nigeria literature will be discussed next as a testament.

Girl Hub

Girl Hub’s culpability as a Trojan horse is evidenced by the switch from the Nike Foundation’s initial Theory of Change (ensuring girls are enrolled in formal schooling), to Girl Hub’s Theory of Change. Item 76, but more specifically, item 153 in the SDD (2013) report, explicitly notes “[t]he Theory [of Change] had originally focused exclusively on the girl as a change agent. The revised Theory of Change recognises the importance of the enabling environment and establishes links between Girl Hub’s work to build demand for service and their work to influence the supply of services for girls through advocacy, brand development, research and evidence (153).

The Girl Hub literature from all three sites emphasizes this concept of building an ‘enabling environment’, which I argue means creating what Banet-Wesier (a2015) has termed, a ‘market for girls’ empowerment’ (MGE)⁸. The demand for girls’ empowerment (human capital) “finds purchase in education, self-esteem programs, confidence, [...] leadership, health, and overall ‘agency’” (Banet-Weiser b2015, 55). Girl Hub prides itself on “unlocking insights”⁹. Everything they do is built on what girls tell them they need and what they tell them will work for them¹⁰. GH’s ‘insights’ inform them of a ‘confidence gap’ and legitimize a demand for human capital. However legitimate the demand is, GH co-opts the data and is then able to justifiably position itself as the authority of the supply side i.e. intervene.

Girl Hub’s enabling environment is based on two tiers of MGEs: 1. brand loyalty¹¹; 2. entrepreneurial education; whereby the procurement of MGE 2 first depends on procuring MGE 1. According to the Social Development Direct (SDD) Annual Review (2013), a key part of Girl Hub’s work would be to develop “brands that inspire, motivate and encourage girls to make the most of the new opportunities for girls provided by the policies and programmes of others” (10.). By fertilizing a legion of ‘confident’ and ‘inspired’ girls, it conveniently positions for themselves a crop of human capital that is ready and willing to embrace “new opportunities”—opportunities geared for them to become, not all together, but namely, future credit consumers.

While GH Nigeria was not able to activate and sustain a brand¹²,

⁸ Basic economics can be understood as a market that is made up of buyers, sellers, or traders who constitute the demand and supply of a commodity, service, or good. Since the 1990s “markets have expanded beyond conventional economic formations to encompass emotional or personal markets, where such things as self-esteem and empowerment can be branded and sold”—and around which new industries can be built (Banet-Wesier a2015, 2).

⁹ “Its power and legitimacy are derived from the authentic desires and grassroots demands of marginalized girls and women” (Moeller b 2014, 577)

¹⁰ <http://www.girleffect.org/the-girl-effect-in-action/girl-hub/>

¹¹ “Our aim is that, in time, every adolescent girl in Ethiopia will feel attachment to the brand and a sense of belonging within the Yegna community” (Crawford 2013, 25)

¹² Due to: 1) the deteriorating security situation in northern Nigeria disrupted its work; 2) creative partners that had a good understanding of the environment that Girl Hub wanted to work with in northern Nigeria could not

Ni Nyampinga of Rwanda and Yegna of Ethiopia became each (respective) country's first teen girl brand. In Rwanda, 90,000 copies of Ni Nyampinga magazine are distributed across each of Rwanda's 30 districts every three months and has become Rwanda's largest media publication. Each copy is said to be shared with five others and the content and messages are reinforced by the Ni Nyampinga radio shows which are broadcasted nationwide through 8 radio stations (SDD 2013, 59). GH Rwanda's infographic: *In Numbers: Day-today life for girls in Rwanda*, gives a snapshot of their brand loyalty-MGE as, "[w]hen girls don't get access to education and healthcare, they can grow up too quickly...Their world is limited and many feel they have little control over their own lives...More than 50% of girls aged 15-19 think domestic violence is justified...But with effective policies, active partners, and dynamic programmes in place, the girl effect is happening in Rwanda. Ni Nyampinga is at the heart of this movement. It's created for girls, by girls, demonstrating a new version of girlhood they can all share and be inspired by."

The Yegna Brand Platform is disseminated via a radio drama, talk show, & musical, and as of 2014, 39% of listeners tuned in to the radio drama every week (Girl Hub Ethiopia a2014, 42). In Girl Hub Ethiopia's presentation of Yegna (Girl Hub Ethiopia a2014) they say: "Right now, one in three girls don't go to school, one in three girls can't read, girls do an average of 28 hours of housework a week, two out of three women believe that wife beating is justified, and one in five girls describe themselves as having no friends. To change these statistics, we have to create behavior change at scale. We asked ourselves the question can we use the power of brands to change the game for girls? And can we give girls a set of friends to inspire and equip them to succeed?"

The Yegna Presentation answers their own question by framing Yegna as an essential part of their theory of change, "Advocacy: ensuring policies and programmes are designed for girls + Girls-centered research: Making sure the data on girls exists + Yegna: Shifting attitudes and behaviors towards girls = A girl who is inspired and equipped to transform her world and her country" (26).

Beyond just inspiring confidence in the TWAG and gaining loyalty, the brand functions to manipulate the TWAG's social capital and lubricate the supply side of the entrepreneurial education-MGE. *Adolescent girls economic opportunities study in Rwanda* (Calder et al. 2013), *Economic Opportunities and Obstacles for Women and Girls in Northern Nigeria* (Taylor et al. 2014) and *Girls and Income Growth in Ethiopia* (Gable 2013)¹³ illuminate the broader enabling environment. "Shifting attitudes and behaviors towards girls" is referred to throughout the publications as removing "barrier"/"blockers"/"constraints" by curating conducive family relations, and changing boys' and men's perception of girls' value.

Meanwhile, 'equipping girls with a set of friends' and strengthening their "girlhood" (the bond between girls' friend networks)

be found; and 3) staff recruitment difficulty (SDD 2013).

¹³ A more detailed account of the other literature can be found in Appendix 2.

is most likely recommended as the foundation to foster future micro-finance groups. While shifting patriarchal biases towards females and creating safe spaces for them to bond is a perfectly deserving cause, the TWAG is protected due to her merit as future human capital—not because of an altruistic endeavor to emancipate girls and women from second-class citizenship.

Girl Hub Rwanda

Calder and Huda (2013) explicitly identify Girl Hub Rwanda as the precursor for opening entrepreneurial credit markets. In its beginning chapter from July to December 2011, Girl Hub Rwanda, partnered with Population Services International (PSI), the Ministry of Health, and L'Association du Guides du Rwanda, to pilot a '12+ programme' which aimed to improve the self-esteem, leadership ability, social capital and life skills of girls aged 10 – 12 years. It was designed around the core concepts of mentorship, safe space and skills building, and reached over 600 girls in 4 districts (Calder and Huda 2013, 6). Building on the 12+ programme and Ni Nyampinga, "Girl Hub Rwanda [sought] to develop specific economic empowerment programming for girls from the age of 13 years. In order to develop this programme, Nike Foundation and Girl Hub Rwanda commissioned Development Pathways to conduct in-depth research into girls' economic opportunities in Rwanda" (7).

Development Pathways' conceptual framework shows how constructing a demand for human capital enables Girl Hub to intervene and deliver economic capital (2013, 17):

1. **Livelihood assets (capital) and capabilities:** the ability of adolescent girls to access skills, resources (actual and knowledge resources) and services, including economic capital (comprised of financial capital and services, physical assets and capabilities), social capital (alliances, groups, networks), and human capital (health and educational assets, services and capabilities). This corresponds to Nike Foundation's "delivering resources to girls".
2. **Personal empowerment and self-efficacy:** the ability for adolescent girls to exercise voice, influence and agency in order to access livelihood assets, services and capabilities (above), as well as change the rules of the game in their favour (below). This corresponds to Nike Foundation's mantra - "inspiring girls to believe in themselves".
3. **"Rules of the game":** this refers to the formal and informal social institutions (laws, values and norms) that mediate and regulate adolescent girls' participation in the life of the family, community, state and market, and their access to livelihood opportunities. At its heart this domain is about power, and corresponds to the Nike Foundation's "removing the barriers that hold girls back".

Findings from the study showed that, insufficient social capital, lack of family support, broken families (including orphan-hood), lack of support from the community and jealousy of other [girls], were highly ranked “blockers” to achieving a good future for girls (Calder and Huda 2013, 53). Concerning human capital, “Without exception, adolescent boys and girls rank insufficient education as one of the most critical “blockers’ to achieving life aspirations” and the researchers noted that “girls’ lack of personal empowerment and self-efficacy makes them a high risk group for early sexual debut and pregnancy, maternal mortality and HIV infection” (2013, 42; 39). Economic empowerment recommendations included needing “to increase a girls’ “value” or “potential value” in the households” but more broadly, granting “girls, particularly older girls and those out of school...entrepreneurial and business skills, as well as access to financial capital [with] enterprise training and micro-finance products tailored to adolescent girls” (Calder and Huda 2013, 53).

A repeated notion was that, “Given the dearth of formal employment opportunities, and limited access to government,” Technical and Vocational Education and Training (TVET), entrepreneurship was highlighted as an important opportunity for adolescent girls to “earn and learn” (2013, 53; 54). To underscore their argument, discussions with young people revealed that they had a “keen desire to ‘be their own boss,’ but generally lack[ed] the capital and the skills to make this a reality” (2013, 54). Demand was further emboldened, as “Girls aged 13-15 years ranked ‘entrepreneurial spirit’ as the biggest enabler to success. The fact that adolescent girls themselves are prioritising a lack of enterprise and employable skills, inadequate training, and a lack of capital, highlights the extent of the problem” (54). The researchers concluded that the period between 13 and 15 years old appeared to be a critical for girls “particularly in terms of building self-efficacy and livelihood capital: social, human and economic. Most girls are still in school at the age of 12. Many are not by the age of 16. This is a key period for intervention” (2013, 54). The opportunity recommendations advocated that training modules about savings and lending, mobile phone banking, and imparting employable skills could be built upon the 12+ programme approach for older adolescent girls. But more importantly noted that that “The formal barriers for adolescents to access financial institutions – having to be 18 years of age to join an MFI [(micro-finance institution)] or bank, and the high savings requirements for SACCOs – have created an opportunity for the private sector to intervene. Village Savings and Loan Associations (VSLAs) are tremendously popular in Rwanda and, according to CARE, can be tailored to meet the needs of the 13-15 age cohort” (58¹⁴).

Girl Hub Nigeria

Although Girl Hub Nigeria was never able to sustain a brand campaign, its CASAGE (Community Spaces for Adolescent Girls Empowerment) endeavor with the Population Council West Africa

¹⁴ Calder and Huda 2013

Office has also become a potential consumer/credit market. According to the Girl Hub Nigeria site page, “CSAGE supports adolescent girls by giving them access to social, economic and health assets.”¹⁵ The *Economic Opportunities and Obstacles for Women and Girls in Northern Nigeria* report (Taylor et al. 2014) was meant to provide an “evidence base on economic participation of women and adolescent girls in Northern Nigeria including an analysis of the socio cultural and economic constraints adolescent girls face and an understanding of how these shape and constrain the livelihood and economic opportunities of adolescent girls” (2014 ,10) Commissioned by DFID, it aimed to “...use the research to inform and to complement the gender analysis and pilot interventions being undertaken elsewhere in DFID Northern Nigeria, especially in relation to programmes such as the Growth and Employment in States (GEMS) Programme and PropCom Mai-karfi, a rural market development programme focused on northern Nigeria, and upcoming income generation projects. The information generated will provide programmes with insights to help them focus their activities in such a way as to maximize impact on women in northern Nigeria” (10).

The study looked “at the type of income earning activities that women and girls are involved in and the obstacles and opportunities they face across several levels” (2014 11). Of the main findings, lack of capital and credit was the most commonly cited barrier by women. Also, lack of education (illiteracy) and training, access to information (market prices, market opportunities, job opportunities), access to financial services—savings, saving in banks (53), and lack of support (but not attitude barriers) from husbands (55), were the biggest factors limiting women from formal wage employment. Of women’s aspirations: “Many of the women participants aspired to grow their current business; Several women would like equipment such as sewing machines or food processing machines in order to grow their business; some women wish to expand into additional business areas or new products or services” (36).

Out of the three Girl Hubs, GH Nigeria is by far the most extensive, but for the purposes of this argument, attention will be limited. Like Girl Hub Rwanda, the safe spaces activities were explicitly advised to be taken advantage of by linking with “a group of high profile business mentors and role models” wherein, three Kano business women offered to support women entrepreneurs through the Bank of Industry (BOI) funds application process (62).

The report also recommends DFID find more ways of “improving women’s access to a whole range of reliable financial services –including savings, credit, insurance etc. Develop tools and methods for women to be able to assess different savings and investment options (e.g. livestock versus putting funds in the bank). Already, “Savings and credit groups have been set up as part of the PRINN-MNCH DFID (Programme for Reviving Routine Immunization in Northern Nigeria-Maternal Newborn and Child Health Initiative) programme which provide small loans to women’s enterprises” (61).

¹⁵ <http://www.girleffect.org/the-girl-effect-in-action/girl-hub/nigeria/>

Girl Hub Ethiopia

The *Girls and Income Growth in Ethiopia* (Gable 2013) opening note states “The purpose of this study is to identify and prioritize the country-specific constraints to higher return investments in adolescent girls, including obstacles for girls to contribute to and benefit from economic growth in Ethiopia.” As this passage describes, the majority of the report goes into heavy detail about social, human, and economic capital constraints/enablers. The paper self-declares to “...support decision-making on options to reap the benefits of investing in girls as they transition to adulthood. Although the report approaches its analysis from the perspective of the girl, it adopts a more holistic view that considers how the challenges of adolescent girls are connected to boys and men, as well as to their opportunities when they become women” (8).

The report justifies the demand side by approaching their analysis ‘from the perspective of the girl’ and addresses the supply side by poetically ‘adopting a more holistic view’ which addresses challenges connected boys and men. Gable (2013) outlines more explicitly that, “Constraints and opportunities in this study will therefore be analyzed from the perspective of females as economic actors throughout their lifetime” (17). The purpose of the report is also, “to connect investments in adolescent girls to overall economic development, through productive income-generating employment, i.e. through contributing to and benefitting from economic growth” (2013, 97). Importantly, Gable makes the distinction: “the focus is *productive* employment opportunities, which entail decent returns rather than just employment opportunities. Also note that employment can mean wages earned from self-employment,” i.e. entrepreneurial businesses, firms, or ‘enterprises’ (2013, 17) (author’s italicization).

Surprisingly, Gable (2013) uses this qualifier to breach the Girl Effect’s usual approach of staying loyal to insights. The reports findings conclude that “in Ethiopia, public employment is the most attractive option for educated people, and that [people] would rather remain unemployed (the incidence of unemployment is higher among the most educated) than enter informal private-sector employment or self-employment... *[F]or an adolescent Ethiopian girl, education has a substantial effect on job allocation, by reducing the probability for self-employment and increasing the probability for public and private wage employment.* However, there still seem to be gender-specific constraints for the most attractive form of employment — public wage employment” (58). After this passage, ‘public wage employment’ is not mentioned again. In totality, it is referenced 4 times (3 within that single paragraph), while entrepreneurship is mentioned 74 times.

Since the report is based upon an “inclusive growth” and “gender equality as smart economics” framework, it emphasizes “targeted interventions to support women’s economic empowerment and further catalyze economic development” by “*improving the productive capacity of individuals and creating a conducive environment for productive employment,*” —“*productive*” being the operative word, “rather than just employment opportunities” (2013, 15 ;18; author’s italicization). Instead,

Gable advocates that due to globalization, “trade openness and the spread of ICTs [(information communication technology)] have increased female access to economic opportunities and, in some cases increased their wages relative to male earnings. Growth in export and ICT-enabled sectors, together with a decline in the importance of physical strength and a rise in the importance of cognitive skills, has increased the demand for female labor. ICTs have also increased access to markets among female farmers and entrepreneurs by easing time and mobility constraints” (28¹⁶).

Due to the pressure “globalization puts on competitiveness and the need for countries to use their human capital resources to the fullest” Gable argues that, “increased globalization and a service-dominated economy open up new opportunities for female employment and, when combined with increased ICT integration, result in higher-paying, higher-productivity employment” (Gable 2013, 99). Access to finance and access to land are the main constraints expressed by Ethiopian (female and male) formal entrepreneurs, and the performance is very similar for female- and male-headed formal firms. However, barriers to entry into wage employment and entrepreneurship present greater obstacles for women than for men (Gable 2013, 93). The report specifically advises that: “Access to finance through banks and/or MFIs [(micro-finance institutions)] encourages entrepreneurship and the development of small and medium enterprises (SMEs), which are crucial for employment generation—especially for females” (Gable 2013, 25).

The Girl Effect Accelerator

The same year the Girl Hubs eclipsed¹⁷, on October 31, The Nike Foundation and Unreasonable Group—brought together 10 select entrepreneurs to San Francisco to develop their businesses with “world class mentors” (and 3 entrepreneurs in residence) in “an intensive two-week program”—so coined—The Girl Effect Accelerator. The ventures together already operate in over 30 countries and averaged \$2.2 million in revenue the previous year, from customers living on less than \$2 a day. Iconized as “black swan” startups “that are positioned to benefit millions of girls in poverty,”¹⁸ the endeavor culminated in the entrepreneurs pitching their ventures at the Palace of Fine Arts Theatre on Nov 11, 2014, followed by an investor gathering the next day.

The day of the event, girleffect.org released an article with the headline: “These Aren’t Your Average Silicon Valley Startups,” and the sub-heading: “One year in the making, today is the capstone moment for the Girl Effect Accelerator—the world’s first business accelerator that exists to unleash girls’ potential.”¹⁹ The article highlights how the “for-profit startups [are] working in some of the world’s fastest emerging

¹⁶ Gable 2013

¹⁷ 2014

¹⁸ <http://girleffectaccelerator.com/>

¹⁹ <http://www.girleffect.org/what-girls-need/articles/2014/11/these-arent-your-average-silicon-valley-startups/>

markets,”²⁰ but does not divulge how those markets are coming to be or why more energy is being spent capitalizing on the third world adolescent girls’ position of poverty rather than dismantling the structures of inequity that drove her there in the first place. Indeed, “The Girl Effect Accelerator” promotional video captures the unabashed exploitative nature of the enterprise when Tayo Ovioso, Founder and CEO of Paga says: “I actually came in here thinking, ‘What can we do to help girls? And that thinking has been completely refined and turned on its head, and the question should actually not be, ‘What can we do to help girls?’ but rather, ‘If girls were a target market for your business, how do you unlock that today?’ And I think that’s going to really help our business bring The Girl Effect to life.”²¹

Although the Girl Effect Accelerator is still in its preliminary stages, their methodology reveals that the venture stands to benefit more than the targeted girls. Their measurements for success over time include:

1. The increase in the flow of investment dollars into the 10 participating ventures.
2. The growth (or decline) in revenue, costs, team size, customer base, and geographic expansion of each venture on a semi-annual basis.
3. Each venture will identify the impact they are having for girls in poverty. We will track one metric around their impact on girls on a semi-annual basis to gauge both the breadth and depth of their impact for girls in poverty. (*note: because each venture is different, this core metric will be unique to each participating company*).

It seems that measurements one and two are as expected—profit driven. And measurement three is not only too one-dimensional, but also too infrequent in that they will only check on a ‘semi-annual basis’. As it stands, their 500k ‘working capital fund’ is designed to provide capital in the form of a short-term debt to the 10 ventures when ready. Nike Foundation and Unreasonable Group claim they are only supporting the ventures by paying their costs for taking part in the Girl Effect Accelerator. They state: “Nike Foundation and Unreasonable Group are not taking an equity position in the ventures that are part of the Girl Effect Accelerator as a condition or benefit of participation.”

While a thorough assessment of The Girl Effect Accelerator goes beyond the aims of this paper, it is important to take into account the context in which this takes place—“in the past two decades the notion of strategic philanthropy has shifted corporate agendas, where donations are no longer simply made without a strategic understanding of how such financial contributions affect a corporation’s bottom line, markets or employees. King uses the term ‘global strategic community relations programs’ (GSCR) to describe the vast efforts of corporations to create transnational philanthropy and community relations interventions that pair community involvement with a particular ‘aspect of corporate social

²⁰ <http://www.girleffect.org/what-girls-need/articles/2014/11/these-arent-your-average-silicon-valley-startups/>

²¹ <http://girleffectaccelerator.com/>

responsibility” (Hayhurst 2011, 536).

Mc Hayhurst (2011) offers her own set of ‘insights’ from seven semi-structured interviews with staff members who worked in the CSR department of a multinational corporation (MNC) involved in funding SGD [(sport, gender and development)] interventions in multiple countries throughout the ‘Two-Thirds World’ (538). Hayhurst’s “concern lies within the possibly colonizing tendencies that were used to gain access to grassroots ideas and activities that would, as the regional CSR representative claimed, ‘feed the brand in terms of coming up with future initiatives” (543). According to the representative, “By working with and locating [sport, gender, and development] entrepreneurs in new markets across the Two-Thirds World, MNC would be even able to increase its sales by accessing those four billion poor ‘customers’ (ie those who live on less than \$2 a day) at the bottom of the pyramid. In fact, five of the interviewees spoke of harnessing the ‘bottom of the pyramid’ model” (543). And another CSR manager explained that “The next billion consumers are not going to look like the first billion. [MNC] is a very, very strong market with the first billion consumers, but . . . people who can afford [MNC’s] stuff is not even at the very tip . . . So when we did the [SGD programme in an African refugee camp], it was great and altruistic but it also really gave designers a lot of insight” (2011, 543).

At one point, Girl Hub claimed to be “smoothing the path for the revolution” (Roberts a2015; ICAI 2012). Although that statement now retracted²², other interviewees similarly “discussed how MNC’s increasing involvement in funding and promoting SGD initiatives was needed to ‘lay the groundwork’ for an amplified focus by MNC on girls’ and women’s sports” (2011, 543)

Conclusions

Although not all agents following the current Girl Effect Paradigm are necessarily guilty of using gender equality or women’s empowerment as window dressing for economic expansion, the rhetoric among the bigger leaders in the development industry certainly sets a precedent (as shown in Appendix 1). Further, it is not as if females in the Global South do not have anything to gain from decent education and job opportunities. The reality is however, “the best outcomes for economic growth are not necessarily the best outcomes for girls and women. [Moreover] if investment in girls does not lead to growth in the short term, women and girls may then be pushed off the political agenda” (Woodroffe and Donaldson 2012). Goetz (1994) cites Jaquette in this regard: “linking equality demands to efficiency and merit claims is a powerful argument in development agencies, where the project of modernization puts a premium on increases in productivity. But while ideologically forceful, this strategy is analytically and politically dangerous. Firstly, it does not put equality claims on a firm foundation. Counterevidence can defeat quantitative arguments for women’s efficiency and merit - if women’s productivity can be shown to be

²² They may have realized it shared more than they would have liked.

consistently lower than men's, then, following the logic of the market, they deserve fewer resources.”

Overall, it is staggering how high the cost of opportunity has been for females of the Global South. Taking stock of the post SAP era and now, these points in time marked where they have been given the most *amount* of attention they deserve²³, however being backwards in *quality* of attention, the movements have largely been to their detriment.

The danger lies in how the World Bank has the “tendency to adopt the language of its critics in order to silence them” (Bergeron 2003, 404). Bergeron (2003) suggests that “the emergence of a post-Washington Consensus may represent just one more example of the power of the Bank extending itself into new areas, thus blunting the possibility for change. Policies based on these new economic approaches may recognize the need to integrate social and cultural concerns into development policy, but the analytical separation of the economic and non-economic may keep truly interdisciplinary, transformative approaches at bay” (404). Goetz and Sandler note that in feminist development, “So too often, we have the sense that we are going up a down escalator...while these positive changes represent upward momentum, the larger environment is pointing in the other direction” (Cornwall et al. 2007, 168).

The principal lesson is to be aware of the insidious experience of ‘plus ça change, plus c’est la même chose’ (‘the more things change, the more they stay the same’) (Chant and Sweetman 2012, 518). While the first era of female-led development was dissolved under a critical mass of vigilant activists and civil society, Hayhurst (2011) remarks that The Girl Effect Paradigm is as much a quickly growing movement as it is understudied (531). A budding body of other authors agree that despite the increasingly hegemonic discourse of global girl power “scholarly analysis of the campaign is currently scant” (Switzer 2013, 345; 347; Eyben 2011; Wilson 2011). Thus, lacking a counterbalance of critical public debate and scholarly voices, my final argument is both a warning and a call to action: Absent a collective interrogation of all parties in line with The Girl Effect Paradigm, we risk allowing the political project of gender equity to be displaced and with it, the undergirding framework needed for truly sustainable development.

²³ vertically from policy to practice and horizontally across institutions

APPENDIX 1 SURVEY OF THE TREND

153 Organization	Date	Campaign/Publication Title	Type	<i>Consilience</i> Mission/Key Quotes
Nike Inc.	N/A	Mark Parker, Nike Inc. President and CEO	Direct Quote	“Every global company should invest in the girl effect. Economists have demonstrated that it is the best possible return on investment. With targeted investments linked to market demand, adolescent girls will reverse cycles of poverty with huge impact on our global economy” (Murphy et al. 2009, 3).
The Nike Foundation	Founded in 2004		Fund	“Nike has always been a company focused on human potential. Co-founder and track coach Bill Bowerman was a relentless innovator, obsessed with giving athletes the training and equipment they needed to maximize their performance. At the Nike Foundation, Maria Eitel took the bold decision to apply this philosophy to perhaps the world’s most isolated and marginalized people: the 250 million adolescent girls living in extreme poverty. When the Nike Foundation started in 2004, we sought the best investment to end global poverty with the highest returns. We traced poverty back to its roots. Investing in adolescent girls was the unexpected solution to break the cycle of intergenerational poverty and unleash the unlimited potential of adolescent girls on the world” (Nike Inc. “Community Impact”)
The Coalition for Adolescent Girls	Founded in 2005		Coalition	Founded by the United Nations Foundation and the Nike Foundation along with partners from the International Women’s Health Coalition, International Center for Research on Women, and Population Council to address adolescent girls’ need for support and their potential to change the world. Since its inception, over 50 leading national and international organizations have collaborated together (“The Coalition for Adolescent Girls”).
The Girl Effect Fund	Founded in 2008		Fund	Founded by the Nike Foundation in partnership with the NoVo Foundation, the United Nations Foundation and the Coalition for Adolescent Girls.
The Girl Hub	Founded in 2011			The Girl Hub is the project-arm of the Girl Effect Fund the Nike Foundation and the Department for International Development. “Girl Hub’s Work is concentrated on four areas: 1. Advocacy: Bringing girls’ voices to the forefront and involving them in the design and implementation of policies 2. Brand and Communication: Developing social communications to inspire and engage girls 3. Partnerships and Policy: Informing and influencing decision makers to invest overseas aid and development budgets in effective policies and programmes that benefit girls 4. Insight & Knowledge: Creating robust data and evidence to track the impact of work for girls (“Girl Hub”).
OECD DAC	December 2008	DAC Guiding Principles for AID Effectiveness, Gender Equality and Women’s Empowerment	Technical Brief	“Recent reforms of aid delivery, most notably the Paris Declaration on Aid Effectiveness (2005), have provided new opportunities and mechanisms to translate donor and government commitments into improved practice, results and impacts. Achieving internationally agreed development goals will however not be possible without progress on gender equality and women’s empowerment. At the same time, implementing the Paris Declaration’s overarching partnership commitments is a powerful way of accelerating progress on Millennium Development Goal 3: gender equality and women’s empowerment...These [guiding principles] suggest approaches and entry points for policy advisors and programme managers in both donor and

				partner countries to increase the prospects for achieving development results and impacts through work on gender equality and women’s empowerment” (OECD/DAC).
OECD DAC	May 2013	Unfinished Business-Women and Girls Front and Centre Beyond 2015	Technical Brief	“It is time to put women and girls front and centre... These five priorities are interlinked and mutually reinforcing”: 1. Keep Girls in School; 2. Improve Reproductive Health, Including Access to Family Planning 3. Increase women’s Control Over and Ownership of Assets 4. Support Women’s Leadership and Influence 5. Stop Violence Against Women... Women’s economic empowerment can improve women’s decision-making in the household and is one way of tackling domestic violence” (OECD/DAC).
OECD DAC	May 2014	From ambition to results: Delivering on gender equality in donor institutions	Technical Report	“Gender equality is a policy priority for all but one DAC member agency, with 24 out of 29 agencies reporting increased policy focus on gender equality since 2006... Eleven DAC institutions report an increase in budget for gender equality since 2006 and just 4 report a decrease” (OECD/DAC, 4).
World Bank Group	August 15, 2006	Gender Equality as Smart Economics: A World Bank Group Gender Action Plan (Fiscal years 2007-10)	Action Plan	“To promote economic development and attain the MDGs—especially the overarching poverty reduction MDG and the gender equality MDG—the global community must renew its attention to women’s economic empowerment and increase investments in women... Women will benefit from their economic empowerment, but so too will men, children and society as a whole... In sum, the business case for expanding women’s economic opportunities is becoming increasingly evident; this is nothing more than smart economics” (2).
World Bank Group	2008	Girls’ Education in the 21 st Century: Gender Equality, Empowerment, and Economic Growth	Book	“Gender equality is not just a women’s issue, it is a development issue. Women’s economic empowerment is essential for economic development, growth, and poverty reduction not only because of the income it generates, but also because it helps to break the vicious cycle of poverty. Educating girls and women is critical to economic development. Research conducted in a variety of countries and regions has established that educating girls is one of the most cost-effective ways of spurring development. Female education creates powerful poverty-reducing synergies and yields enormous intergenerational gains. It is positively correlated with increased economic productivity, more robust labor markets, higher earnings, and improved societal health and well-being. For developing countries in particular, women represent a previously untapped source of human capital, and countries that have adopted aggressive policies to promote gender equality in education can be expected to reap higher social and economic benefits. Greater investment in girls’ education is vital for increasing female participation and productivity in the labor market, especially in nonagricultural wage employment. Greater productivity means higher economic growth and more effective reduction of poverty” (Tembon 2008, xvii-xviii).
World Bank Group	2012	Gender Equality and Development	World Development Report	“...gender equality is a core development objective in its own right. But greater gender equality is also ‘smart economics’” (World Bank 2012, xiii).

IMF	September 2013	Women, Work, and the Economy: Macroeconomic Gains from Gender Equity	Staff Discussion Note	“...labor markets across the world remain divided along gender lines, and progress toward gender equality seems to have stalled...the challenges of growth, job creation, and inclusion are closely intertwined” (IMF 2013, 4)
iMFdirect	September 23, 2013	Lagarde: Women Can Help Grow the World Economy	The International Monetary Fund’s global economy forum	“Hot off the press: a new study out today from our economists pointing to the striking economic benefits that could come from increased female participation in the work force. IMF Chief Christine Lagarde, calling attention to the findings of the paper, ‘Women, Work, and the Economy,’ made the case for policymakers to shift into high gear and give women equal opportunities to participate in the work force” (iMFdirect 2013).
USAID	March 2012	Gender Equality and Female Empowerment	Policy Report	“In 2011, USAID significantly expanded efforts to support women’s leadership...A growing body of research demonstrates that societies with greater gender equality experience faster economic growth, and benefit from greater agricultural productivity...[G]ender equality not only benefits individual males and females but whole sectors and societies” (4; 4; 6).
USAID	June 2014	Let Girls Learn	Initiative	Nearly 30 artists and athletes, as well as a host of global non-profits and businesses, announced \$230 million to kick off the campaign to support girls’ education programs around the world (“Broad Coalition”).
UNDP	March 25, 2010	Helen Clark, UNDP Administrator	Direct Quote	“I believe that investing in women and girls in itself constitutes a breakthrough strategy for achieving the MDGs, and that almost any investment we make in women and girls will have multiplier effects across the Goals.”
United Nations Conference on Trade and Development	2011	Applying a Gender Lens to Science, Technology and Innovation	Report	“Applying a gender lens to STI policy is not only an equality or rights issue; given the fundamental and crucial role played by women in development, it is also critical to ensuring the effectiveness of mobilizing S&T for development” (2011, 4).
UNDP	July 2013	Powerful Synergies: Gender Equality, Economic Development and Environmental Sustainability	Report	“At the recent United Nations Conference on Sustainable Development (Rio+20), the international community acknowledged that sustainable development requires pursuing economic, social and environmental objectives as interconnected development goals. It is critical that gender equality—a human right and a catalytic force for achieving all development goals—is central to this pursuit” (2012, vii).
Women Deliver	July 2014	Invest in Girls and Women: Everybody Wins	Report	“The Action Plan: Invest in the cross-cutting issues of health, education, and equality for girls and women—and act now” (3).
Goldman Sachs	2008	10,000 Women: Education, Empowerment, Economic Opportunity	Report	“Gender equality fuels growth by bringing women into the labor force and by raising the overall level of human capital, productivity, and wages. It also fuels growth by paving the way to a “demographic transition” that is more conducive to long-term gains in GDP per capita” (2008, 16).
Goldman Sachs	2008	10,000 Women	Initiative	A five-year campaign committing \$100 million to 10,000 underserved women around the world with a business and management education. The initiative is coordinated in local markets by a network of more than 80 academic and NGO partners. It is funded by Goldman Sachs and The Goldman Sachs Foundation.

Goldman Sachs	March 2008	Lloyd Blankfein, Goldman Sachs Chairman and CEO	Direct Quote	“We not only chase GDP around the globe, we try to create it” (Murphy et al. 2009,7).
Harvard Kennedy School (Murphy et al. 2009)	September 2009	Investing in Girls’ Education: An Opportunity for Corporate Leadership	Corporate Social Responsibility Report	“Multinational corporations, in particular, are well positioned for the transfer of responsible business practices and standards, technologies and infrastructure that facilitate knowledge creation and promote gender diversity and more equal access to economic opportunity and human capital development. As employers in tomorrow’s job market, they are best suited to help to create today’s educational curricula...Companies are working to increase participation in the global market, for their (and their shareholder’s) own benefit” (6; 7).
International Fund for Agricultural Development	September 2012	Gender equality and women’s empowerment	Policy Report	“The policy will provide IFAD with strategic guidance in systematizing, intensifying and scaling up its efforts to close gender gaps and improve the economic and social status of women in rapidly changing rural environments...The report argues that economic growth alone does not reduce gender inequalities; specific policies and programmes are needed to address those gaps, which persist even as countries become richer” (IFAD 2012, 8; 10).
International Finance Corporation; WINvest Initiative (Investing in Women Initiative)	2013	Investing in Women’s Employment: Good for Business, Good for Development	Report	“...despite the persuasive evidence that gender equality has a transformative effect on productivity and growth, women’s full economic and productive potential remains unrealized in many parts of the world... [The report] draws on members’ experiences and encourages business to tap and manage female talent in emerging and developing markets...Investing in women’s employment is key to unlocking growth in emerging and developing economies” (IFC 2013, 1; 1; 2).
ExxonMobile	September 2013	A roadmap for promoting women’s economic empowerment	Research Report	“The Roadmap for Action was crafted primarily to guide actions and investments by the private sector and potential public-private sector partnerships. The Roadmap favors actions that directly and in the short-term seek to empower women economically, and measures empowerment as increases in women’s productivity and earnings” (ExxonMobile 2013, 2).
Center for Global Development	2008	Girls Count	A Global Investment & Action Agenda	“This report is about why and how to put girls at the center of development...The Center for Global Development had an exciting opportunity to work with the International Center for Research on Women and the Population Council and with the support of the Nike Foundation and the UN foundation” (Levine et al. 2008, vi).

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