

# SPRING

Investor toolkit with a focus on girls and young women

## Life Course Risks

Childhood	Early adolescence (10–13 yrs)	Middle adolescence (14–16 yrs)	Later adolescence (16–19 yrs)	Young reproductive & working age women
<ul style="list-style-type: none"> <li>• Malnutrition &amp; stunting</li> <li>• Poor cognitive development</li> <li>• Disease &amp; illness</li> <li>• Orphanhood</li> <li>• Poor access to health care</li> <li>• Domestic work burden</li> <li>• Poor &amp; delayed education</li> <li>• Violence, abuse &amp; neglect</li> </ul>	<p><b>As with childhood, plus:</b></p> <ul style="list-style-type: none"> <li>• Early sexual initiation</li> <li>• Maternal mortality &amp; morbidity</li> <li>• STIs &amp; HIV</li> <li>• Violence, abuse &amp; neglect</li> <li>• Time poverty</li> <li>• Poor, delayed and incompetent education</li> <li>• limited life skills and knowledge</li> </ul>	<p><b>As with early adolescence, plus:</b></p> <ul style="list-style-type: none"> <li>• Early sexual initiation</li> <li>• Early marriage</li> <li>• Pregnancy, childbirth &amp; child-care burden</li> <li>• Maternal mortality &amp; morbidity</li> <li>• Inability to access training</li> <li>• Limited access to productive income generating activities</li> <li>• Social isolation</li> <li>• Alcohol &amp; drug abuse</li> </ul>	<p><b>As with middle adolescence, plus:</b></p> <ul style="list-style-type: none"> <li>• Lack of vocational skills</li> <li>• Limited access to credit</li> <li>• Unemployment &amp; under-employment</li> </ul>	<p><b>As with later adolescence, plus:</b></p> <ul style="list-style-type: none"> <li>• Low wages and debt</li> <li>• Livelihood loss, erosion of skills</li> <li>• Widowhood and desertion</li> </ul>

