

## Limited resource rights and entitlements



**Chapter 3 cover photo credits:** © Alfredo Caliz / Panos Pictures (2009)

Malawi, Blantyre district. A group of young women who have returned to primary education, at Nkhulambe school, after becoming mothers.

---

# Limited resource rights and entitlements

## 1. Gender, resource rights and entitlements and poverty dynamics

This chapter examines the causes and consequences of girls' lack of entitlements, rights and access to resources. The focus on this social institution derives from the Social Institutions and Gender Index (SIGI) Ownership Rights Sub-Index, which captures women's access to several types of property. The sub-index includes three variables: *women's access to land*, indicating whether women are allowed to and can de facto own land; *women's access to property other than land*, particularly fixed property such as houses; and *women's access to bank loans*, indicating whether women are allowed to and can de facto access credit.<sup>1</sup>

Here, given the complexities involved in concepts of ownership and control, which can vary according to different socio-cultural contexts, we reframe the discussion more broadly in terms of resource access rights and entitlements, adding access to natural resources other than land and focusing – where data permit – on adolescent girls and young women. We also attempt to identify explicit linkages between patterns of gender discrimination in resource rights and entitlements and poverty dynamics. Promising initiatives to overcome barriers to equal resources rights and entitlements are examined, along with ongoing challenges in this domain. A number of policy implications are highlighted as a means of advancing reflection on the way forward.

### Gendered constraints on resource rights

It is well known that women's access to property and material assets is typically less than that of men and is often mediated through their relationships with men. The SIGI Ownership Rights Sub-Index includes data for 122 countries, 80 of which show inequalities. Most of the countries with high discrimination are in sub-Saharan Africa, the Middle East and North Africa and South Asia. The ten worst performers are all from these regions, with the majority in sub-Saharan Africa.

Women's ability to access, accumulate and control wealth and assets throughout the lifecycle is patterned and

conditioned by a number of institutions, including the state, the family, the community and the market (see Deere and Doss, 2006). Through civil codes and property and family law, the state sets parameters for the accumulation, control and transmission of property. Although situations vary according to context, discriminatory inheritance systems and particular practices of bride wealth and dowry, as well as legislation that defines and limits women's and girls' property rights, women have been historically disadvantaged in terms of ownership and control of assets (see Chapter 1 on Discriminatory Family Codes). Family and community norms that either underpin such systems or override attempted reforms to them may also impinge on women's rights and entitlements, particularly if they are founded on patriarchal value systems. Girls in such systems are often doubly disadvantaged by their gender and their age (see Box 24).

Markets, particularly the labour market, significantly affect women's ability to accumulate wealth and assets of their own. Continuing gender disparities in education for girls,

### Box 24: Gendered patterns of asset transfer in Bangladesh

In a longitudinal study of intergenerational transmissions of poverty in Bangladesh, patterns of asset transfer (exchange) are seen to be gender specific, favouring boys within the patriarchal social structure and biasing parental investment against girls. The study notes the importance of analysing inter vivo transfers, which are often overlooked. The majority of assets received by young women are acquired on marriage (jewellery and cash as dowry); however, the amounts are low and do not compensate for the asset gaps in inheritance and education, which have the most significant impact on monetary measures of well-being and poverty outcomes. Moreover, in the case of dowry (sometimes viewed as 'female inheritance'), the assets received on marriage are often not controlled by the new wife but by her in-laws, and may be a source of intra-household gender violence.

Source: Quisumbing (2008)



### Box 25: Intertwining asset inequalities

Women not only earn less than men but also tend to own fewer assets. Smaller salaries and less control over household income constrain their ability to accumulate capital. Gender biases in property and inheritance laws and in other channels of acquiring assets – such as state-led land distribution programmes – also leave women and children at greater risk of poverty.

Source: United Nations Children's Fund (UNICEF, 2006)

coupled with women's unequal access to and preparation for productive employment opportunities, segmented labour forces, lower wages and tensions between reproductive and productive work, impinge on women's ability to accumulate wealth and achieve economic empowerment (Ambler *et al.*, 2007; Deere and Doss, 2006; Levine *et al.*, 2009).

### Links to poverty dynamics

Gender discrimination in access to and control over resources and assets has a number of negative implications for both women and girls as well as for their households and families, with clear links to heightened vulnerabilities and poverty dynamics throughout the lifecycle. If girls, then women, fail to accumulate assets, they may pass their poverty status on to the next generation, forcing their children to battle disadvantage from the very start of their lives (Bird, 2007). Heightened vulnerabilities and poverty effects include the following:

- **Limitations on female household bargaining power**, which in turn affect the pattern of household expenditures on food, health, education and social services, with negative outcomes for the well-being of family members and the empowerment of girls and women. Assets such as land, capital and property have been demonstrated to be a crucial bargaining chip within household negotiations; without them, women's intra-household influence and voice are considerably weakened (Bird and Espey, 2010). Studies have shown that the family member who controls the greatest share of household income and assets has the strongest say in deciding how these resources will be used. Moreover, the amount of influence women have over the decisions in the household has been shown to positively impact the nutrition, health care and education of their children as well as overall empowerment in wider society.<sup>2</sup>

Women's limited income-earning opportunities, coupled with their lack of ownership and management of assets, gives them less bargaining power and thus less influence in the decisions that will help break intergenerational transmission of poverty. A review of Demographic and Health Survey (DHS) data indicates

significant proportions of households where men alone make decisions on household expenditures – for example, up to two-thirds in Malawi (UNICEF, 2006). For young women in particular, lack of access to and control over resources severely constrains their capabilities as decision-making agents within the family and limits their empowerment in wider society.<sup>3</sup>

- **Disinvestment in girls**, including limitations in education, which diminishes their capabilities and potentialities. This often results not only from the limited household bargaining power of the mother but also from the assumption that daughters are unlikely to be economically productive (Agarwal, 1997a) and from patterns of virilocal residence, such that

**Girls are often considered 'temporary people' in their natal home. 'Parents lose interest in supporting somebody who will move away; why invest in someone who will leave you and who will be exchanged for property?'**

- Mehotra (2003); Kipuri and Ridgewell (2008)

daughters move to their in-laws' households on marriage (e.g. Haberland *et al.*, 2004). As such, parental investment in daughters is considered lost on their departure (Bayisenge, 2009) and girls are often

considered 'temporary people' in their natal home (Mehotra, 2003). In Kenya, for example, women explain that: 'Parents lose interest in supporting somebody who will move away; why invest in someone who will leave you and who will be exchanged for property?' (Kipuri and Ridgewell, 2008). Such practices can perpetuate chronic poverty, as education is considered vital to women's and girls' empowerment and economic productivity – considerably heightening their chance of escaping poverty. Likewise, healthy physical and cognitive development improves a girl's future ability to work and care for future children (see also Chapter 2 on Son Bias) and disinvestment in girls can reduce this potential.

- **Weakened 'poverty buffers,'** leading to heightened vulnerability in times of economic stress. Assets, particularly the control over, or ownership of, land and other productive resources, have been demonstrated to be pivotal in the management of economic shocks and periods of deprivation. Selling assets is a key means of supplying short-term income, and shoring up assets is integral to buffering against chronic poverty (Bird,

2007; also Deere and Doss, 2006). Social institutions that inhibit women and girls from selling and transferring assets diminish their available coping strategies. The consequences can be further asset depletion, e.g. overworking available land at the expense of long-term productivity (Scherr, 2000); recourse to borrowing leading to potential debt traps (McKay, 2009); taking on supplementary employment, often at the expense of child care (Espey *et al.*, 2010); and potentially engaging in hazardous employment such as prostitution (Harper *et al.*, 2009). Underlying gender biases may also mean that women's or female-headed households' assets are more vulnerable to erosion than those of men (Holmes *et al.*, 2009). Lower household income and asset depletion can have a prominent impact on children, but particularly girls, who may be forced to take on additional work in the home or generate a supplementary income. This can in turn compromise their ability to attend and complete school, thereby reinforcing a cycle of poverty and disadvantage.<sup>4</sup>

- **Increased vulnerability of women and children in cases of female-headed households, polygamous relationships, divorce or widowhood.** Commanding assets like land or a house provides a basis for physical and economic security, which is often denied to women. The consequences can be particularly stark when a marriage breaks down or a husband dies. The inheritance or non-inheritance of assets on marriage or death of the household head has been integrally linked to people's poverty trajectories and their likelihood of staying in or moving out of poverty (Bird and Espey, 2010). Separated or divorced women may have no rights to the family home, land or jointly acquired assets, and widows may lose assets traditionally held by them in trust for their children through 'property grabbing' by relatives (Bird, 2007; UNICEF, 2006). This can have a profound impact on women's/girls' livelihood options, their household income and their children's development.<sup>5</sup> In such cases, women and girls may resort to desperate coping strategies, such as commercial sex work or transactional sex activities, as is increasingly the case for widows and orphans in situations of deepening poverty in a number of AIDS-affected countries in sub-Saharan Africa (Hossain *et al.*, 2009; Oglethorpe and Gelman, 2008).

For women and girls in polygamous households, access to household assets can prove even more problematic, given the intensified competition between household members. The practice of polygamy can promote significant inequalities within the household, particularly between the senior wife and her fellow

wives or in cases where the husband has a favoured wife, in which case the preferred wife may be more able to access his resources than his other wives, giving rise to jealousy and conflict (Oni, 1996, in Bolt and Bird, 2003). Children can be strongly affected by these competitive relations through the unequal allocation of resources and tasks. In some instances, children from unfavoured wives are at a greater risk of mortality (Bird and Shinyekwa, 2003; Oni, 1996, in Bolt and Bird, 2003).

- **Reduced productivity and growth, particularly in the rural economy.** A number of studies provide evidence indicating that women's lack of ownership and control over land and farm planning and management both constrain agricultural productivity and weaken household consumption and nutrition.<sup>6</sup> World Bank research in some sub-Saharan African countries found that output could increase by up to 20 percent if more women had equal access to, and control over, farm income, agricultural services and land (in UNFPA, 2004). Household-level human capital investments would also improve (World Bank, 2008). A major land policy study concluded that 'increasing women's control over land could therefore have a strong and immediate effect on the welfare of the next generation and on the level and pace at which human and physical capital are accumulated' (Deininger, 2003).<sup>7</sup>

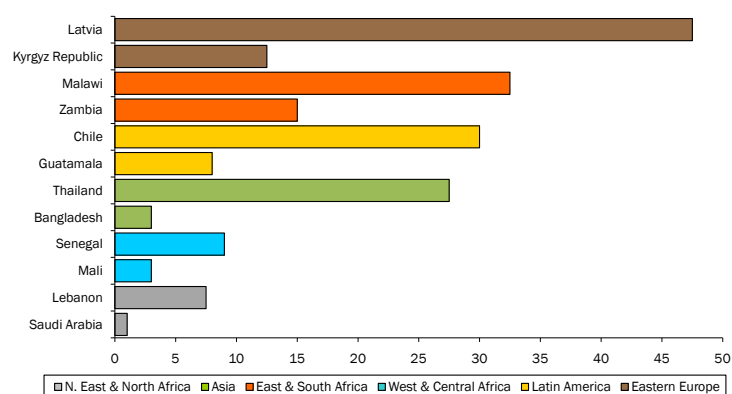
## 2. Dimensions of deprivation: Statistics and lived realities

### Land and livestock

Women and girls often provide the bulk of agricultural labour, but an international comparison of agricultural census data shows that less than 20 percent of landholders are female. Rates range from lows of less than 10 percent in West and Central Africa and the Middle East and North Africa to highs of nearly 50 percent in Central and Eastern Europe (see Figure 7). In Cameroon, although women undertake more than 75 percent of agricultural work, they own less than 10 percent of the land. Comparable disparities exist in other countries (UNICEF, 2006). As a share of land overall, beyond agricultural holdings, women's landholding remains even lower, at 1 to 2 percent of titled land worldwide (USAID, 2003).

Other assets integral to the rural economy include livestock, financial capital, modern inputs, information, extension services and labour. These also show significant gender differences which are, moreover, generally interlinked. Land ownership in particular enables women to access other assets and resources, which in turn enables investment

**Figure 7: Percentage of agricultural land titles held by women (highest and lowest rate in selected regions)**



Source: Food and Agriculture Organization (FAO) Gender and Land Rights Database – [www.fao.org/gender/landrights](http://www.fao.org/gender/landrights)

and diversification.<sup>8</sup> This, in effect, creates a vicious ‘asset trap,’ which is reinforced by social norms and patterns of inheritance and control and the gendered division of labour. Weaker property rights in Ghana, for example, are one reason women farmers are more likely to be subsistence farmers than cultivators of more profitable cash crops, such as pineapples (Desai, 2010).

Women and girls in pastoral or agro-pastoral production systems suffer similar constraints owing to systematic gender inequalities in livestock holdings, which often constitute the main vehicle for wealth accumulation, income and consumption. The situation varies by culture and context, but most data show the value of men’s livestock (normally

larger animals) to be significantly higher than that of women’s (small stock). Even joint ownership of large animals does not necessarily confer equal benefits (Anriquez *et al.*, 2010). In East Africa, pastoralist women are seen to suffer a double disadvantage: they are marginalised as pastoralists by the state and as women within their own societies. Agro-pastoral production systems have traditionally been organised around the complementary roles of men and women, but recent changes, including environmental degradation and commercialisation, have upset the balance, leading to growing vulnerability for women and difficulties in building up an independent status (Kipuri and Ridgewell, 2008). As one Maasai woman from Tanzania explains: ‘Women own no livestock and the value of their work is not appreciated. Even to sell a cow, permission has to be sought ... in fact even to sell an ear of maize that I have planted myself, I have to do it secret’ (in Kipuri and Ridgewell, 2008).

Particular vulnerabilities that arise out of the relational nature of women’s and girls’ resource rights and entitlements are illustrated in the cases in Box 26, which highlight clear linkages to downward poverty spirals in the cases of widowhood and divorce.

### Natural resources and climate change

The chronically poor often live in marginal environments and are highly dependent on access to natural resources beyond land and livestock, both for their livelihoods and daily survival and as a coping strategy in the face of hardship (Scott, 2006, in Espey, forthcoming). It is often women, assisted by

### Box 26: Death, divorce and poverty – stories of young women from Zimbabwe and the West Bank

**Zimbabwe:** In Chivi district, a young pregnant widow with two young children was left vulnerable by both her age and her lack of recognised entitlement to her deceased husband’s property. As a result, her husband’s family stripped her of her assets. They ‘sent her back to her parents’ with the excuse that only part of the *labolo* (bride price) had been paid and her parents might cause trouble for her in-laws. However, paying only part of the *labolo* is customary, and is used to symbolise the long-term link and trust between the two families. The young woman lost her house, land, livestock, pots, pans, tools and other assets. She returned to her parents’ house, where she had her third child. Her father allocated a small portion of his land to her, so she now scratches out a living and faces a very uncertain future (Bird, 2000, in Bird and Pratt, 2004).

**West Bank:** Mona is 27 years old, from a well-known landowning family. She married aged 15 and has three boys and one girl. When married, Mona lived in a one-room home with her family and with her mother-in-law. When her father died in 1985, her brother came from the Gulf asking her to relinquish her inheritance and to sign a paper to legalise this. She did so, but denied this to her husband, who went to her family to inquire about her inheritance. When her brother told him that she had relinquished it, he came home in anger and cracked her head against the wall, after which she spent 20 days in hospital. The police questioned her but she did not denounce her husband; instead, her brother told the police what happened and a big family fight ensued. Then her husband divorced her, taking legal custody of the children, and her mother died soon after. Mona’s brother came and took her to his house. Mona fought repeatedly with her sister-in-law about bringing her children home for visits. Finally, her sister-in-law evicted her from the house. Mona then returned to her ex-husband and offered to be his domestic servant as she had nowhere else to live. Her ex-husband took advantage and overworked her. When her brother discovered this, he beat the husband. Mona now lives in poverty with an old woman, a distant relative, and works in the olive fields. She is not permitted to see her children (Buregeya *et al.*, 2001).

their children and especially their daughters, who manage the natural resource needs of the household, collect water, fodder and firewood and harvest wild products (e.g. Fisher, 2006).<sup>9</sup> In spite of these responsibilities, many poor women and girls have neither legal nor social control over these resources: it is estimated that women have access to only 5 percent of the concessions given worldwide to manage and use natural resources (UNDP, 2009). For the chronically poor, these gender inequalities combine with other deprivations, such as lack of access to basic services and lack of political voice.

Women and girls are rendered particularly vulnerable in the context of climate change, which jeopardises the quality or quantity of the resources on which they depend and intensifies the work, effort and energy needed to eke out a daily subsistence from those resources, thus limiting their other development options (Dankelman, 2002; Masika, 2001). In drought-prone areas affected by desertification, for example, the time absorbed by water collection will increase, as women and children (mostly girls) will have to travel greater distances to find water. Predicted heavy rainfalls and more frequent floods may also increase women's and girls' workloads, as they will have to devote more time to collecting water as well as to maintaining their houses after flooding (Brody *et al.*, 2008).

Further demands on the time of girls and women during periods of disaster and environmental stress may arise from additional responsibilities for caring for the aged and sick (Araujo and Quesada-Aguilar, 2007). All of this in turn limits girls' opportunities to participate in education<sup>10</sup> and renders girls themselves prone to stress-related illnesses and exhaustion (Brody *et al.*, 2008; CIDA, 2002; VSO, 2006). Disasters and emergency situations have also been demonstrated to result in adolescent girls being more exposed to situations of sexual harassment and abuse (Bartlett, 2008).

## Financial services

Access to financial services, such as credit, low-cost loans, deposit facilities, micro savings and insurance, is vital for pursuing many livelihood options, and can be particularly important for young women seeking to generate and sustain a reliable and independent income. Having access to micro savings can enable women to accumulate assets, increase their security and reach a level at which they can diversify, behave entrepreneurially and afford to repay credit. Low-cost loans for income smoothing (rather than enterprise), for contingencies and for investment in human capital (for

example school fees or medical expenses) and housing are also important, but rarely available.

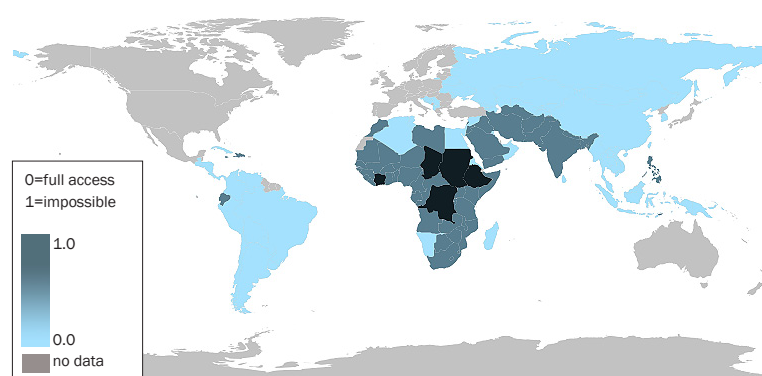
The statistics are stark: the UN Development Programme (UNDP) reports that 75 percent of the world's women cannot get bank loans (in CARE USA, 2009). Figure 8 shows large swathes of the world, particularly in sub-Saharan Africa, the Middle East and North Africa and South Asia, where women's access to bank loans is difficult to impossible. Although women in many countries may have the legal right to obtain credit, they frequently face restrictions, as banks may ask the written permission of a woman's husband or require land as collateral, which women, particularly young women, frequently lack.<sup>11</sup>

With restricted access to employment, lacking control of the means of production and deprived of land and property through gendered tenure and inheritance practices, adolescent girls' and women's difficulties in accessing credit mechanisms through banking systems further deprive them of needed sources of capital. Households lacking adequate access to credit have been found to be on average 25 percent less economically efficient than others. Constraints on female-headed households' access to credit are particularly important, and have a measurable negative impact on their production capabilities (Fletschner, 2008b; Snapp *et al.*, 2002, in Anriquez *et al.*, 2010.) In Uganda, female entrepreneurs face clear gender biases and receive just 1 percent of available credit in rural areas (Ellis *et al.*, 2006), and female-headed households are unable to expand their agricultural activities owing to a lack of financial capital (Dolan, 2004, in Anriquez *et al.*, 2010).

Adolescent girls are particularly disadvantaged, as a result of both gender and age. The minority status of unmarried girls renders them dependent on parents/guardians when seeking to undertake legal or financial transactions, whereas young married women have greater dependence on the support and consent of their husbands. However, early marriage is of itself a consequence of young women's lack of alternative

**Figure 8: Gendered access to bank loans**

Women's access to bank loans



Source: [www.girlsdiscovered.org/map/economic\\_opportunities](http://www.girlsdiscovered.org/map/economic_opportunities)



viable livelihood options and financial support mechanisms. Research on age at marriage in a variety of settings suggests that marriage and childbearing are often the only means for young girls to secure identity and status in families and as adults in society. The more important the role of wife and mother is to women's identities – and the fewer alternative social and economic activities that are available – the earlier girls will tend to marry (Gage, 1998; Okonofua, 1995, in Mathur *et al.*, 2003). This then creates a vicious cycle, as young married girls are the least likely to benefit from educational and economic policies and programmes, such as those that encourage primary and secondary school enrolment or expand opportunities for credit or participation in the paid workforce (Mathur *et al.*, 2003). Adolescent girls who are child heads of household responsible for the well-being of other family members face additional hurdles, as there are often no special legal provisions to address their particularly vulnerable situation.

For many young women, lack of a financial support mechanism is a hindrance not only to the generation of independent income but also to their ability to complete schooling and to care for their children. Recent research in South Africa shows that, by the age of 18, more than 30 percent of teens have given birth at least once (NRC-IOM, 2005, in Chigona and Chetty, 2007). Globally, about 16 million adolescent girls aged 15 to 19 give birth each year, accounting for more than 10 percent of all births worldwide (Mathur *et al.*, 2003). Teenage pregnancy means that many girls and young women are forced to drop out of school, often hoping to re-enrol following their pregnancy, but the need to pay for their child's welfare and to find daytime care means that they have to work. This deprives them of continued education, thereby limiting future livelihood options. Without support for teen mothers to complete their education, many will struggle with

poverty and may even pass their poverty position on to their children (Chevalier and Viitanen, 2001; Chigona and Chetty, 2007).

In all of these cases, the relational nature of women's and girls' rights and entitlements and lack of collateral of their own combine to inhibit their access to needed financial resources (see Box 27).

### 3. Promising policy and programme initiatives

Research has shown that young women who are economically empowered in rural livelihoods, in decent, secure work or in successful small businesses, and who enjoy equal rights to property, land ownership, environmental resources and credit opportunities, are better equipped to create a solid future for themselves, their families and communities (Levine *et al.*, 2009; Plan International, 2009; World Bank, 2008). Investment over the lifecycle is seen to be critical.

In particular, the economic empowerment of adolescent girls to build and protect their assets has been identified by the recently created Coalition for Adolescent Girls' as one of ten priority actions through which investment in young girls can help end chronic poverty. Recommended programmes aim to (Levine *et al.*, 2009):

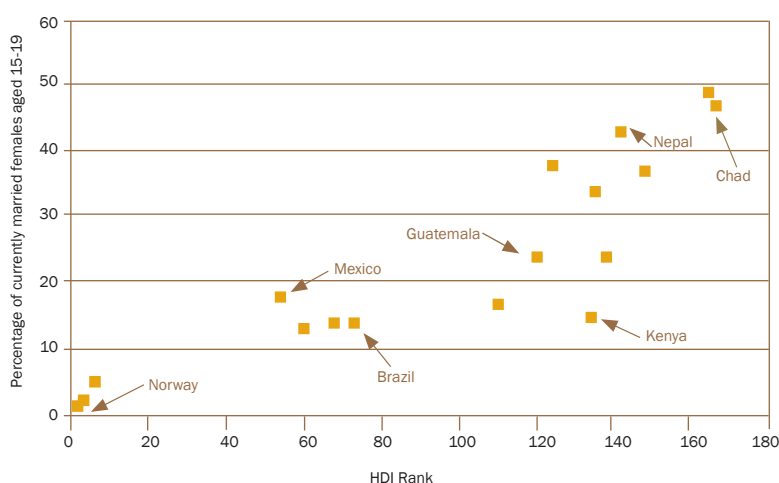
- Build marketable skills by enhancing the relevance of educational curricula and developing after-school tutoring and mentoring programmes;
- Develop internships, apprenticeships and training opportunities to promote girls' transitions to safe and productive livelihoods;
- Offer financial education and training – both formal and non-formal – for girls aged 10 to 14 to build economic assets and financial literacy early in life;
- Work with microfinance and banking institutions to design services for girls, including savings accounts, so girls can protect their assets.

Other equally important and complementary approaches stress legal reform to secure rights over land and productive resources; collective action by women and girls; and direct provision of cash and productive resources to women and girls. Below are examples of some promising initiatives.

#### Microfinance, financial literacy and skills training

Microfinance (including microcredit and micro savings) programmes have grown into one of the most popular economic strategies over the

**Figure 9: Early marriage and Human Development Index (HDI) rank**



Source: Mathur *et al.* (2003)





© G.M.B. Akash / Panos Pictures (2008)

Bangladesh, Bakerganj, Barisal. A women's group meeting in Bakerganj to discuss small microfinance loans from group savings.

### Box 27: Portraits of poverty for young women lacking access to credit

'To understand the plight of poor women around the world, consider the stories of Ade, Runa, and Reina. On the outskirts of Ibadan, Nigeria, Ade cultivates a small, sparsely planted plot with a baby on her back and other visibly undernourished children nearby. Her efforts to grow an improved soybean variety, which could have fortified her children's diet, failed because she lacked the extra time to tend the new crop, did not have a spouse who could help her, and could not afford hired labour. Runa, a young woman with boundless energy, piercing eyes and a warm smile, founded and runs the Self-Employed Women's Association in the Indian city of Lucknow, one of the country's most disadvantaged regions. Until a year ago, she had been unable to obtain credit from local banks for her impressively well organised business, which now employs about 5,000 women home workers who sell *chikan* embroidery in national and international markets. Reina is a former guerrilla fighter in El Salvador who is being taught how to bake bread under a post-civil war reconstruction programme. But as she says, "The only thing I have is this training and I don't want to be just a baker. I have other dreams for my life."

'A farmer, an entrepreneur, and a former guerrilla — the working lives of these three women have little in common, except that they, along with most women worldwide, face similar obstacles to increasing their economic power: no "slack" time to invest in additional work that could bring in needed income; lack of access to commercial credit; and training in traditionally female – and mostly low-wage – skills.'

Source: Buvinic (1997)

past two decades to assist poor and often landless women to enter self-employment or start their own business. Certain challenges exist, and the success of microcredit has varied considerably.<sup>12</sup> Nevertheless, according to evidence pulled together by the World Bank, women's access to microcredit has increased their control of non-land assets (Khandkar, 1998; Pitt and Khandkar, 1998), expanded their role in household decision making (Kabeer, 1998) and fostered greater acceptance by husbands of their participation in market-based economic

activities (Agarwal, 1997) (all in Morrison and Sabarwal, 2008). For girls, microfinance can provide a path to economic independence, can reduce consumption volatility over time and can provide collateral for further loans (e.g. Grown, 2006).

However, programmes for younger women/adolescent girls need to take into account their special needs and vulnerabilities, including: their lack of appropriate skills for productive employment or livelihoods; their frequent inability to control cash in the household; and their need for

safe spaces and mentoring to help them build social as well as financial capital.<sup>13</sup> They also increasingly take into account young women's needs and concerns for savings as a social investment for the future. These were among the lessons learnt from Kenya's Tap and Reposition Youth (TRY) programme, targeting out-of-school adolescent girls in Nairobi, which evolved from a minimalist savings and credit model to one that provided additional social support and individual, voluntary savings options in its second phase.<sup>14</sup>

Additionally, microcredit needs to be sensitive to the fiscal management of recipient households and their susceptibility to adverse shocks. Credit for the poorest has been shown in some instances to lead to indebtedness (e.g. Burra *et al.*, 2005). Moreover, where social sanctioning (groups) are used to ensure repayment, a failure to repay can lead to social stigma and damage to a woman's and a household's social capital (e.g. Pelligra, 2009). In such situations, micro savings instruments and other modes of financial savings/insurance (as highlighted in Annex 2) are sometimes more appropriate mechanisms of financial support, as women are less likely to draw down on their accumulated capital and are better able to smooth consumption and undertake investment (Hulme *et al.*, 2009). A recent and ongoing study by Dupas and Robinson in rural Kenya (2009) has shown that women subject to health shocks are likely to draw down on their working capital, whereas women with access to a savings account are less likely to reduce their business investment levels when dealing with a health shock and are better able to smooth their labour supply over illness. In particular, women in the savings group are more likely to be able to afford medical expenses for more serious illness episodes.

## Gender empowerment through cash transfers

Cash transfer programmes have increasingly been designed as part of social safety nets or broader social protection programmes, as a means of protecting the most vulnerable populations from the risks associated with abject poverty. In addition, with a focus on development of human capital through household welfare investments in health and education, they aim to help break the intergenerational transmission of poverty. Most cash transfer programmes, whether conditional or unconditional, channel funds directly to women, based on a large body of evidence indicating that women are more likely than men to use the cash for the health, nutrition and education needs of their children. Additionally, most funds tend to target young women, as the parents of young children. Social transfers in the hands of women, in addition to empowering women themselves, improve children's health and nutritional status and school attendance, and can thus be an effective way of reducing hunger and intergenerational poverty (Thakur *et al.*, 2009).

These transfers can be a lifeline for women and girls without family networks and support, as indicated by numerous examples reported in Thakur *et al.* (2009). In Peru, in a region with a high density of female-headed households, abandonment is recognised as a major source of vulnerability. Young women and girls have limited control over their reproductive lives and poor access to mechanisms that grant the fulfilment of their rights (Valente, forthcoming). However, when these households are targeted effectively with cash transfers which recognise their 'identity' as household heads, entitled to cash, credit and resources (e.g. through the

### Box 28: Improving girls physical and economic security in a slum in Nairobi

In Kibera, the largest slum of Nairobi, poverty, lack of infrastructure and high rates of HIV make life difficult for adolescent girls. Many have lost their parents, are out of school and lack friends and safe places to socialise and learn skills. In 2007, a baseline study by the Population Council revealed that 55 percent of girls lived with one or no parents, half reported not having many friends in their neighbourhood, three-quarters lacked a safe place to meet their friends and 60 percent said they were at risk of sexual abuse. The Population Council, along with the United Kingdom (UK) Department for International Development (DFID), the Nike Foundation and the Global Financial Education Program (GFEP), supported the local Binti Pamoja ('Daughters United') Centre, offering health and education services, to create a programme for safe spaces and skills training for adolescent girls in Kibera. A mapping project revealed that less than 1 percent of girls had access to sex-segregated programmes running in the slum. A Safe Spaces programme was launched and ten new girls groups were initially created, targeting girls aged 10 to 19. In order to address their economic vulnerability, a financial literacy programme was included, along with a savings programme. In addition, information on sexual and reproductive health and HIV/AIDS and skills training sessions were provided. Older girls became the leaders of the groups, teaching and supporting younger ones and providing a positive role model for them. A partnership with MicroSave, a consulting company for low-income clients, and two financial institutions helped girls to start a savings process as a group and access savings accounts, in an effort to get empowered not only socially but also economically and to be able to take charge of their lives. Thousands of girls received the necessary training and are currently involved in the Go Girls savings product offered by local banks and operating without any involvement of the girls' parents. Thus, girls have been offered not only safe spaces, new friends and social and health activities but also savings products to ensure the best use of their money and to promote their economic independence.

Source: Williams (2004)



conditional cash transfer programme Programa de Apoyo a los Más Pobres – Juntos ('Support to the Poorest'), there is the potential for considerable improvements in women's and girls' education, health and future productivity (*ibid.*).

Social transfers provided to mothers have been demonstrated to have a positive impact on both women's position in the household and intra-household resource allocation (Barrientos, 2008). Research from Mexico's Oportunidades ('Opportunities') programme shows that giving cash only to women increases their decision-making role in household expenditure as well as their financial security, self-esteem and social status. A gender audit of Brazil's Bolsa Família ('Family Grant') found that women's domestic status increased because their income was regular, compared with other household members, whose jobs and wages were uncertain (Suarez *et al.*, 2006). Linking transfers to school attendance has had positive gender effects (Tabor, 2002), for example in Bangladesh, Brazil and South Africa, with increased educational opportunities for girls promising gender equity benefits across the lifecycle (HAI, 2008, in Thakur *et al.*, 2009). Evidence also suggests that programmes such as Bolsa Família in Brazil and the Child Support Grant in South Africa (Williams, 2007) boost women's labour market participation.<sup>15</sup>

Well-designed programmes that link with complementary services can have a positive effect on women's risk management and asset accumulation, for example in programmes that distribute small ruminants to agro-pastoral women in the Sahel. Social transfers, when regular and reliable, can also help alleviate constraints in access to credit, promote savings,

enable women to invest in livelihood-enhancing activities and contribute to growth (Thakur *et al.*, 2009; Holmes and Jones, 2010). Combining cash transfers with other interventions (provision of microfinance, training, livelihood support) has proven to be an effective strategy, but more research is needed on measures most conducive to the empowering effects of such transfers.

### Scholarships for girls

Some cash transfers take the form of scholarships provided directly to girls to allow them to pay school fees and other associated costs of schooling. In this way, they contribute to enhancing the potential for economic empowerment through delayed marriage age and completion of schooling.

Reviewing evidence from a number of programmes and assessing the significance in a cash transfer programme in Malawi of providing transfers for schooling directly to the girl rather than to her family, the World Bank found that one-year impacts on school enrolment were higher when the size of the transfer given directly to the girl herself was increased. Moreover, the results were statistically significant when the transfers were conditional on attending school. Putting cash directly into the hands of girls and young women, therefore, can have significant payoffs (Baird *et al.*, 2009).

### Gender rights in land and property

Securing land rights for women and girls is seen to have positive multiplier effects on gender equality and the reduction of poverty (see conceptual framework in Annex 3).

## Box 29: Promoting adolescent girls' livelihood skills and access to financial services

Kishori Abhijan ('Adolescent Girls' Adventure') has offered livelihood skills (including life skills lessons, savings account options, access to credit and vocational training); mentoring to develop self-esteem and leadership skills; and training in health and nutrition, legislation and legal rights and gender equality to 15,000 adolescent girls in three districts of rural Bangladesh. Initiated by UNICEF in collaboration with the UN Population Fund (UNFPA) in 2001 to 2002, the programme has been implemented by two national non-governmental organisations (NGOs) – the Bangladesh Rural Advancement Committee (BRAC) and the Centre for Mass Education and Science. An evaluation showed the following results: increased employment; improved school enrolment; delayed marriage; improved health knowledge; and enhanced mobility reducing social isolation. The life skills component has been scaled up to enrol more than 250,000 girls in 58 districts (Amin and Suran, 2005).

A separate adolescent microcredit initiative, Employment and Livelihood for Adolescents (ELA), operated by BRAC with financial assistance from the Nike Foundation, covers another 230,000 girls (Amin, 2007). In addition to credit, ELA provides participants with skills training for income generation, books for extra-curricular reading, equipment for indoor games and a space to socialise to build confidence and social skills. An assessment indicated that interventions had helped reduce early marriage, promote economic activities and increase mobility and involvement in extra-curricular reading (Shahnaz and Karim, 2008). Girls who received specific skills training used their loans for income generation (poultry raising, marketing) as well as for social investment (savings for pensions, education and future marriage). Some noted ambitious plans: 'We have plans to invest the surplus money in business and buy land and house. We have one house but want another one. We also want to save up so that we can pay for our own dowry' (*ibid.*). It is clear that: 'When credit is successfully utilized girls are able to scale up self-initiated activities, invest in education, expand her area of work and exercise considerable leverage in key decisions in her own life' (Amin, 2007).



© Adam Hinton / Panos Pictures (2005)  
Guatemala. Mother and daughter at the door of their home.

Reforming and enforcing legislation guaranteeing women's and girls' property, land and inheritance rights was one of the 'quick wins' identified for priority action for attainment of the Millennium Development Goal (MDG) on gender equality and women's empowerment (UN Millennium Project, 2005a; 2005b). Ongoing efforts to move from gender-equitable law reform and policy promotion to real changes on the ground have proven a challenge, with hopes for a 'quick win' perhaps illusory in such a complex arena (see, for example, Bird and Espey, 2010). Nevertheless, policy changes and changes in laws and/or regulations that eliminate prohibitions of women owning land or other property have yielded positive results in a number of countries.

In Latin America between 1988 and 1995, five countries (Brazil, Colombia, Costa Rica, Honduras and Nicaragua) passed agrarian legislation for joint adjudication or titling of land to couples, with women benefitting from such measures (Deere and Leone, 2003). In the wake of land reform in Costa Rica, women's share in land titles rose from 12 to 45 percent by 1992, while land titled jointly to couples in Colombia rose from 18 to 60 percent after a ruling in 1996 (King and Mason, 2001). Many states in Africa have also recently passed family and land bills that strengthen women's land rights (see, for example, Cooper, 2010). These are part of a wider effort to redistribute land and increase security of tenure, including

renewed emphasis on the property rights of orphans and widows in the context of AIDS (see policy priorities as highlighted in Annex 4).

A recent review in East and Southern Africa highlights examples of programmes aimed at the following (Strickland, 2004):

- Ensuring gender-sensitive legislation and frameworks: In Tanzania, the Women's Legal Aid Centre links land legislation, economic status and equal inheritance rights; in Namibia, the Legal Assistance Centre works to analyse and reform cohabitation and marital property regimes;
- Promoting judicial capacity to uphold the delivery of women's rights: The regional trust for Women and Law in Southern Africa supports legal aid clinics in Zambia; the Kenya section of the International Commission of Jurists works with the judiciary to domesticate the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) in national jurisprudence;
- Advancing public awareness, understanding and application of women's rights: Women's Voice in Malawi has conducted community sensitisation and 'will-writing campaigns' in rural communities.



Examples of gender-sensitive land registration efforts are provided below. Hallmarks of success for all such efforts include: a recognition of the diversity of legal traditions, customary laws and ongoing practices that both frame and impinge on women's land rights in different contexts; inclusiveness in legal reform efforts bringing together diverse groups – from women, children and youth to elders and traditional leaders, extension workers, local government officials and representatives of faith-based groups; and appropriate measures to monitor and enforce implementation of gender-sensitive land reform policies.

### Collective action around resources and assets

Efforts to promote gender equity for both women and girls have gained momentum through collective activity, social movements and networking, as a means of strengthening voice, enhancing bargaining power and securing control of resources (see also Chapter 5 on Restricted Civil Liberties for specific examples of girls' participatory movements). Cooperatives, credit and savings groups and self-help societies have been instrumental as sources of empowerment around the world, opening up avenues to both social and economic asset creation and accumulation in a variety of settings. Some programmes have promoted women's collective rather than individual ownership of land and assets, as for example in Andhra Pradesh, India, where poor low-caste women in groups of 5 to 15 have purchased or leased land through government schemes for subsidised credit and grants, and are now farming these lots productively in 75 villages. Such collective ownership programmes and production cooperatives have also been successful in Latin America and countries in Africa (Agarwal, 2010). Other programmes have

empowered pastoral women to exercise their rights over key household and community assets such as small livestock, as for example in Uganda, where the Karamoja Agro-Pastoral Development Programme has supported capacity building and created associations of community animal health workers, women's goat groups, youth associations for young women and men and councils of elders (Kipuri and Ridgewell, 2008).

The move towards community-based natural resource management over the past decade has also resulted in a proliferation of programmes that impact directly on the rights and entitlements of women and girls to natural resources. Such initiatives have varied in size and scope but have essentially sought to alleviate the effects of resource depletion by empowering women and girls, recognising their intrinsic role in the day-to-day management of natural resources and as such targeting them with training, credit or supplies. Recognising girls' role in the management of natural resources and providing them with opportunities that combine these responsibilities with income-earning or education opportunities can result in many benefits, such as reduced drudgery, greater time for schooling, higher household income and, consequently, empowerment through changing gender relations within the household (see, for example, James *et al.*, 2002).

A cross-country analysis of five community natural resource management interventions that specifically target women as community resource managers (in wetland use systems, dairy cattle raising and crop production) found evidence that environmental sustainability and economic productivity increased when women were vested with the authority to make land-use management decisions (Thomas-Slayter and Sodikoff, 2001). Both this study and others

### Box 30: Gender-equitable land registration

Ethiopia's land policy aims to provide people with a clear land title and secure tenure. The country is implementing a land titling and certification programme to provide rural households with robust land and property rights. As regional governments have considerable autonomy in this area, the programme is being implemented in four provinces: Amhara, Oromia, the Southern Nations, Nationalities and Peoples Region (SNNPR) and Tigray. In a two-year period, about 20 million land-use certificates were issued to some 6 million households. In provinces where there was no legal requirement to issue certificates jointly in the name of both spouses, most certificates were issued in the husband's name (71 percent) or in the name of the wife (14 percent), rather than jointly (13 percent). Although there are important regional differences that require further analysis, the provisions for joint titling were found to be applied very widely when space was provided to include both spouses' pictures on the certificate, as was the case in Amhara (under 9 percent of certificates in only the husband's name) and the SNNPR (28 percent) but not in Oromia, where 58 percent of certificates were registered in the husband's name. Women respondents with joint certificates almost universally pointed to this as having improved their economic and social status (Deininger *et al.*, 2007, in UNDP, 2008).

The Laxmi Mukti ('Freeing the Goddess of Wealth') programme in Maharashtra promoted the transfer of landholdings and assets to women or the establishment of joint ownership. Villages in which 100 families had done so were called Laxmi Mukti villages. The programme was a voluntary movement initiated by Sharad Joshi, the founder of the Shetkari Sanghatana farmers' organisation. At least 200,000 documented transfers of land in name from husbands to wives were registered during the period from 1991 to 1996.

Sources: Agarwal (2003); Desai (2010); <http://shetkari.in/main>

(Agarwal, 1997b; 2001; Resurreccion, 2006) also highlight a number of challenges that need to be addressed to ensure that women's participation in collective initiatives is inclusive as well as both liberating and empowering. This is equally true for the participation of girls.

In the growing response to climate change, recent guidelines for National Adaptation Programmes of Action (NAPAs) highlight the importance of gender equality. Women's groups are taking part in the development of such programmes in a number of countries, including Bangladesh, Eritrea, Malawi and Niger, with women beneficiaries specifically targeted for support in Mauritania, Niger and Senegal (UNFPA and WEDO, 2009). Strategies of adaptation to climate change are also beginning to build on the collective power and participation of children and young people, for whom the future threat is greatest. For example, in Kenya, tree planting campaigns across the country have inspired children to engage in the management of their natural resources through schools, which play a key role in child mobilisation (Polack, 2010). See also the importance of adolescent girls in environmental management in Bangladesh (Box 31).

A project titled Life and Livelihood, implemented by Save the Children USA in the Barisal district of Bangladesh, created a group of young facilitators and provided them with the appropriate training. They were then used to make an assessment of the impact of a tropical cyclone that hit the area and participated in the relief work that followed. During the implementation of the project, community members responded better to these facilitators than to the professional personnel. Local people are usually unable to approach service-providing agencies successfully. Local facilitators with the appropriate training can create a bridge between their community and the agencies, providing information and mobilising the community to demand more efficient services. The girls' selection was justified by their membership of the community and their ability to gain its trust and acceptance, their youth, their energy and their desire to help.

## School-to-work transition and gender equity in employment opportunities

For many young women, increased access to paid work brings with it a real rise in status and access to opportunity as well as empowerment. As with many of the other interventions discussed above, it helps increase both financial resources and control over these in the household, and enhances decision-making capacity around strategic life choices such as delaying marriage or childbearing (Kabeer, 2003, in Plan International, 2009). Vocational training, skills development and livelihood promotion programmes most suited to young women's needs combine training in relevant and marketable skills with other services, to facilitate entry into the job market. These include provision of credit (above); building confidence through mentoring and other approaches; facilitating and accommodating child care responsibilities in recognition of women's dual productive and reproductive roles; and allowing for flexibility in training sites and schedules. Strong public-private partnerships are also a critical element for success.<sup>16</sup> Several recent initiatives focus investments in these areas (see Box 32).

## 4. Lessons learnt and policy implications

As this chapter has sought to demonstrate, women's and girls' rights, entitlements and control over resources are intimately linked to their ability to improve their situation and progress out of poverty. For girls and young women specifically, having access to and control over physical assets can strengthen their intra-household bargaining power, affecting their ability to influence the distribution and expenditure of household income (with knock-on effects for children's well-being). Socio-cultural traditions that discourage girls' inheritance or ownership of assets can result in parental disinvestment, limiting girls' educational opportunities and long-term livelihood options, with negative repercussions experienced over the lifecycle.

### Box 31: Girls carving out a role as ambassadors against climate change

Qulsum Nipun (2010) argues that adolescent girls are capable of playing important roles within their communities, even when it comes to climate change challenges. In general, adolescent girls are more vulnerable to natural disasters, owing to the limitations they experience. Yet they have the potential to make positive contributions in the survival and the recovery of their communities, as well as in the adaptation to the impact of climate change. Given its geographical location, Bangladesh is extremely vulnerable to floods and cyclones, and climate change and the associated natural disasters are expected to create serious problems, especially in the coastal areas. Yet rural communities do not have proper knowledge on disaster risk reduction and community-based adaptation to climate change. Illiteracy and misinterpretation impede people from understanding early warnings and preparing effectively. Adolescent girls can be used as a 'knowledge transfer group' able to contribute effectively to early warning dissemination at family and community level and to identify successfully the needs of different age and gender groups during the disaster.

For both women and girls, access to, and some degree of control over, land, natural resources, physical property and other productive assets is essential for the management and smoothing over of covariant shocks. For women and girls without fixed assets, financial services, such as microcredit and savings, can be a lifeline, enabling the accumulation of assets, increased financial security and eventual diversification, entrepreneurial activity and credit repayment.

Women's ability to access, accumulate and control wealth and assets throughout the lifecycle is patterned and conditioned by a number of institutions, including the state, the family, the community and the market. As a result, policies and programmes seeking to overcome systematic gender discrimination in resource holding need to operate at a variety of levels.

**Women's and girls' rights, entitlements and control over resources are intimately linked to their ability to improve their situation and progress out of poverty.**

This chapter has identified a range of interventions that show promise, including legal reform, microfinance (including credit and savings), social protection mechanisms (such as cash transfers), education and employment preparation (complemented by financial support) and collective mobilisation. Each of these measures should be seen as a mutually reinforcing part of longer-term systemic change. To better facilitate the implementation and effectiveness of these measures, five complementary domains need to be addressed:

- Gaps in the data and information base on the specific asset rights and entitlements of girls and young women hamper the development of appropriate programmes to enhance their preparation for and access to control and utilisation of resources of all sorts. Current

international efforts to strengthen research, data collection and analysis around adolescent girls, such as those promoted by the Coalition for Adolescent Girls and others, should be encouraged and expanded, and all data and information should be disaggregated by age as well as gender in order to enable a fuller understanding of the interconnections between changing life stages and gender disparities.

- Legal frameworks and reform programmes that seek to establish gender equality in control of assets and resources should also promote more integrated approaches to safeguarding the specific rights of girls and women (such as harmonisation of land reform programmes with marriage and family code revisions). They should also reinforce legal protection for the most vulnerable categories of women and children (in particular widows, orphans, female and child heads of households and populations affected by economic crisis, conflict, climate change and other situations that enhance vulnerability in both rural and urban zones).
- Stronger measures are needed to ensure de facto implementation of existing legal provisions, policies and programmes aimed at overcoming obstacles to gender-equitable access to resources. This would include, among other things, development of stronger monitoring and evaluation frameworks as well as reinforcement of mechanisms and entities charged with enforcement of compliance with national and international standards. Long-term commitment is needed to ensure that gender-equitable ideals on paper are translated into actual empowerment of women and girls in practice.
- Strategic partnerships are critical for the success of all efforts to ensure gender-equitable distribution of and control over resources and assets. This includes: key

### Box 32: The World Bank Adolescent Girls' Initiative

The Adolescent Girls' Initiative (AGI) was launched in 2008 as part of the World Bank Group's Gender Action Plan – Gender Equality as Smart Economics – aiming to increase women's economic opportunities by improving their access to the labour market, agricultural land and technology, credit and infrastructure services. It promotes transition from school to productive employment for girls and young women aged 16 to 24 by helping them complete their education, build skills that match market demand and find mentors and job placements as well as access to microfinance. Programmes are undertaken in partnership with governments, donors, foundations and the private sector, and are designed to test a core set of promising approaches to overcoming critical barriers to the development of adolescent girls. Countries involved in the initiative include Afghanistan, Jordan, Laos, Liberia, Nepal, Rwanda and Southern Sudan.

The Economic Empowerment of Adolescent Girls & Young Women (EPAG) project is the pilot in Liberia, focused on nine target communities, where it will provide skills training and other support services to some 2,500 adolescent girls and young women with the goal of increasing their employment and incomes. By testing and refining best practices, the project partners hope eventually to see the work expanded in Liberia and replicated in other countries.

Source: Katz (2008); World Bank (2008)

national ministries in multi-sectoral domains; local government and community leaders – both male and female; the private sector; national and international research institutes and think-tanks and development partners; as well as children and young people and the men and women in their communities and in organised constituencies or social movements.

- Particular efforts are needed to strengthen the voice and participation of women and girls in all phases

of programmes of support, encompassing: analysis and articulation of the situation in various contexts; identification of key problems and accompanying definition of priorities for action; and ongoing monitoring and evaluation, including assessment of lessons learnt. The gender and age dimensions of such participation need to be taken fully into account, and appropriate processes to facilitate participation should be foreseen from the outset.

## Notes

- 1 <http://genderindex.org/content/social-institutions-variables>.
- 2 Deere and Doss (2006) cite evidence to show that household expenditures differ depending on the assets brought to marriage by each spouse (Quisumbing and Maluccio, 2003); that the current asset distribution by gender affects household expenditure patterns on food, health, education and household services (Doss, 2006a; Katz and Chamorro 2003; Thomas, 1999); and that women's asset ownership may increase the anthropometric status of children (Duflo, 2000) as well as the incidence of prenatal care (Beegle *et al.*, 2001), and reduce domestic violence (Friedemann-Sánchez, 2006; Panda and Agarwal, 2005). Evidence has also shown that, when women own assets and have greater control over household decision making, children's welfare improves, particularly for daughters (Quisumbing, 2003), and that gender equality in household decision making in South Asia could reduce the incidence of underweight children by up to 13 percentage points (Smith, 2003).
- 3 There is growing consensus that women's empowerment involves both control over resources (physical as well as intellectual) and enhanced agency (right to make both practical and strategic choices and decisions) (Desai, 2010; Grown, 2006).
- 4 Bird (2007); Harper *et al.* (2009); Mendoza (2009); among others
- 5 In Botswana, evidence shows that most women and their children experience economic hardship following divorce (Maundeni, 2000). In Bangladesh, divorce has been shown to increase infant and child mortality (Bhuiya and Chowdhury, 1997, in Bird, 2007).
- 6 Anriquez *et al.* (2010); Cooper (2010); Kabeer (2003); Rural Development Institute (2009); UN Development Programme (UNDP, 2008); World Bank (2005).
- 7 A study in Burkina Faso suggested that, if women farmers were given equal access to quality agricultural inputs and education, agricultural productivity could rise by as much as 20 percent; one in Bangladesh showed that targeting low-income women with specific inputs for agriculture and fish farming had a greater impact on poverty reduction than untargeted technology dissemination (Alderman *et al.*, 1995; Hallman *et al.*, 2003; IFPRI, 2005).
- 8 Anriquez *et al.* (2010); Dolan (2002, in Bird and Espey, 2010); Desai (2010).
- 9 Women in sub-Saharan Africa already spend an estimated 40 billion hours per year collecting water (equivalent to a year's worth of labour by the entire workforce in France) and an additional two to nine hours per day collecting firewood and other biomass products (UNDP, 2009).
- 10 A key reason girls cannot attend school is that they are responsible for collecting water and firewood (UNDP, 2009). In Morocco, a World Bank Rural Water Supply and Sanitation Project has demonstrated the correlation between natural resource management and educational attendance. The project succeeded in increasing girls' school attendance by 20 percent over four years, in part by reducing the traditional burden on them to fetch water (Fisher, 2006). Similarly, the National Adaptation Plan of Action for Tuvalu Island reported that the reduction in the literacy rate and in girls attending school is correlated with more time being needed to collect water and firewood (UNDP, 2009).
- 11 <http://genderindex.org>. Qualitative and anecdotal evidence suggests that girls' and women's access to associated financial services such as micro savings and insurance is similarly limited (e.g. Vonderlack and Schreiner, 2002). However, substantial quantitative evidence on access and user rates for micro savings are difficult to come by, as 1) the poverty status of clients is often unclear, even within microfinance institutions; 2) although the average deposit or account size is important, the extent to which it indicates how 'micro' the account is, is nationally context dependent; and 3) most institutions report accounts, not clients (Hulme *et al.*, 2009).
- 12 These include, for women, the potentially hazardous effects on intra-household relations and increased violence (Schuler *et al.*, 1998); the inability of women to control the use of credit received (Goetz and Sen Gupta, 1996); and the marginality of some of the income generation potential mobilised by such schemes. Additionally, experiences of microcredit are highly differentiated according to region. Microcredit has demonstrated much less success in sub-Saharan Africa, for example, than in Asia, in part because of lower population densities, thinner markets, higher degrees of population mobility and heterogeneity, with subsequent lower levels of trust which have hampered levels of repayment, resulting in much lower levels of credit extension, particularly into rural areas (Kate Bird, personal communication).
- 13 Amin (2008); Plan International (2009); Ruiz Abril (2008, in Morrison and Sabarwal, 2008).
- 14 The experience of TRY, evaluated over a ten-year period, offers an unusual opportunity to learn lessons about how to adapt programme models to the specific needs and constraints of adolescent girls and young women. It was found that, in urban Kenya, entrepreneurship and repeated borrowing were not primary concerns for the majority of young women, whose fundamental needs were related more specifically to: acquiring social capital (including accessing support groups and mentors); maintaining physical safety; and having opportunities to save their money in a safe, accessible place. When these needs are met, entrepreneurship and use of credit opportunities may follow (Erulkar and Chong, 2005; Erulkar *et al.*, 2006).
- 15 In Brazil, the participation rate of beneficiary women is 16 percent greater than for women in similar non-participating households. The programme has also reduced the probability of employed women leaving their jobs by 8 percent (Veras Soares *et al.*, 2007).
- 16 See, for example, the work of the Nike Foundation in support of the United Nations Foundation and the Coalition for Adolescent Girls; the Girl Effect (a shared initiative of Nike and the NoVo Foundation); and country-level programmes in Bangladesh, Ethiopia and Malawi.