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Introduction


Stemming girls’ chronic poverty: Catalysing development change by building just social institutions


Chapter 1: Discriminatory family codes


Chapter 3: Limited resource rights and entitlements


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### Annex 2: Advantages of different strategies/instruments for addressing vulnerability

<table>
<thead>
<tr>
<th>Strategy and description</th>
<th>Advantages</th>
<th>Disadvantages</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Self-protection</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
| • Reduce the probability of a hazard materialising through, for example, diversifying livelihoods, developing assets (e.g. making housing weather and crime proof), building human capital (gaining qualifications, protecting health) | • Household control  
  • Assets have multiple benefits beyond addressing vulnerability | • Ineffective against many hazards (especially covariant ‘natural’ hazards)  
  • Requires information about relative risks of different hazards  
  • Health/education effects are medium to long term |
| **Self-insurance – savings** |            |               |
| • Make savings (ex ante) to ameliorate the loss from a hazard | • Can be used against any hazard  
  • Household control and predictability  
  • Does not require external approval  
  • Can also be used as collateral for credit | • Only covers small hazards for the poor  
  • Lack of effective savings instruments  
  • If excessive, may tie up much-needed resources |
| **Self-insurance – debt/advances** |            |               |
| • Borrow (ex post) to ameliorate the loss from a hazard | • Can be used against different types of hazard  
  • Speed of access | • Not predictable  
  • May have high costs/conditions  
  • May not be available for covariant hazards  
  • May require collateral |
| **Insurance – private or social** |            |               |
| • Exchange of regular premiums or payroll contributions, to secure entitlements to financial protection against specified contingencies | • Pools risk  
  • Small premiums can protect against large losses | • Only covers specified hazards  
  • Rarely available to the poor  
  • Complex and requires external approval |
| **Informal networks** |            |               |
| • Develop social relationships that can help ameliorate the loss from a hazard by transfers | • Can be used against different types of hazard  
  • Speed of access | • Only predictable for small losses  
  • May not be available for covariant risks  
  • Variable costs – may be high  
  • May involve adverse incorporation |
| **Social assistance entitlements** |            |               |
| • Social transfers to ameliorate losses and to facilitate self-protection, including employment guarantees, transfers focused on poor households or categorical transfers (see Barrientos et al., 2006) | • Low/no cost for the household  
  • May encourage long-term gains in protection, e.g. education | • Often not available  
  • Access may require bribes  
  • Possibility of moral hazard |

Source: Hulme et al. (2009)
Annex 3: Conceptual framework for potential effects of the formalisation of women’s property rights in land

Women’s property rights in land

- Economic benefits
  - Land-based income
    - Agricultural production and sales
    - Land rental/sales income
  - Land-based collateral
    - Consumption credit
    - Investment credit
- Social benefits
  - Household level
    - Economic benefits
    - Consumption credit
    - Investment credit
    - Expansion of female-owned household enterprise
  - Community level
    - Economic benefits
    - Consumption credit
    - Investment credit
    - Expansion of female-owned household enterprise
    - Enhanced bargaining/decision-making power vis-à-vis spouse
    - Greater influence of female preferences on expenditures and investments
    - Enhanced fallback position in case of divorce
    - Enhanced old-age security


Annex 4: Initiatives to improve the position of women in owning and controlling land

<table>
<thead>
<tr>
<th>Initiatives to improve the socioeconomic well-being of women</th>
<th>Initiatives to address barriers linked to custom/traditional law</th>
<th>Initiatives to address barriers related to statutory law</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Education and literacy campaigns</td>
<td>• Disseminate new land laws and build capacity and knowledge of traditional leaders to avoid discriminating against women</td>
<td>• Ensure land law has a clause that promotes land rights of women</td>
</tr>
<tr>
<td>• Legal education for women</td>
<td>• Educate all members of society on women’s land rights</td>
<td>• Harmonise land laws with other laws in the system (marriage laws, inheritance laws)</td>
</tr>
<tr>
<td>• Economic empowerment of women through provision of credit and market access</td>
<td>• Building capacity and knowledge of traditional leaders to avoid discriminating against women</td>
<td>• Disseminate new land laws and build capacity and knowledge of implementers</td>
</tr>
<tr>
<td>• Affirmative action (waive fees for land registration, land quotas for women)</td>
<td>• Build capacity and knowledge of traditional leaders to avoid discriminating against women</td>
<td>• Translate laws into effective programmes for implementation</td>
</tr>
<tr>
<td>• Improved participation of women in decision-making bodies on land tenure issues</td>
<td>• Educate all members of society on women’s land rights</td>
<td></td>
</tr>
</tbody>
</table>

Annex 5: Restricted decision making on visits outside the household

Percentage of women who say their husbands alone make the decisions regarding visits to friends and relatives, 2000-2004

Note: Data refer to the most recent year available during the period specified. All countries with available data are present in the chart. From Source: UNICEF (2006)
Index

Note: n following a page number denotes endnote text

abortion 22, 28n
sex-selective 34, 42–3, 49n
ActionAid 85
Adolescent Girls’ Initiative (AGI) 65
Afghanistan
Adolescent Girls’ Initiative 65
birth registration 96
early marriage 21
education 45, 98
mobility 98
violence 73, 78
Africa
collective ownership 63
domestic work 38
early marriage 21
education 15
empowerment 86
female genital mutilation/cutting (FGM/C) 76, 82
Forum for African Women Educationalists (FAWE) 86
girl combatants 78
Girls’ Education Movement (GEM) 105
land rights 62
mobility 100
son bias 33, 36, 38, 39
time poverty 38, 39
Tuseme 86
see also sub-Saharan Africa
African Charter on Human and Peoples’ Rights on the Rights of Women in Africa 18
AIDS see HIV/AIDS
Albania 82, 100
Algeria 14, 18, 20
Angola 78
Armenia 16, 134
Asia 21, 38
see also South Asia
asset transfer 10n, 18, 53, 55, 66n, 114
Atlas of Gender and Development 8
awareness-raising programmes for girls 25–6
Bangladesh 5
Adolescent Education Centres 46
asset transfer 10n, 18, 53
birth registration 96
cash transfers 61
child labour 41
climate change action 64
decision making 16, 100, 134
dowry arrangements 27n
early marriage 21, 22
education 24, 115
empowerment 25, 46, 61
Female Stipend Programme (FSP) 24
financial services 59, 61
land ownership 56
Life and Livelihood project 64
male attitudes, reshaping of 83
mobility 17, 134
social inclusion 115
son bias 36
violence, domestic 71, 72, 83
bargaining power 15, 25, 54
Beijing Platform of Action 82, 85
Benin
decision making 16, 134
female genital mutilation/cutting (FGM/C) 76
household labour 39
violence, school-based 88n
birth registration 94–6, 106
and cash transfers 102
and child well-being 94
and education 96
programme and policy initiatives 102–3
Bolivia 16, 102, 134
Bosnia and Herzegovina 78, 80
Botswana 66n, 105
boys see male attitudes, reshaping of; son bias
Brazil
birth registration 96
Bolsa Familia (Family Grant) 45, 61
cash transfers 45, 61
child care 50n
early marriage 58
education 45
land rights 62
male attitudes, reshaping of 43–4
breastfeeding 36
bride price 14, 18, 20, 56
Burkina Faso
care centres 48
decision making 15–16, 134
empowerment 86
female genital mutilation/cutting (FGM/C) 76
mobility 17, 98, 134
reproductive health programme 25
violence, school-based 88n
Burundi 79, 94
Cambodia 35, 80
Cameroon
birth registration 94, 96
decision making 16, 134
early marriage 20
education 75, 94
female genital mutilation/cutting (FGM/C) 76
inheritance 26
land ownership 55
male attitudes, reshaping of 26
mobility 134
youth councils 105
care burden 38, 40
Care for Girls programme 43
cash transfers 114
and birth registration 102
and education 45
empowerment through 60–1
CEDAW 24, 26, 62, 82, 85, 93
Centre for Advocacy Research (CAR) 43
Chad
birth registration 96
early marriage 20, 58
empowerment 86
female genital mutilation/cutting (FGM/C) 76
Chechnya 78
child care 48, 50n, 115
child labour 2, 37, 40–1, 47, 82, 88n
child marriage see early marriage
child soldiers 79, 80–1, 86, 87
child trafficking 94
Chile 56
China
Care for Girls programme 43
child labour 47
education 37, 38
infant mortality 36
infanticide 33
One Child Policy 37
pensions 44
sex-selective abortion, legislation against 42
son bias 32, 33, 35, 36, 37, 38, 49n
time poverty 47
civil liberties 93–4, 106
birth registration 94–6
international law 93–4
mobility 96–100
participation 100–2, 103–6
programme and policy initiatives 102–6
voice 100–2, 104–5, 106
climate change 57, 64
Coalition for Adolescent Girls 65
collective access to resources 115–16
collective ownership programmes 63
Colombia 16, 39, 62, 73, 134
community-based natural resource management 63
conflict and post-conflict situations
disarmament, demobilisation and reintegration (DDR) programmes 80, 86, 87, 116
and education 78–9
gender-based violence 73, 77–81, 99
mobility 99
contraception 22, 25
Costa Rica 20, 39, 62, 69
custody of children 17–18
Darfur 78
DDR programmes 80, 86, 87, 116
decision making 15–17, 100, 114, 134
Democratic Republic of Congo (DRC)
decision making 15–17, 100, 114, 134
conflict and gender-based violence 78
early marriage 21
education 75
girl combatants 78, 80
post-conflict violence 80
sexual violence 74
Department for International Development (DFID), UK 60, 83
Dignity for the Girl Child programme 43
disability 73
disarmament, demobilisation and reintegration (DDR) programmes 80, 86, 87, 116
discriminatory family codes 13
and divorce in girls 54
disinvestment in girls 54
divorce 14, 17, 18, 23, 55, 56
domestic violence 5, 71–2, 87
domestic work 38, 39, 42, 88n
domestic workers 40–1
empowerment of 86
helplines 82
social isolation 101
violence against 72
Dominican Republic 39
dowry payments 10n, 14, 18, 23, 32, 53
eyearly marriage 13, 19–23, 58, 71–2, 79, 97–8
and HIV/AIDS 28n
likelihood by wealth quintile 22
East Asia and the Pacific
birth registration 94
decision making 16, 134
education 15
mobility 134
son bias 31, 32, 41
economic abuse 71
Ecuador 39, 96
education 3, 4–6, 15, 18
and birth registration 94, 96
cash transfers 45
and conflict 78–9
decision making 100
demand for, strategies to increase 24, 45, 106
empowerment programmes 25
gender disparities 36–7
gender-sensitive materials, use of 43–4
and mobility 97, 99
policy initiatives 45–6
primary education 48
scholarships 24, 61
school feeding programmes 45
secondary education 4, 5, 24, 36–7, 45
son bias 34, 36–7, 50n
Edward Green Charity 43
Egypt
birth registration 96
custody of children 17
decision making 16, 134
divorce 17
education 103
exclusion 10n
female genital mutilation/cutting (FGM/C) 75, 76
male attitudes, reshaping of 103
mobility 97, 100, 103, 134
obedience laws 17
safe spaces 103
social isolation 102
son bias 36
sports, involvement in 103
El Salvador
domestic workers 72
education 85
femicide 69
financial services, lack of access 59
household labour 39
time poverty 39
violence 72, 73
employment 10n, 25, 100
decision making 100
opportunities for 64
empowerment 25–6, 46, 60–1, 85–7, 104–6, 114
Equatorial Guinea 96
Eritrea
climate change action 64
decision making 16, 134
female genital mutilation/cutting (FGM/C) 75, 76
girl combatants 78
mobility 134
post-conflict violence 80
Ethiopia 2
awareness-raising 25, 84
Berhane Hewan programme 25
child labour 37
contraception 25
decision making 100
domestic workers 86
early marriage 20, 22, 25
education 25, 37
empowerment 25, 86
exclusion 101
female genital mutilation/cutting (FGM/C) 75, 76, 77
FGM/C, measures to combat 84
girl combatants 78
HIV/AIDS 3
land rights 63
life-course poverty 3
male attitudes, reshaping of 83
Productive Safety Net Programme (PSNP) 47–8
son bias 37
time poverty reduction 47–8
Europe and Central Asia, son bias 31, 32
exclusion 97, 100–2, 115, 134
family codes 13, 26–7
custody of children 17
decision making 15–17
early marriage 19–23
gendered constraints 13–17
inheritance 18–19
initiatives to address 23–6
legal harmonisation 14–15, 23–4
legal literacy 24–5
legal systems 13–15, 17, 23–5
parental authority 15–17
family planning 18, 26
female foeticide 31, 34, 43, 49n
female genital mutilation/cutting (FGM/C) 2, 17, 69, 75–7, 88n
alternative rituals to 84
and social status 77
female infanticide 31
femicide 69
fertility rate 4–5
FGM/C see female genital mutilation/cutting (FGM/C)
Stemming girls’ chronic poverty: Catalysing development change by building just social institutions

financial literacy 59–60
financial services 57–9, 60, 61, 66n, 87
foeticide 31, 34, 43, 116
Forum for African Women Educationalists 25

Gabon 17, 35

Gambia
birth registration 96
education 25
empowerment 86
immunisation 35
Mothers Clubs 25
polygamy 20
gender bias and immunisation 35

Gender Development Index (GDI) 8, 10n
Gender Empowerment Measure (GEM) 8, 10n
in conflict and post-conflict situations 73, 77–81, 99
domestic 71–2
and dowry payments 18
female genital mutilation/cutting (FGM/C) 2, 17, 69, 75–7, 84, 88n

in all contexts 74, 116
and dowry payments 4

Ghana
birth registration 94
custody law 4–15
decision making 16, 134
female genital mutilation/cutting (FGM/C) 76

Guatemala
child labour 40
early marriage 58
education 37, 101
empowerment programme 46
femicide 69
girls’ clubs 46
household labour 39

Guinea
empowerment 86
female genital mutilation/cutting (FGM/C) 75, 76

Guinea-Bissau 96

Haiti 16, 80, 134
health care 15, 17, 18, 50n

India
abortion 42, 49n
Better Life Opportunities programme 46
Bhima Sangha (Strong Union) 105

Indonesia 16, 38, 75, 134
infant mortality 71, 72
infanticide 49n
infrastructure improvement 46, 47–8, 107n
inheritance 14, 16–19, 24, 32, 55, 56, 95

Ireland 16, 20, 134

Ireland
child care 50n
climate change action 64
decision making 16, 134
disinvestment in girls 54
ever-marriage 58
education 85
empowerment 60, 86
female genital mutilation/cutting (FGM/C) 76, 77
FGM/C, alternative to 84
Girls’ Education Movement (GEM) 105
HIV/AIDS 72
inheritance 14
laws 14, 63
legal literacy 24
microfinance 60
mobility 97, 134
parental authority 17
safe spaces 60
social isolation 102
sports, involvement in 104

Jamaica 82

Jordan 10n, 16, 20, 65, 134

Kenya
child care 50n
capital change action 64
decision making 16, 134
disinvestment in girls 54
ever-marriage 58
education 85
empowerment 60, 86
female genital mutilation/cutting (FGM/C) 76, 77
FGM/C, alternative to 84
Girls’ Education Movement (GEM) 105
HIV/AIDS 72
inheritance 14
laws 14, 63
legal literacy 24
microfinance 60
mobility 97, 134
parental authority 17
safe spaces 60
social isolation 102
sports, involvement in 104
Tap and Reposition Youth (TRY) programme 60

Kenya
child care 50n
capital change action 64
decision making 16, 134
disinvestment in girls 54
ever-marriage 58
education 85
empowerment 60, 86
female genital mutilation/cutting (FGM/C) 76, 77
FGM/C, alternative to 84
Girls’ Education Movement (GEM) 105
HIV/AIDS 72
inheritance 14
laws 14, 63
legal literacy 24
microfinance 60
mobility 97, 134
parental authority 17
safe spaces 60
social isolation 102
sports, involvement in 104
Tap and Reposition Youth (TRY) programme 60
time poverty 39
women’s rights 62
Korea 35, 42
Kyrgyz Republic 56
land rights 55–6, 61–3, 133
see also inheritance
Laos 65
Latin America
abortion 28n
birth registration 94
care burden 38
collective ownership 63
decision making 16, 134
domestic workers 72
early marriage 21
education 15, 36–7
household labour 38
land rights 62
mobility 134
son bias 32, 36–7, 38, 41
time poverty 38
violence 72
Latvia 56
laws 13–14, 19, 20, 23–5
see also family codes; legal harmonisation; legal literacy
Learn Without Fear Campaign 85
Lebanon 20, 56
legal harmonisation 14–15, 23–4
legal literacy 24–5
Lesotho 19, 44, 95–6
Liberia 48
conflict and gender-based violence 78
disarmament, demobilisation and reintegration (DDR) programmes 86
Economic Empowerment of Adolescent Girls & Young Women (EPAG) project 65
girl combatants 78, 86
Girls Making Media Project 105
peacekeepers 83
violence 74, 78
Libya 20, 78
lifecycle vulnerabilities 112
long-term poverty 112
Madagascar 16, 35, 39, 134
Malawi
cash transfers 61
cclimate change action 64
decision making 16, 54, 134
education 61
empowerment 86
inheritance 19
land ownership 56
mobility 134
violence, school-based 73
women’s rights 62
Malaysia 14, 75, 82, 100
Maldives 43–4, 96
male attitudes, reshaping of 26, 83, 106, 114
Mali 17
decision making 15–16, 134
empowerment 86
family planning 26
female genital mutilation/cutting (FGM/C) 75, 76
land ownership 56
legal harmonisation 24
mobility 98, 134
violence 71, 74
maternal mortality 18, 22, 23, 71, 72
Mauritania 64, 76, 96
Mauritius 44
media, reshaping gender-based attitudes 43
men see male attitudes, reshaping of
Mexico
abortion 22
cash transfers 45, 61
contraception 22
early marriage 58
education 36–7, 45
household labour 39
Oportunidades 45, 61
pregnancy 22
son bias 41
Middle East and North Africa
decision making 16, 134
education 15
female genital mutilation/cutting (FGM/C) 75, 76
financial services 57
mobility 134
son bias 31, 32
migration 10n
Millennium Challenge Corporation (MCC) 48
missing women 31, 34
mobility, restricted 17, 96–100
and education 97, 99
measures to combat 103–4
Morocco
birth registration 102
decision making 16, 134
early marriage 20
equality within marriage 82
inheritance 18
mobility 97, 134
natural resource management 66n
parental authority 17
sports, involvement in 104
time poverty reduction 48
Mozambique 16, 26, 78, 86, 134
Muslim law 14, 17
Myanmar 94
Namibia 35, 62, 71, 86
National Adaptation Programmes of Action (NAPAs) 64
natural resource management 56–7, 63, 66n
see also resource rights; resources, collective access to
Nepal
Adolescent Girls’ Initiative 65
birth registration 94, 95, 102
decision making 16, 134
early marriage 58
education 94
girl combatants 78
immunisation 35
mobility 103, 134
pensions 44
safe spaces 103
sex-selective abortion, legislation against 42
social isolation 102
son bias 35
Nicaragua
child labour 40
decision making 16, 17, 134
household labour 39
land rights 62
mobility 134
son bias 40
time poverty 39
violence 72, 73
Niger
birth registration 94, 95, 96
cclimate change action 64
early marriage 21
female genital mutilation/cutting (FGM/C) 76
Nigeria
decision making 15–16, 17, 134
early marriage 21, 22
education 75
female genital mutilation/cutting (FGM/C) 76
financial services, lack of access 59
immunisation 35
laws 14
mobility 98, 134
polygamy 21
violence, school-based 88n
Nike Foundation 60, 61
orphans 18, 101
Pakistan
birth registration 94–5, 96
early marriage 20
education 45, 103
immunisation 35
infant mortality 36
Stemming girls’ chronic poverty: Catalysing development change by building just social institutions

inheritance 18
mobility 100, 103
parental authority 17
safe spaces 103
school feeding programmes 45
son bias 35, 36, 41
violence 71
Panama 39
parental authority 13, 17–18
participation 100–2, 103–6
in politics 26
peacekeepers
female peacekeepers 83
sexual abuse by 80
pensions 44–5
Peru
birth registration 96, 102
cash transfers 60–1
decision making 16, 134
education 2
mobility 134
time poverty 38, 40
violence, domestic 71–2
Philippines
birth registration 94
child labour 94
decision making 16, 134
helplines 82
mobility 134
prostitution 94
time poverty 39
violence 72, 82
physical abuse 71
physical insecurity 69, 87–8
awareness raising 83–4
and chronic poverty 69–71
community awareness 83–4
empowerment initiatives 85–7
legal reform 82–3
male attitudes, reshaping of 26, 83
policies and programmes addressing 82–7
policy advocacy 84–5
Plan International 43, 49n, 85, 102, 105
political violence 73
political, participation in 26
polygyny 13, 20, 21, 55
Population Council 60
post-conflict violence 79–81
poverty buffers 54–5
pregnancy 2, 18, 22, 88n
violence during 71–2
Program H 83
property rights 19, 61–3
see also inheritance; land rights
prostitution 55, 79, 80
psychological abuse 71
rape 20, 78
see also sexual violence
religions codes 14
reproductive health programmes 25
resource rights 53–66
and climate change 56–7
collective action 63–4
financial services 57–9, 61, 66n
gendered constraints 53–4
land and livestock 55–8
policy and programme initiatives 58–64
and poverty dynamics 54–9
resources, collective access to 115–16
Romania 20, 50n, 100
Room to Read 48
Rwanda
Adolescent Girls’ Initiative 65
conflict and gender-based violence 78
decision making 16, 134
empowerment 86
girl combatants 78, 87
inheritance 19
mobility 134
safe spaces 46, 60, 102, 103–4, 106
Saudi Arabia 17, 56, 96, 98–9
Save the Children UK 103
Save the Children USA 64
Save the Girl Campaign 42–3
savings 60
scholarships 24, 61
school feeding programmes 45
schools 115
as safe environment 104
violence connected to 72–5, 85, 88n
see also education
secondary education 4, 5, 24, 36–7, 45
Senegal
climate change action 64
empowerment 86
female genital mutilation/cutting (FGM/C) 75
land ownership 56
parental authority 17
sports, involvement in 104
sex-selective abortion 34, 42–3, 49n
sexual abuse 69, 71
sexual violence in conflict and post-conflict situations 78, 79–80, 81
by peacekeepers 80
school-based 73, 74–5
Sharia law 14, 18
Sierra Leone
birth registration 96
custody of children 17
decision making 18
female genital mutilation/cutting (FGM/C) 77
girl combatants 78, 80, 81, 87
Girls Making Media Project 105
inheritance 24
legal harmonisation 23–4
prostitution 79
violence 72, 78, 80, 84, 88n
Singapore 14, 44
skills training 59–60
social exclusion 97, 100–2, 115, 134
social health protection 46–7, 114
social institutions 6–9
social isolation 100, 102
social transfers 60–1
Somalia 75, 77
son bias 31, 48–9
child labour 40–1
economic factors 32–3
education 36–7
health care 35–6, 50n
immunisation 35
by income level of country 35
mortality 34–5
nutrition 35, 36
patterning of 31–2
policy and programme initiatives to combat 42–8
psychosocial impact of 41–2
religious underpinnings 34
sex ratios 34–5
sex-selective abortion 34, 42–3, 49n
social factors 33–4
targeting 42–5
time poverty 2, 37–40
traditional proverbs 34
South Africa
bride price 18
care burden 40
child labour 61
Child Support Grant 61
Children Participating in Governance (CPG) project 105
empowerment 87
Girls’ Education Movement (GEM) 105
HIV/AIDS 40
inheritance 19
laws 14
microfinance 87
mobility 99
social isolation 102
teenage pregnancy 58
time poverty 39
violence 18, 75
South Asia
asset transfer 18
birth registration 94, 95
critical intervention 17
decision making 15, 16, 134
early marriage 21
education 15, 99
female genital mutilation/cutting (FGM/C) 75
financial services 57
immunisation 35
mobility 134
son bias 31, 50
South Korea 35, 42
sports, involvement in 103, 104
Sri Lanka 78
Stop Violence Against Girls in School project 85
sub-Saharan Africa
abortion 28n
birth registration 94, 95
critical labour 40
child maltreatment 17
decision making 15–16, 134
education 15, 36
exclusion 100
female genital mutilation/cutting (FGM/C) 75, 76
natural resource management 66n
son bias 32, 36
violence, school-based 75, 88n
Sudan
Adolescent Girls’ Initiative 65
birth registration 94
conflict and gender-based violence 78
female genital mutilation/cutting (FGM/C) 75, 76
mobility 98
post-conflict violence 80
Swaziland 40
Taiwan 35
Tajikistan 100
Tanzania
birth registration 96
decision making 16, 134
empowerment programme 86
female genital mutilation/cutting (FGM/C) 76, 77, 83
land and property rights 62
mobility 134
resource rights 56
time poverty 39
violence 71, 75
teenage pregnancy 58
Thailand
birth registration 94, 96, 102
land ownership 56
violence, protection against 82
time poverty 2, 37–40
reduction of 46, 47–8
Togo 85, 105
Trinidad and Tobago 14, 94
Turkmenistan 16, 134
Uganda
conflict and gender-based violence 79
decision making 16, 134
early marriage 20
financial services 57
girl combatants 78, 87
girls’ clubs 105
Girls’ Education Movement (GEM) 105
HIV/AIDS 72
mobility 134
resource, collective action 63
time poverty 39, 46
violence 71, 79
UN Children’s Fund (UNICEF) 25, 43, 61, 95, 103, 105
UN Committee on the Rights of the Child 27n
UN Convention on the Rights of the Child (UNCRC) 82, 93–4
UN Declaration on the Elimination of Violence Against Women 70
UN Development Fund for Women (UNIFEM) 26
UN Development Programme (UNDP) 57, 84
UN Educational, Scientific and Cultural Organisation (UNESCO) 84
UN Entity for Gender Equality and Women’s Empowerment (UN Women) 9n
UN Girls’ Education Initiative (UNGEI) 105
UN Population Fund (UNFPA) 61, 84
UN Trust Fund to Eliminate Violence against Women 87
United States Agency for International Development (USAID) 24, 43
Universal Declaration of Human Rights 27n, 82
Uruguay 20
USA, early marriage 21
Uzbekistan 15
Vienna Declaration and Programme of Action 85
Vietnam 2, 33, 35, 43–4
violence 2, 69–71
in conflict and post-conflict situations 73, 77–81, 99
domestic 71–2
and dowry payments 18
female genital mutilation/cutting (FGM/C) 2, 17, 69, 75–7, 88n
helplines 82
male attitudes, reshaping of 26, 83
policies and programmes addressing 82–7
policy advocacy 84–5
post-conflict 79–81
school-based 72–5, 85
sexual 73, 74–5, 78, 79–80, 81
throughout the lifecycle 70
voices 100–2, 104–5, 106
vulnerabilities 2–4, 112
strategies for addressing 132
West Africa
child labour 40
disarmament, demobilisation and reintegration (DDR) initiatives 87
female genital mutilation/cutting (FGM/C) 75
Girls Making Media Project 105
violence, school-based 73
West Bank 56
WHO 84
widowhood 18, 19, 27n, 55, 56
Women and Law in Southern Africa 62
World Food Programme (WFP) 45
Yemen
early marriage 20, 25–6
education 103
female genital mutilation/cutting (FGM/C) 75, 76
mobility 103
safe spaces 103
Young Lives project 37
Yugoslavia (former) 78
Zambia
decision making 16, 134
empowerment 86
inheritance 19
land ownership 56
laws 14, 19
mobility 134
time poverty reduction 46
women’s rights 62
Zimbabwe
birth registration 94
bride price 56
decision making 16, 134
empowerment 86
mobility 134
son bias 41
violence, school-based 73
widowhood 56
Childhood, adolescence and early adulthood remain for many girls and young women a period of deprivation, danger and vulnerability, resulting in lack of agency and critical development deficits. What happens at this crucial time in girls’ and young women’s lives can also reinforce their poverty status and that of their offspring, as well as influencing their movement into or out of poverty. In many cases, overlapping experiences of deprivation, foregone human development opportunities and abuse or exploitation perpetuate and intensify poverty for girls and young women over the life-course.

Recently – in part because of the child focus of the Millennium Development Goals (MDGs) and the 2007 World Development Report – there has been growing attention on the need to include girls (and boys) more prominently in development agendas. How to do this effectively, however, remains under-researched, especially in debates around chronic poverty, which have in general paid relatively limited attention to gender dynamics.

This report addresses this gap by placing girls and young women centre stage, highlighting ways in which five context-specific social institutions inform and determine their life opportunities and agency. Based on the OECD’s Social Institutions and Gender Index (SIGI), these are: discriminatory family codes, son bias, limited resource rights and entitlements, physical insecurity and restricted civil liberties. We discuss the characteristics of each social institution, its gendered dimensions, its linkages to poverty dynamics and its impacts on girls and young women.

We balance this with a review of promising policies and programmes aimed at tackling the discriminatory dimensions of these institutions. Social institutions are constantly undergoing change. The process may be slow, uneven and even suffer from reversals in some contexts, but the evidence that we present underscores that positive change for girls and young women is possible, even in the most challenging socio-cultural, political and economic contexts.

**Chronic Poverty Research Centre**

The CPRC is an international partnership of universities, research institutes and NGOs. The CPRC aims to provide research, analysis and policy guidance to stimulate national and inter-national debate so that people in chronic poverty will have a greater say in the formulation of policy and a greater share in the benefits of progress.

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