

Introduction

Stemming girls' chronic poverty

As highlighted by the recent commitment to creating a higher-profile and better-resourced United Nations (UN) agency to tackle gender inequality,¹ there is growing recognition among international development actors that promoting gender equality and empowerment across the lifecycle makes both economic and development sense. This is captured by World Bank President Robert Zoellick's recent statement that: 'Investing in adolescent girls is precisely the catalyst poor countries need to break intergenerational poverty and to create a better distribution of income. Investing in them is not only fair, it is a smart economic move'.² Debates about gender have historically focused largely on unequal relations between men and women, as underscored by the focus of the UN Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW). However, recently – in part because of the child-related focus of a number of the Millennium Development Goals (MDGs) as well as the 2007 World Development Report on Youth – there has been growing attention to the need to include girls (and boys) more prominently (e.g. Levine *et al.*, 2009; World Bank, 2006).³ How to do this effectively, however, remains an under-researched subject, especially in debates around chronic poverty – i.e. the experience of severe and multidimensional poverty for an extended period of time⁴. Although the Chronic Poverty Report 2008-09 spotlighted the often overlooked social and non-income dimensions of poverty traps, including social discrimination and limited citizenship (CPRC, 2008), in general scholarship on chronic poverty has paid relatively limited attention to gender dynamics (see further discussion below).

This report seeks to address this gap by placing girls and young women centre stage and highlighting ways in which context-specific social institutions inform and determine their life opportunities and agency. We recognise that 'childhood,' 'adolescence,' 'youth' and 'adulthood' are to a significant extent socially constructed life-course junctures and, as a result, age ranges for each stage tend to vary considerably across cultures.

'Investing in adolescent girls is precisely the catalyst poor countries need to break intergenerational poverty and to create a better distribution of income.'

- World Bank/ Zoellick (2008)

For the sake of simplicity, however, we draw on internationally accepted definitions of childhood as extending from 0 to 18 years (UN Convention on the Rights of the Child (UNCRC)); adolescence from 10 to 19; and youth from 15 to 24 (UNFPA, 2007). Our focus on girls and young women does not deny the importance

of addressing poverty more broadly and for all population groups across the lifecycle. Rather, we seek to highlight girls' particular vulnerabilities in relation to poverty dynamics, vulnerabilities which are different to those of boys and to those of adult women. This is in part because of their relative powerlessness and the particularities of their life stage. The report discusses how what happens at this critical time in their lives – especially the role of social institutions in shaping their life stage opportunities – can reinforce their poverty status and that of their offspring or influence their movement into or out of poverty.

In this introductory section, we begin by setting the stage for the report with a brief overview of the gendered patterning of poverty and vulnerability, and the dividends accruing to individuals, households and society if efforts are made to tackle gender injustice from the beginning of the lifecycle. We then turn to the central focus of the report – the importance of taking culture and social norms and practices seriously in an effort not only to better understand girls' experiences of chronic poverty but also to identify possible entry points for intervention. This dual emphasis is core to the report: we want to draw the reader's attention to the particular poverty experiences of girls but also to spotlight a range of promising policies, programmes and practices that

are emerging globally in an effort to reform and reshape discriminatory social institutions that hinder the realisation of girls' full human capabilities and risk trapping them in chronic poverty. As explained in more detail below, we take the social institutions identified in the Organisation for Economic Co-operation and Development (OECD) Social Institutions and Gender Index (SIGI) as the organising framework for the report. However, we pay particular attention to the ways in which gender intertwines with other forces of exclusion (class, caste, ethnicity, urban/rural locality, disability, etc) and the importance of context, which matters both in the analysis of constraints and in the identification of solutions.

Chronic poverty and vulnerability using a gender and generational lens

Childhood, adolescence and early adulthood are critical in determining life-course potential. Physical and neurological development and social, educational and work skills attainment are all decisive development and learning acquisitions. Yet this key period remains for many girls and young women one of deprivation, danger and vulnerability, resulting in a significant lack of agency and critical development deficits, with often life-course consequences (see Box 1). More than 100 million girls are expected to marry between 2005 and 2015,⁵ bringing the known dangers of early pregnancy. Girls under 20 giving birth face double the risk of dying in childbirth compared with women over 20, and girls under age 15 are five times as likely to die as those in their 20s.⁶ This leads to 60,000 to 70,000 girls aged 15 to 19 dying from complications of pregnancy and childbirth every year (WHO, 2008d, in Temin *et al.*, 2010).

Meanwhile, it is estimated that more than 130 million girls and women alive today have undergone female genital mutilation (FGM) or cutting (FGC) (hereafter referred to as FGM/C), mainly in Africa and some Middle Eastern countries, and 2 million girls a year are at risk of mutilation (UN General Assembly, 2006). Moreover, young women are particularly vulnerable to coerced sex and are increasingly being infected with HIV and AIDS. Over half of new HIV infections worldwide are occurring among young people between the ages of 15 and 24, and more than 60 percent of HIV-positive youth in this age bracket are female⁷ (UNIFEM, 2010). Two-thirds of the 137 million illiterate young people in the world are women (UNFPA, 2005), and in 2007 girls accounted for 54 percent of the world's out-of-school population (UN, 2009). Over 100 million girls between 5 and 17 years old are involved in child labour all over the world, and the majority are engaged in hazardous work, including domestic service (ILO, 2009). As a result of the gendered division of labour, time poverty is a central feature of the lives of many girls and young women. In Mexico, for instance, evidence shows that girls spend 175 percent more time on household tasks than boys (Brunnich *et al.*, 2005). In a recent study of 35 countries, between 10 and 52 percent of women were found to have experienced physical violence at some point in their lives in all countries, of these, between 10 and 30 percent reported sexual violence (WHO, 2005).

In many cases, these overlapping and intersecting experiences of deprivation, foregone human development opportunities and abuse or exploitation serve to perpetuate and intensify poverty of girls and women over the life-course,

Box 1: Multidimensional vulnerabilities faced by adolescent girls living in poverty

'If girls don't pass Grade 10, they generally don't retake the exam but instead sit at home and support the family and wait to get married. However, if guys don't succeed in education, they work in groups in trading activities. They have a good life – they get a job or can continue their education. Even if they start as daily labourers they can then earn enough money to trade in charcoal/wood. But girls, even if they earn 200-300 birr, this is usually absorbed by the family. They can't go off and be independent like guys [...] In my case I was lucky – I was underage when I was pressured to get married – but my brother-in-law gave me a loan to start my own business so I could refuse. He told me that the best way to avoid marriage was to have a shop which would give me status and then I could get married in the town. Men don't give you enough respect if your economic situation is weak' (adolescent girl, Ethiopia, 2009, in Jones *et al.*, 2010).

'I was taken out of school in fourth grade, when I was 17 or 18 [...] My uncles told my parents it was not worthwhile to let girls study [...] I cried and my parents yelled at me: "you only want to study for men." Then I started herding every day' (single mother, 25, Peru, in Vargas, 2010).

'Husbands are the ones who take care of great matters [such as loans], so I can't say much [...] He didn't tell me anything about the loan. He thinks a wife knows nothing. I didn't talk to him about the [loan repayment] deadline or the interest because it would make my husband's family worry too, and I was afraid it would upset him. He says I don't know anything so I couldn't ask. I was too afraid to ask him' (married woman, 19, Viet Nam, 2009, in Jones and Tran, 2010).

'It is difficult for girls to move freely outside the village because they may face rape. For instance, if I do not come back home early, there are a lot of problems that I may face since I am alone. That is why whenever I go to the market I always return home early (before 6pm)' (female adolescent, Ethiopia, 2009, in Jones *et al.*, 2010).

as the life history of a woman in her 50s in rural Ethiopia illustrates (Box 2).

Of note, however, is the relatively limited attention that has been paid to gender dynamics in scholarship on chronic poverty, especially vis-à-vis girls. Much of the research that does consider gender tends to treat it (and often just sex) as one variable among many that increase vulnerability and exclusion (e.g. Bhide and Mehta, 2008; Bhutta and Sharma, 2006; Lawson *et al.*, 2003; McKay, 2009; Mosley, 2005; Osmani, 2007; Silver, 2007).⁸ Accordingly, there is frequent mention of the particular vulnerabilities faced by female-headed households and widows,⁹ insecure asset and inheritance rights for women, the risk of chronically poor women transferring their poverty status in intergenerational terms,¹⁰ socio-cultural expectations around marriage and dowry¹¹ and mobility restrictions and migration.¹² There is, however, little sustained treatment of gender as a specific site of disadvantage and social exclusion.¹³ Important exceptions include work by Baulch and Quisumbing (2009), Cooper (2008; 2010), Quisumbing (2006; 2007; 2008) and Tudawe (2001) on assets and inheritance;¹⁴ by Slater (2008) on the linkages between HIV/AIDS, asset depletion and increased care burdens¹⁵ for women; by Hickey (2007;

2009) on the gendered and gendering nature of citizenship;¹⁶ by the Chronic Poverty Research Centre (CPRC, 2008) on the importance of women's movements and collective action; by Deshingkar (2009), Doane (2007) and Shah and Mehta (2008) on the importance of improving working conditions for women;¹⁷ and by Moore *et al.* (2008) on linkages between gender and conflict.¹⁸

In terms of specific research on girls' and adolescents' experiences of chronic poverty, the knowledge base is thinner still. There is, however, a fledgling body of work that looks at linkages between poverty dynamics and education, HIV/AIDS and protection from exploitation and abuse. Rose and Dyer (2008) identify girls' education as widely understood to lead to reduced fertility and lower infant mortality and morbidity, although they argue that there is a need for more research into what produces the link between education and poverty reduction. Hossain (2008) discusses gender differentials in education in Bangladesh, and demonstrates that, among the poorest, boys are most likely to be excluded from primary education and are subject to increasing social exclusion.

Quisumbing's work (2007) considers girls in terms of differences in household allocation of resources and care

Box 2: Gender and chronic poverty across the life-course

'When I was a young girl my father died. My aunt took me to the burial and left me there telling me that she would take me back when school opens. In the meantime I could not get by – my siblings and I faced a difficult life in the countryside. So I decided to move to the town where I met a man who asked me if I would live with him and get a proper education like his children. I agreed and went with him. But he made me his servant and exploited me heavily and refused to send me to school. So I had to stop my schooling and worked as a servant for nine years.

I have had three unsuccessful marriages [...] When I married my second husband I relied on the rental house we had for baking bread for sale. But my husband later moved to the nearby town and sent me a message telling me "you can go anywhere with the child, but leave all the property." Then his father threw me out of the house I used for living and trading purposes. I sold all assets that I had and returned to my family's area.

During the last five years my house burnt down and I lost many assets. My [third] husband's brother gave us 1,600.00 birr to construct a house but my husband only built a small house. He is a drunken man and as a result he wasted some of the money. He said he would buy oxen with the remaining money but he has bought and sold oxen in the past and just wasted the money – I did not benefit from the proceeds.

I came to know my positive status of HIV/AIDS at the end of 2007. I think I was infected while I was providing care for my sister who had HIV/AIDS. Now my interaction with community members has decreased a bit because of their attitude towards my positive status [...] Because the safety net administrators know my HIV positive status they do not expect me to participate in the activities but some beneficiaries are not happy. I would like to participate if I was not sick [...] I also asked the kebele administrator why I wasn't given an ox as some community members were through the safety net program. And he responded that you [implying someone who is HIV positive] do not get oxen.

My son suffers from a mental illness. I planned to take him to get holy water, but I cannot because I do not have enough money. My daughter also has an eye problem: in the classroom she does not see the blackboard properly.

Now, I try to sell wood, grass, and use other sources of income to feed and buy second-hand clothes for my children. Now my hope is only to see the success of my children. Mine is already gone! I advise my children to focus on their education to save them from the challenges associated with dropping out, which I face' (married woman, Ethiopia, 2009).

Source: Jones *et al.* (2010)

between children, arguing that children may not all be shown the same level of concern and that levels of concern may vary over time. She identifies the perceived low return from investments in children as a 'stumbling block,' stressing that investments in boys may be considered a type of insurance for old age. Seeley (2008) draws on this framework to examine the impact of HIV/AIDS on children in Uganda, arguing that more attention needs to be paid to relationships beyond the parent-child relationship and what can reasonably be expected from investments in a child. Moore (2005) specifically considers youth poverty through the lens of intergenerational poverty. She argues that life-course events such as leaving school, starting work and bearing children play a central role in vulnerability to poverty, and that how these events are experienced is closely related to parental poverty and childhood deprivation. Young women are considered in terms of the impact of maternal nutrition and education on future children.

Finally, the vulnerability of girls to violence and sexual abuse is discussed by De Coninck and Drani (2009), who examine the vulnerabilities of Ugandan girls who have been married early and those who rely on transactional sex, and by Cramer (2008), who considers the vulnerability of girls to sex work in situations of conflict as a survival strategy to pay for school fees, food and shelter. Moore *et al.* (2008) also deal with sex work in conflict situations and the potential exclusion of women and girls from their communities as a result.

Catalysing change by investing in girls and young women

Investing in girls is one of the smartest moves a country can make. Today's girls will be half of tomorrow's adults, but investing in them offers returns that will go to all of humanity. The second MDG calls for achieving universal primary education by 2015. On a global level, tremendous progress has been made towards this. Nearly 90 percent of the world's children are enrolled in primary school (UN, 2010). However, this global trend hides alarming disparities, both economic and gendered. The children most likely to be out of school are those most likely to live in the poorest regions of the world – South Asia and sub-Saharan Africa; in these regions, girls have even more limited access to education than boys (Lloyd and Young, 2009). The poorest girls are 3.5 times more likely to be out of school than the wealthiest girls, and the ratio grows in comparison with boys, reaching 4:1 (UN, 2010). The laudable progress towards MDG 2 also fails to address the fact that gender differences in secondary education remain large (Tembon and Fort, 2008) and are even growing in the case of some sub-Saharan African countries (UN, 2008). This is particularly problematic given that public investments in

girls' secondary education are both higher than investments in their primary education and higher than investments in boys' secondary education (Levine *et al.*, 2009; Psacharopoulos and Patrinos, 2004).

Educating girls postpones marriage; reduces the risk of HIV/AIDS; increases family income; lowers eventual fertility; improves survival rates, health indicators and educational outcomes for future children; increases women's power in the household and political arenas; and lowers rates of domestic violence (Grown, 2005; Lloyd and Young, 2009; Plan International, 2009; Tembon and Fort, 2008). These returns trickle down to far more than individual women and their families. Communities with educated, empowered women are healthier, have more educational options and are less poor (Levine *et al.*, 2009; Lloyd and Young, 2009; UNESCO, 2000; World Bank, 2006). For example, Benefo (2009) found in Ghana that the percentage of educated women in a community directly impacted fertility choices for the village; Kravdal (2004) found strong community-level effects of women's education on child mortality in India. Furthermore, countries with educated, empowered women have stronger

economic growth and higher gross national product (GNP) (Dollar and Gatti, 1999; Patrinos, 2008; Plan International, 2008). Klasen and Lammana (2009) found that gender gaps in South Asia, the Middle East and North Africa cost those regions up to 1.7 percent growth compared with

More than 100 million girls will marry between 2005 and 2015, with girls under 20 facing double the risk of dying during childbirth compared with women over 20, and girls under age 15 five times as likely to die as those in their 20s.

- Clark, 2004; www.unfpa.org; www.wfp.org

East Asia. The return on investment in girls offers a double dividend.

Girls who continue their education into the secondary years tend to delay both marriage and sexual initiation (Lloyd and Young, 2009; Mathur *et al.*, 2003; Morrison and Sabarwal, 2008). In one study, it was found that young women with ten years of education were likely to marry up to six years later than their peers without schooling (Martin, 1995). Women with a secondary education have also been found to be three times less likely to be HIV positive (De Walque, 2004). Girls who stay in school and delay marriage also have a lower lifetime fertility rate (Lloyd and Young, 2009; Morrison and Sabarwal, 2008). On average, each year of female schooling has been found to increase the use of contraceptives and lower fertility by 10 percent (UNICEF, 2006). Comparing women in



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Bangladesh, Hatibandha Upazila. 13-year-old Saila in front of her family's maize field in Dawabari river bed area.

developing countries with more than seven years of education with those with less than three years, this translates into two or three fewer children per family (Plan International, 2009).

This lower fertility rate then cascades into multiple health advantages for women and their children. Delayed, less frequent pregnancy not only reduces maternal mortality, it also improves child survival rates (Lloyd and Young, 2009; Temin *et al.*, 2010). One large, cross-national study found that doubling the proportion of girls who completed secondary school (from 19 to 38 percent) would have cut infant mortality rates from 81 per 1,000 to 38 (Subbarao and Rainey, 1995). Women with education are twice as likely to immunise their children and far less likely to participate in FGM/C (Plan International, 2009). Their children are also less likely to be stunted, underweight or anaemic (Herz and Sperling, 2004; Rihani, 2006; UN Millennium Project, 2005; World Bank, 2006). Moreover, an estimated nearly 45 percent of the global decline in child malnutrition seen between 1970 and 1995 can be attributed to higher productivity directly related to female education (IFPRI, 1999).

Educating girls also has a myriad of non-health advantages for their future families. More education translates into higher rates of employment with commensurately higher wages (Dollar and Gatti, 1999; Lloyd and Young, 2009). Each extra year of education for a girl has been found to increase

her income by 10 to 20 percent, with the completion of secondary school returning up to 25 percent (Psacharopoulos and Patrinos, 2004; Schultz, 2002). Since women reinvest 90 percent of their incomes back into the household, compared with men's 30 to 40 percent, the families of educated women are less likely to be poor. Education increases women's role in household decision making and their control over family assets (Agarwal, 1997; Lloyd and Young, 2009; Khandkar, 1998; Pitt and Khandkar, 1998). Women's control of resources is in turn closely linked to their children's cognitive abilities, their eventual school attainment and their adult productivity (Hoddinott and Haddad, 1995). Domestic violence rates are also tightly linked to women's education. Evidence shows that the Latin American and Asian women least likely to have experienced violence are the most likely to have completed secondary school (Kishor and Johnson, 2004).

The communities of educated women also accrue benefits from educating their girl children. As women expand their economic roles, communities experience more gender equality and economic prosperity (Lloyd, 2005; 2009; World Bank, 2006). Educated women are more likely to participate in community forums, thus furthering not only the democratic process but also political concerns that tend to improve the daily lives of families (Barro, 1999; Malhotra *et al.*, 2003; Sen, 1999; UNESCO, 2000). Studies in India, for example, found that

women's education led to improvements in community health facilities (Drèze and Murthi, 1999; Mari Bhat, 1998). A study by the International Water and Sanitation Centre found that women's participation was the key to improving community access to clean water and sanitary facilities (Van Wijk-Sijbesma, 1998). Similarly, a study in Pakistan highlights how important local role models are to girls' success. Schools that were staffed with female teachers from the local community were found to have better retention rates than schools that were staffed with female teachers from outside the community (Ghuman and Lloyd, 2007; Lloyd *et al.*, 2005; 2007), showing that each generation of girls is crucial to the success of the next.

The impact of investing in girls and young women can also be seen at national and international levels. Declines in fertility, which reduce overall population growth and thus increase per capita income, coupled with a better educated, larger workforce, may produce rapid economic expansion (Bloom *et al.*, 2002; Levine *et al.*, 2009). For example, one study found that, if female labour force participation in India were similar to that of the US, India's gross domestic product (GDP) would be lifted by 4.2 percent a year and its growth would be 1.08 percent higher (UNESCAP, 2007). In order to promote higher female economic participation, investing in gender-sensitive vocational training for young women is critical, as they often face a more protracted and difficult transition to working life compared with their male counterparts (ILO, 2008). The lack of decent job prospects increases young women's vulnerability in the transition from childhood to adulthood, often trapping them in 'informal, intermittent and insecure work arrangements, characterized by low productivity, meagre earnings and reduced labour protection (*ibid.*)'.

Other studies have noted the costs of gender inequality. On average, countries with highly disparate educational enrolment rates have been estimated to have a GNP up to 25 percent lower than countries closer to achieving gender parity (Hill and King, 1995a; 1995b). Over time, it is predicted that this difference will continue to grow; an annual economic growth loss of 0.1 to 0.3 percent between 1995 and 2005 was expected to become an annual loss of 0.4 percent between 2005 and 2015 (Abu-Ghaida and Klasen, 2002). These seemingly small numbers aggregate to staggering sums. In addition to losing over \$40 billion per year as a result of women's limited access to employment, the Asia Pacific region alone is losing up to \$30 billion per year as a result of gaps in education (UNESCAP, 2007). Moreover, given that girls constitute part of the current demographic bulge, characterised by a relatively large number of young people of working age, ensuring that these young people are educated, healthy and gainfully employed leads to what some term a 'demographic dividend' and can make a major contribution to development (Marcus and Gavrilovic, 2010). Indeed, Bloom and Canning (2003, in DESA, 2007) point out that educated youth accounted for one-third of the growth

Box 3: Social institutions and human capabilities

An appreciation of the importance of social and cultural issues in development has been advanced, now famously, by Amartya Sen (1993; 1999; 2004), whereby social institutions constitute part of the 'capabilities' that societies and individuals have. Culture matters not just because it is a 'constitutive part of the good life,' but also because it has an 'instrumental influence on the behaviours of individuals, firms and governments' (Sen, 2004). This translation of 'social' aspects of development into economic terminology has enabled a much wider understanding of its potential influence in development action. Social institutions are important because they are part of a wider culture which defines 'what is valued in terms of well-being, who does the valuing and why economic and social factors interact with culture to unequally allocate access to a good life' (Rao and Walton, 2004).

of the 'tiger' economies from the 1960s to 1990s.¹⁹ When it comes to investing in tomorrow's women, it is obvious that ignorance is expensive.

The importance of social institutions

Poverty research has historically focused on material manifestations of poverty (measured by income and basic human development indicators such as educational enrolment and nutritional status). However, the role that social risks and vulnerabilities play in perpetuating chronic poverty and propelling people into poverty has been gaining recognition over the past decade (Holmes and Jones, 2009). As mentioned above, of the five poverty traps identified by the Chronic Poverty Report 2008-09, four are non-income measures: insecurity (ranging from insecure environments to conflict and violence); limited citizenship (lack of a meaningful political voice); spatial disadvantage (exclusion from politics, markets, resources, etc, owing to geographical remoteness); and social discrimination (which traps people in exploitative relationships of power and patronage) (CPRC, 2008). Accordingly, in this report we focus on social institutions²⁰ – the collection of formal and informal laws,²¹ norms and practices which have an effect on human capabilities by either limiting or enabling individual and collective agency. These social institutions, we suggest, have far greater influence than is generally appreciated in shaping developmental outcomes.

However, international development action over the past 50 years has generally treated social institutions as fixed and largely untouchable, either looking to science and technology to modernise societies or focusing on free markets (misguidedly treated as devoid of social aspects) to bring about change (Attaran, 2005; Easterly, 2006; Ferguson, 1994;

Rao and Walton 2004). This has been reinforced by a tendency in poverty research to focus on material manifestations of poverty (measured by income and basic human development indicators), and it is only more recently that social risks and vulnerabilities have been considered in relation to the role they play in both perpetuating poverty and propelling people into poverty. Amartya Sen (2004) suggests that this neglect, or what he terms 'comparative indifference' to the importance of 'the social,' needs remedying.

Laws, norms and practices are part of the wider 'cultures' that inform multiple aspects of our behaviour and our societies. Importantly, culture is not an untouchable and permanent fixture. Rather, it is always in flux and contested, constantly being shaped by human interaction (Rao and Walton, 2004). Indeed, this malleability is a vital aspect of the transformative social change required to enable equitable development and social justice (see Box 3).

As we discuss below, such change has been seen in many societies and is central to inclusive policies and action. It is, however, critical to emphasise that cultural norms and practices can endure across time and space by adapting to new contexts, including demographic, socioeconomic and technological changes. For example, as we discuss in Chapter 2 on Son Bias, traditional practices of female infanticide in some societies are increasingly being replaced by female foeticide, facilitated by the availability of new reproductive technologies, especially among better-off wealth quintiles.

Importantly, social institutions are not inherently good or bad. Rather, they provide the parameters or social framework in which individuals and groups are able to develop their human capabilities. When they result in processes that lead to inequality, discrimination and exclusion, they become detrimental to development. Thus, our argument is that social institutions can and should enhance human capabilities but, when they instead cause harm, action should be taken to reform and reshape them.

Those institutions we are focusing on in this report are currently detrimental to gender equality and to the empowerment of girls and young women, and influence the possibility of their falling into long-term poverty. In

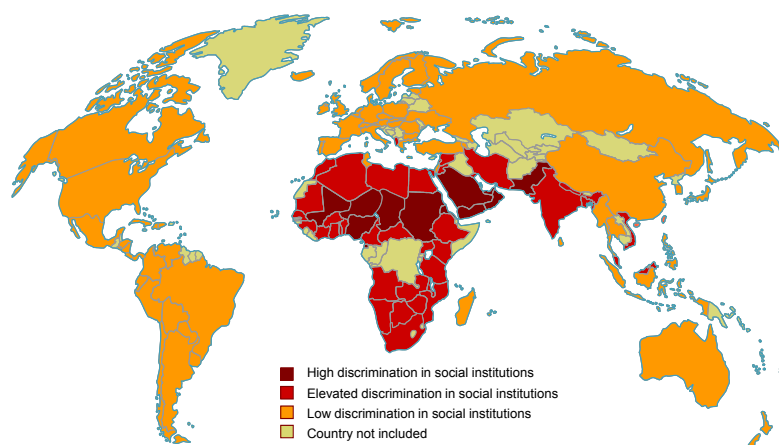
Social institutions can and should enhance human capabilities, but when they instead cause harm, action should be taken to reform and reshape them.

analysing the situation of girls, we here choose to focus on social impediments to the realisation of their capabilities, impediments which also result in material deprivation. Too often, policymakers, donors and development practitioners focus on supply-side measures, such as the provision of services and technologies, but overlook the importance of informing the choice of any intervention with a clear analysis of the socio-cultural dynamics that may impede the uptake and effective enjoyment of the benefits of those services (e.g. Sen and Ostlin, 2010). Even in the case of development approaches that seek to strengthen demand, attention to the complexity of social factors that may influence the patterning of demand is often too limited, as the growing body of work on gender and social protection initiatives, such as cash transfers and public works programmes, highlights (e.g. Holmes and Jones, 2010; Molyneux, 2008).

Gender, social institutions and poverty dynamics

In this report, we focus in particular on five specific institutions identified by the OECD SIGI, which include discriminatory family codes and resource entitlements, son bias, gender-based violence and restricted freedoms in terms of physical mobility and societal participation. Practices stemming from these institutions may result in a myriad of development deficits and/or physical and psychological trauma, such as early marriage, inequitable inheritance, FGM/C, assault and abuse, limited access to productive assets, servitude and exploitation, high rates of infant and maternal malnutrition, morbidity and mortality and low educational achievement, among other outcomes (Amnesty International, 2010; Plan International, 2009). These barriers to human development can lead to and perpetuate chronic poverty and vulnerability

Figure 1: Levels of gendered social discrimination in developing countries



Note: The depiction and use of boundaries shown on maps do not imply official endorsement or acceptance by OECD
Source: <http://genderindex.org/>

over the course of childhood and adulthood, and potentially in intergenerational terms. It is our contention that efforts to reform or reshape these social institutions will substantially contribute towards improving development outcomes in general, and the multidimensional well-being of girls and young women in particular.

Recently, the effects of social institutions have been made more visible by the development of the OECD SIGI (see Box 4). Led by the OECD Development Centre and a team headed by Stephan Klasen from Göttingen University, the SIGI aims to address the weaknesses of the UN Development Programme (UNDP) Gender-Related Development Index (GDI) and Gender Empowerment Measure (GEM) created in the mid-1990s, and to create a new composite index of gender equality (Jutting *et al.*, 2008).²² SIGI architects are primarily interested in highlighting the relationship between social institutions – defined as laws, norms, traditions and codes of conduct – and women’s economic empowerment. Their approach is informed by Morrisson and Jutting (2004), who argue that social institutions are the most important single factor determining women’s freedom of choice in economic activities outside the household, directly and indirectly constraining women’s access to resources such as education and health care, which are necessary for women’s economic participation (see also Figure 1).

This report takes as its starting point an appreciation of the SIGI’s focus on socio-cultural norms, codes of conduct and formal and informal laws. It uses the quantitative data that the SIGI database generates, but only as one data point among a number of sources. It also seeks to both broaden and modify the conceptualisation of gendered social institutions that underpins the SIGI, as follows. First, the SIGI refers only to women, whereas we believe it is important to extend this to cover girls, where data are available. Second, in this report we go beyond the SIGI’s narrow focus on economic benefits to consider a broader definition of well-being, one which captures a range of capabilities and outcomes as well as the complexities of supporting girls and women to both avoid and exit from chronic poverty. Third, we think it is critical to address inconsistencies in the labelling of the five social institutions that SIGI comprises. The terminology used is neutral for some SIGI institutions (family code), positive for others (physical integrity, ownership rights, civil liberties) and negative for yet others (son preference). Accordingly, we have relabelled the institutions as follows, and also modified some of the component variables, in order to better capture the range of norms and practices that underpin specific institutions:²³

1. Discriminatory family codes: This institution includes parental authority, inheritance laws, early marriage practices, family structure and resulting rights and

Box 4: Progress in understanding and measuring gendered experiences of poverty

Gender-related measures, variables and datasets tend to focus on the results and not on the causes of gender discrimination, which are more often related to the institutional frameworks that constrain women’s economic roles (Morrisson and Jutting, 2004). However, Klasen (2006b) emphasises that both the Gender Development Index (GDI) and the Gender Empowerment Measure (GEM) suffer from serious conceptual and empirical problems, focusing on the effects of inequitable development rather than the status of inequality *per se*.²⁴ Additionally, the GEM has an elite bias, focusing on formal political representation and formal sector employment at the expense of informal sector work or community participation, among other concerns. The measures also fail to appreciate the care economy (Folbre, 2006, in Klasen, 2006b), to make genuine links between women’s representation at different political levels, to consider issues such as violence, control over the body, sexuality and reproduction or to capture empowerment at the household level (Ellsberg, 2006).

Analysts called for fresh thinking and measures to better capture the feminisation of responsibility and obligation (Chant, 2006) and to measure gender inequality and not just gender and development (Dijkstra, 2006). Klasen (2006a) recommended that a measure of gender equality: consider the relation between market work and care responsibilities (using data on time use and leisure use); develop indicators measuring physical security/absence of violence; and examine the enabling environment for promoting gender equality, that is to say, the legal and institutional framework, norms and social values. Thus, the need for a new measure to go alongside a corrected GEM and GDI was identified (Klasen, 2006b), to provide a measure of gender inequality.

The Atlas of Gender and Development, derived from the SIGI, measures social institutions as mirrored by societal practices and legal norms and which produce inequalities between women and men in non-OECD countries. Klasen *et al.* (2006b) argue that this is a more accurate indication of gender disparities, as it reflects the social institutions that can prevent women from participating in society despite increased investments in human capital. Higher discrimination against women within family codes (defined as women’s right to inherit, early marriage, polygamy, parental authority), physical integrity (prevalence of FGM/C, legislation punishing acts of violence against women, percentage of women who are missing as a result of sex-specific abortions),²⁵ civil liberties (women’s freedom to leave the house independently, restrictions to freedom of dress) and ownership rights (women’s access to bank loans, right to acquire land and property) is correlated with lower levels of female achievement in relation to education, economic growth and other key macro-level development indicators (Jutting *et al.*, 2008).

responsibilities (including polygamy, multigenerational households, female-headed households).

2. Son bias: This refers to unequal investments in the care, nurture and resources allocated to sons and daughters within the household and is manifest in terms of survival/mortality rates, human development indicators (nutrition, education, health), time use, household labour contributions to the care and mainstream economies.
3. Limited resource rights and entitlements: Here, the focus is on girls' and young women's access to and control over land, microfinance, property and natural resources.
4. Physical insecurity: This institution encompasses gender-based violence in the household, school, workplace and community, and also includes harmful gendered traditional practices, such as FGM/C.
5. Restricted civil liberties: This institution includes restrictions vis-à-vis freedom of movement, freedom of association and participation in collective action.²⁶

Organisation of the report

The report is organised according to the five key social institutions outlined above. Accordingly, the first chapter, on Discriminatory Family Codes, focuses on the formal legal frameworks that play an important role in shaping the boundaries of the household as well as intra-household dynamics. Chapter 2 on Son Bias then focuses on more informal intra-household relations, unpacking both reasons for familial gender discrimination and its impacts on girls and young women. Chapter 3 on Limited Resource Rights and Entitlements explores the barriers that girls and women face in securing equitable access, use and ownership of a range of physical, natural and financial resources. Chapter 4 on Physical

Insecurity discusses the threat and experience of violence that girls and young women endure within the home, school and community environments, including heightened vulnerability in conflict and post-conflict environments. Finally, Chapter 5 on Restricted Civil Liberties considers the restricted freedoms that girls and young women face in terms of citizenship rights, mobility and collective action.

Each chapter follows a similar format, including a discussion of the characteristics of the social institution in focus, its gendered dimensions, its linkages to poverty dynamics and its impacts on girls and young women; and a review of promising policies and programmes aimed at tackling the discriminatory dimensions of these social institutions. In this vein, we highlight that social institutions are constantly undergoing change. This process of change 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. There are multiple agents of change, from girls themselves, to their mothers, brothers and fathers, to the wider community, non-governmental organisations (NGOs), the state and international actors. Movements for girls' and women's rights have played an important part, including in advocacy efforts around CEDAW, the UNCRC, the Beijing Platform for Action and Convention 135. And there are multiple approaches: public education campaigns, use of the media and TV drama, school curriculum reforms, litigation, legal literacy, empowerment programmes focused on girls, change initiatives that involve men and boys, policy advocacy, peer support and mentoring, use of champions and role models and social protection measures, among others.

The report concludes with a brief summary of the key lessons learnt as well as a set of policy recommendations, which we hope will inspire debate and discussion among an array of development actors and, most importantly, action for transformative change and gender justice for all.

Notes

- 1 The new UN Entity for Gender Equality and Women's Empowerment (UN Women), to be launched in early 2011, will absorb the functions of existing UN bodies addressing gender issues (the UN Development Fund for Women (UNIFEM) and the less well-known Office of the Special Advisor to the Secretary-General on Gender Issues (OSAGI), Division for the Advancement of Women (DAW), International Research and Training Institute for the Advancement of Women (INSTRAW) and Inter-Agency Network on Women and Gender Equality (IANWGE)). This will aim to provide much stronger vision and oversight of initiatives to promote gender equality and empowerment in all UN work. As part of a broader UN initiative to improve strategic policy and programming coherence, UN Women will combine both normative and operational functions, while also introducing an innovative new formula for reflecting a greater balance between Northern and Southern countries on its Executive Board (Jones, 2010).
- 2 a) See, for example, Plan International (2009).
b) World Bank/International Monetary Fund Annual Meetings: Adolescent Girls Initiative Launch. World Bank President Robert B. Zoellic, October 10, 2008. See <http://web.worldbank.org/WBSITE/EXTERNAL/EXTABOUTUS/ORGANIZATION/EXTPRESIDENT2007/0,,contentMDK:21936128~menuPK:64822279~pagePK:64821878~piPK:64821912~theSitePK:3916065,00.html>.
- 3 A detailed list of recent reports on girls and poverty can be found in Annex 1.
- 4 Multidimensional poverty, including 'deprivations related to health, education, isolation, "voice" and security' (Bird *et al.*, 2002), may be (come) chronic: 'when individuals or households are trapped in severe and multidimensional poverty for an extended period of time. This may be five years or may be linked with the inter-generational transmission of poverty, where people who are born in poverty, live in poverty and pass that poverty onto their children' (Bird and Shinyekwa, 2003).
- 5 Based on girls aged 10 to 19 in developing countries, excluding China, projected to marry before their 18th birthday (Clark, 2004). www.unfpa.org/swp/2005/presskit/factsheets/facts_child_marriage.htm.

- 6 www.wpf.org/reproductive_rights_article/facts.
- 7 www.unifem.org/gender_issues/hiv_aids/facts_figures.php.
- 8 It is important to note that data and variables in analytical models are not always sex disaggregated, which can mean that in-depth analysis of the differences between women and men and boys and girls is difficult.
- 9 Heslop and Gorman (2002), for example, are specifically concerned with the gendered experience of old age and identify differential risk factors between women and men, with factors for women including widowhood, inequitable inheritance systems and low access to health and education services.
- 10 Smith and Moore (2006) consider the positive impact of maternal education and health care on children's development and argue that, along with shocks and interventions, they are key factors in determining poverty transfers. Maternal education is identified as especially significant in preventing the intergenerational transmission of poverty. Behrman *et al.* (2009) identify biological capital as a significant factor in children's schooling attainment, birth weight and length for age at three. Investments in human capital are seen as a way of breaking the intergenerational transmission of poverty.
- 11 Dowry payments are identified as a lifecycle factor which can have a significant impact on chronic poverty in Quisumbing's work (e.g. 2008) and are considered in the Chronic Poverty Report 2008-09 (CPRC, 2008), which uses an example from Bangladesh to stress the negative impact of daughters' weddings (which can cost 10,000 taka in dowry and 4,000 in other expenses) in relation to household income, increased vulnerability and preventing families moving out of poverty.
- 12 The gendered impacts of migration are considered in terms of those migrating and those 'left behind.' Kothari (2002) identifies that women are increasingly likely to migrate themselves, whereas both Kothari (2002) and Bird *et al.* (2002) consider the potential of migration to change gender roles as women take on more decision making. However, Bird *et al.* (2002) argue that, even in absentia, men often remain head of the household. Alider (2001) considers the gendered impacts of migration in South Africa, drawing on the KwaZulu-Natal Income Dynamics Study to argue that migration has led to increased numbers of female-headed households, which are especially vulnerable owing to lack of status and unreliable remittances.
- 13 A significant gap relates to consideration of men and masculinity. Colvin *et al.* (2009), who are concerned with a male South African HIV/AIDS support group, deal with issues of masculinity. There are papers discussing the need for a change in gender relations, but how work with men can be carried out to achieve this is lacking. Similarly, despite consideration of human capital and the impact of mothers' education on reducing the intergenerational transmission of poverty, there has been little discussion in the literature on links between chronic poverty and reproductive health, or gender analysis of service provision and design.
- 14 Quisumbing is a major contributor to thought in this area. Quisumbing (2006) on the transfer of wealth in Bangladesh identifies 'women's assets' as more likely to have been transferred in vivo, at marriage, in the form of products like jewellery. She argues that, because of economic restrictions, women are more likely to invest in human capital such as health and education for children. Quisumbing (2007) stresses the importance of considering in vivo transfers of wealth and suggests that more equitable opportunities to acquire and transfer assets are needed, along with reduced inequality in the control of resources within the household. Widows' inheritance rights are particularly important in the context of HIV/AIDS to ensure the transfer of wealth to the next generation. Baulch and Quisumbing (2009) argue that women's access to 'solid' assets, which they are able to sell or pawn, enables them to compensate for shocks to family income. Cooper (2008; 2009) focuses more on legal rights in property and inheritance. She discusses the need for legal reforms to improve women's status and argues that increased land ownership leads to increased bargaining power within the household, which has positive effects on consumption and development for other household members. Cooper is also concerned with the need to harmonise land, marriage and inheritance laws with national constitutions and international human rights agreements.
- 15 Pelham (2007), in work on HIV/AIDS and care work by grandparents in Lesotho and Namibia, calls for pensions, as these can have a positive impact on women's status and the well-being of children. De Coninck and Drani (2009) argue that programme design should learn from and strengthen existing indigenous help structures, including women's groups.
- 16 Hickey's work examines relationships of citizens to the state. Hickey (2009) argues that policy reform has created problems in the understanding and exercise of masculinity, as gender orders have been upturned by the empowerment of women.
- 17 In India, Shah and Mehta (2008) argue that better monitoring of the impact of women's participation in Guaranteed Employment Schemes is needed, alongside increased response to women's needs, for example being close to the village, shelter, drinking water and crèches and improved recording of time worked to allow better access to maternity benefits. Deshingkar (2009) makes a case for better labour inspection regimes in order to monitor and improve working conditions, and identifies women as a particularly vulnerable group. Doane (2007) considers women home workers and how social protection programmes can be targeted to reduce the vulnerability of this group.
- 18 Moore *et al.* (2008) identify violence and conflict as a maintainer of poverty and draw on case study research to demonstrate women's particular vulnerabilities in conflict situations – women forced into sex work, perceptions of girls who are 'spoiled by rape' and excluded from the community. Orero *et al.* (2007) also identify women as particularly vulnerable to dispossession in the context of conflict.
- 19 Failing to invest in young people has serious and long-term economic costs. Marcus and Gavrilovic (2010) cite the example of Jordan, where youth exclusion (joblessness, adolescent pregnancy, early school dropout and migration) cost an estimated 7.2 percent of GDP in 2007. In Egypt, similar neglect meant a loss of 17.2 percent of GDP (Chabaan, 2007, in Dhillon *et al.*, 2008).
- 20 Several terms are used to define these institutions. Branisa *et al.* (2009), for example, suggest: 'long-lasting codes of conduct, norms, traditions, informal and formal laws that contribute to gender inequality in all spheres of life.'
- 21 The term customary law or norm is frequently used and will be used in this report to mean informal but often nationally acceptable law.
- 22 Reviewing their use on their tenth anniversary, Klasen (2006a; 2006b) proclaimed the need for a new gender index, easily interpreted, with wide coverage, a clear policy message, annual updates and new variables, measuring gender inequalities and not gender-related human development and agency.
- 23 Given the SIGI's focus on quantitative measurement, these institutions and their constituent components have been shaped in part by data availability and face a number of limitations. Accordingly, because our analysis draws on a range of quantitative and qualitative sources, we do not need to be subject to the same set of constraints.
- 24 The GDI and GEM, introduced in 1995 to add a distribution-sensitive measure to the Human Development Index (HDI), undoubtedly represented important new measures of progress in gender-related development and empowerment. The GDI measures achievement on the same basic capabilities as the HDI, but takes note of inequality in achievement between women and men. The GEM is a measure of agency, evaluating progress on women's standing in political and economic forums and the extent to which women and men are able to actively participate in economic and political life and in decision making.
- 25 Note that the variable 'missing women' was initially included within the Physical Integrity Sub-Index but later was separated out into a standalone sub-index in order to denote its emphasis on the economic valuation of women.
- 26 Note that we did not focus in any detail on freedom of dress, as we would have required considerably more space to address the complexities of this issue and to avoid potential problems of Western bias.