

# References

## Introduction

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## Chapter 1: Discriminatory family codes

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## Chapter 4: Physical insecurity

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# Annexes

## Annex 1: Recent international agency reports on girls and poverty

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ActionAid (2008) Hit or Miss – Women's Rights Report  
[http://www.actionaid.org.uk/doc\\_lib/aamdg.pdf](http://www.actionaid.org.uk/doc_lib/aamdg.pdf)

Center for Global Development (2008) Girls Count: A Global Investment and Action Agenda  
[www.cgdev.org/content/publications/detail/15154](http://www.cgdev.org/content/publications/detail/15154)

Center for Global Development (2009) Start with a Girl: A New Agenda for Global Health  
[www.cgdev.org/content/publications/detail/1422899/](http://www.cgdev.org/content/publications/detail/1422899/)

Girl Effect (2010)  
[www.girleffect.org/](http://www.girleffect.org/)

International Labour Organization (2009) Give Girls a Chance. Tackling Child Labour, A Key to the Future  
[www.ilo.org/ipecinfo/product/download.do?type=document&id=10290](http://www.ilo.org/ipecinfo/product/download.do?type=document&id=10290)

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Plan International (2009) Because I Am a Girl: The State of the World's Girls 2009. Girls in the Global Economy: Adding it All Up  
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Population Council (2009) The Power of Educating Adolescent Girls  
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United Nations Children's Fund (2007) The State of the World's Children – Women and Children: The Double Dividend of Gender Equality  
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United Nations Children's Fund Innocenti Research Centre (2009) A Study on Violence against Girls: Report on the International Girl Child Conference  
[www.unicef-irc.org/publications/pdf/violence\\_girls\\_eng.pdf](http://www.unicef-irc.org/publications/pdf/violence_girls_eng.pdf)

United Nations Children's Fund and United Nations Girls' Education Initiative (2006) Girls, Women and HIV/AIDS in Eastern Africa  
[www.ungei.org/resources/files/ungei\\_girls\\_womenHIVAIDS.pdf](http://www.ungei.org/resources/files/ungei_girls_womenHIVAIDS.pdf)

United Nations Development Fund for Women (2009) Together We Must! End Violence against Women and Girls and HIV & AIDS  
[www.unifem.org/materials/item\\_detail.php?ProductID=157](http://www.unifem.org/materials/item_detail.php?ProductID=157)

United Nations Millennium Project (2005) Taking Action: Achieving Gender Equality and Empowering Women  
[www.unmillenniumproject.org/documents/Gender-complete.pdf](http://www.unmillenniumproject.org/documents/Gender-complete.pdf)

World Bank Adolescent Girls' Initiative (2008) The Economic Participation of Adolescent Girls and Young Women: Why Does It Matter?  
<http://siteresources.worldbank.org/INTGENDER/Resources/PolicyNoteRevised.pdf>

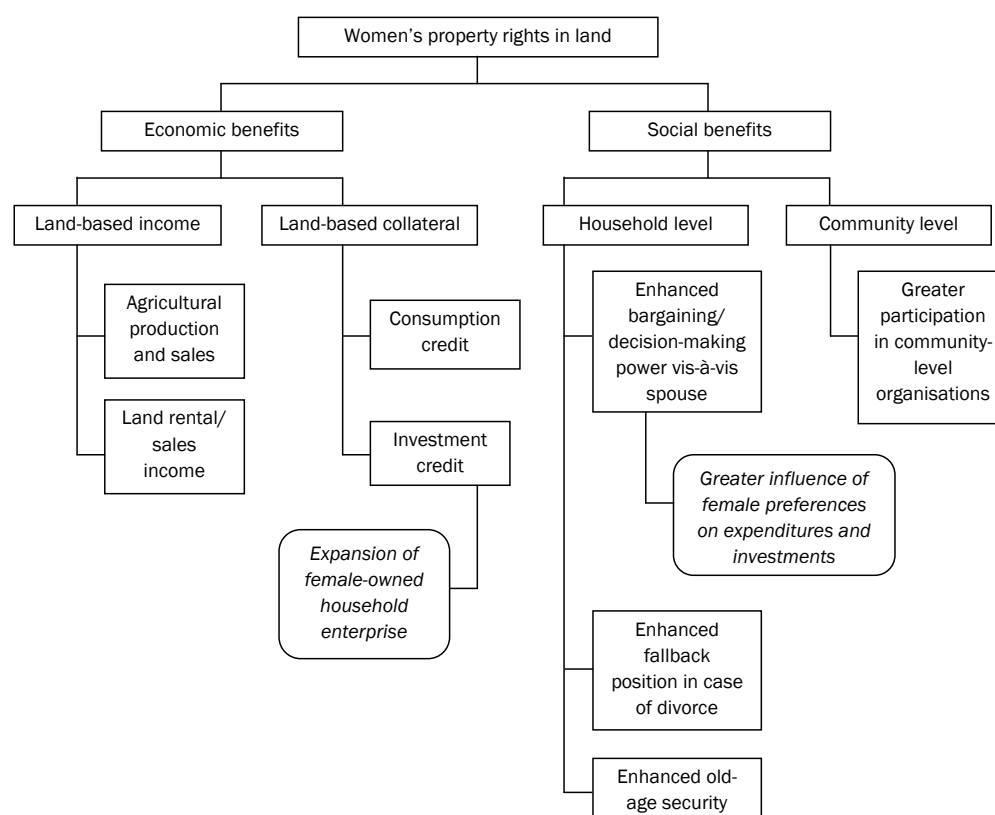
World Bank (2006) Gender Equality as Smart Economics: A World Bank Group Gender Action Plan  
<http://siteresources.worldbank.org/INTGENDER/Resources/GAPNov2.pdf>

World Bank (2008) Girls' Education in the 21st Century  
[http://siteresources.worldbank.org/EDUCATION/Resources/278200-1099079877269/547664-1099080014368/DID\\_Girls\\_edu.pdf](http://siteresources.worldbank.org/EDUCATION/Resources/278200-1099079877269/547664-1099080014368/DID_Girls_edu.pdf)

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

Strategy and description	Advantages	Disadvantages
<b>Self-protection</b>		
<ul style="list-style-type: none"> <li>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)</li> </ul>	<ul style="list-style-type: none"> <li>Household control</li> <li>Assets have multiple benefits beyond addressing vulnerability</li> </ul>	<ul style="list-style-type: none"> <li>Ineffective against many hazards (especially covariant 'natural' hazards)</li> <li>Requires information about relative risks of different hazards</li> <li>Health/education effects are medium to long term</li> </ul>
<b>Self-insurance – savings</b>		
<ul style="list-style-type: none"> <li>Make savings (ex ante) to ameliorate the loss from a hazard</li> </ul>	<ul style="list-style-type: none"> <li>Can be used against any hazard</li> <li>Household control and predictability</li> <li>Does not require external approval</li> <li>Can also be used as collateral for credit</li> </ul>	<ul style="list-style-type: none"> <li>Only covers small hazards for the poor</li> <li>Lack of effective savings instruments</li> <li>If excessive, may tie up much-needed resources</li> </ul>
<b>Self-insurance – debt/advances</b>		
<ul style="list-style-type: none"> <li>Borrow (ex post) to ameliorate the loss from a hazard</li> </ul>	<ul style="list-style-type: none"> <li>Can be used against different types of hazard</li> <li>Speed of access</li> </ul>	<ul style="list-style-type: none"> <li>Not predictable</li> <li>May have high costs/conditions</li> <li>May not be available for covariant hazards</li> <li>May require collateral</li> </ul>
<b>Insurance – private or social</b>		
<ul style="list-style-type: none"> <li>Exchange of regular premiums or payroll contributions, to secure entitlements to financial protection against specified contingencies</li> </ul>	<ul style="list-style-type: none"> <li>Pools risk</li> <li>Small premiums can protect against large losses</li> </ul>	<ul style="list-style-type: none"> <li>Only covers specified hazards</li> <li>Rarely available to the poor</li> <li>Complex and requires external approval</li> </ul>
<b>Informal networks</b>		
<ul style="list-style-type: none"> <li>Develop social relationships that can help ameliorate the loss from a hazard by transfers</li> </ul>	<ul style="list-style-type: none"> <li>Can be used against different types of hazard</li> <li>Speed of access</li> </ul>	<ul style="list-style-type: none"> <li>Only predictable for small losses</li> <li>May not be available for covariant risks</li> <li>Variable costs – may be high</li> <li>May involve adverse incorporation</li> </ul>
<b>Social assistance entitlements</b>		
<ul style="list-style-type: none"> <li>Social transfers to ameliorate losses and to facilitate self-protection, including employment guarantees, transfers focused on poor households or categorical transfers (see Barrientos <i>et al.</i>, 2006)</li> </ul>	<ul style="list-style-type: none"> <li>Low/no cost for the household</li> <li>May encourage long-term gains in protection, e.g. education</li> </ul>	<ul style="list-style-type: none"> <li>Often not available</li> <li>Access may require bribes</li> <li>Possibility of moral hazard</li> </ul>

Source: Hulme *et al.* (2009)

**Annex 3: Conceptual framework for potential effects of the formalisation of women's property rights in land**

Source: World Bank (2005)

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

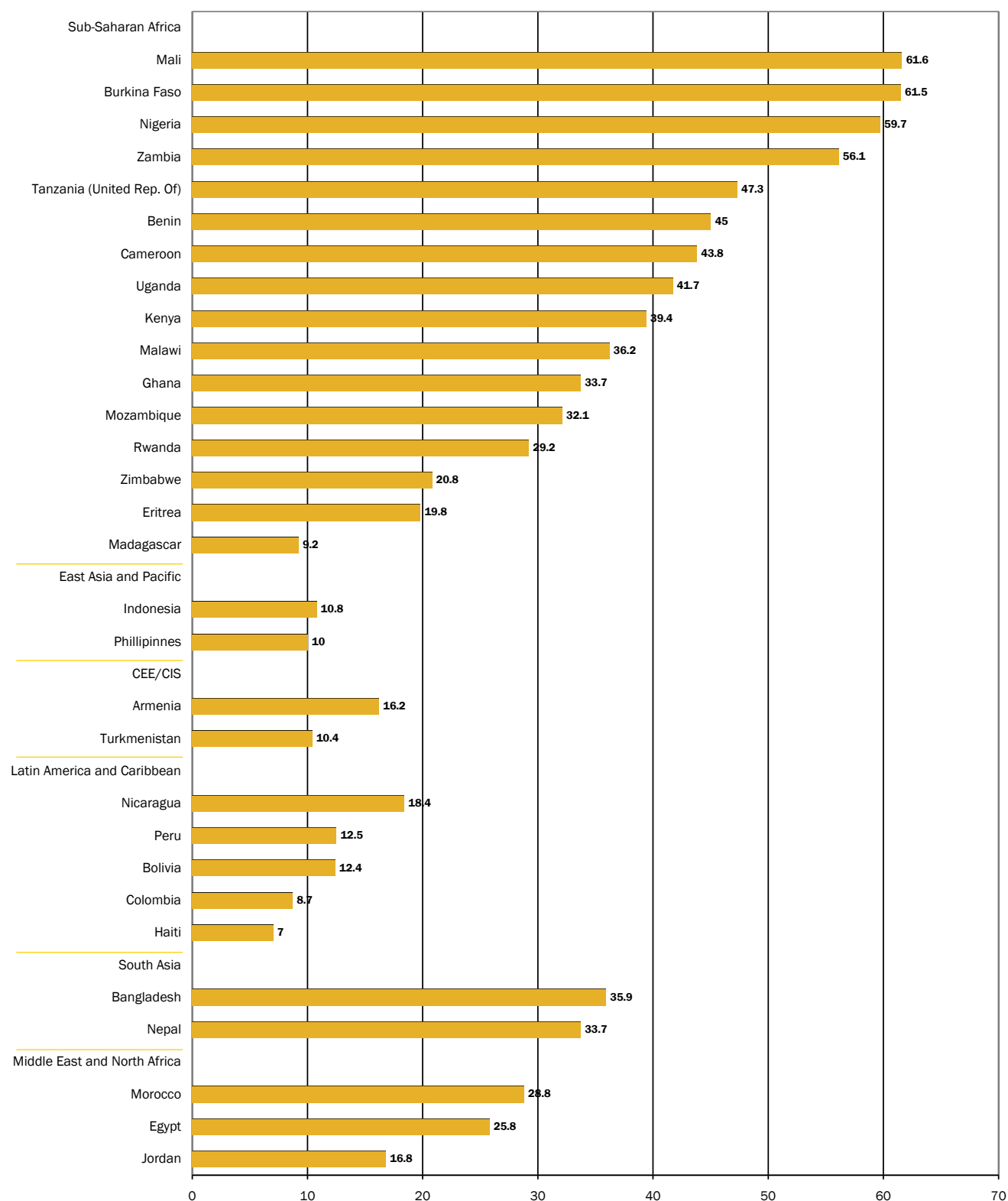
Initiatives to improve the socioeconomic well-being of women	Initiatives to address barriers linked to custom/traditional law	Initiatives to address barriers related to statutory law
<ul style="list-style-type: none"> <li>• Education and literacy campaigns</li> <li>• Legal education for women</li> <li>• Economic empowerment of women through provision of credit and market access</li> <li>• Affirmative action (waive fees for land registration, land quotas for women)</li> <li>• Improved participation of women in decision-making bodies on land tenure issues</li> </ul>	<ul style="list-style-type: none"> <li>• Disseminate new land laws and build capacity and knowledge of traditional leaders to avoid discriminating against women</li> <li>• Educate all members of society on women's land rights</li> </ul>	<ul style="list-style-type: none"> <li>• Ensure land law has a clause that promotes land rights of women</li> <li>• Harmonise land laws with other laws in the system (marriage laws, inheritance laws)</li> <li>• Disseminate new land laws and build capacity and knowledge of implementers</li> <li>• Translate laws into effective programmes for implementation</li> </ul>

Source: United Nations Economic Commission for Africa (UNECA, 2003)



## 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)

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# Stemming girls' chronic poverty

## Catalysing development change by building just social institutions

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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