
Girls, Assets and Entitlements: Building Just Social Institutions

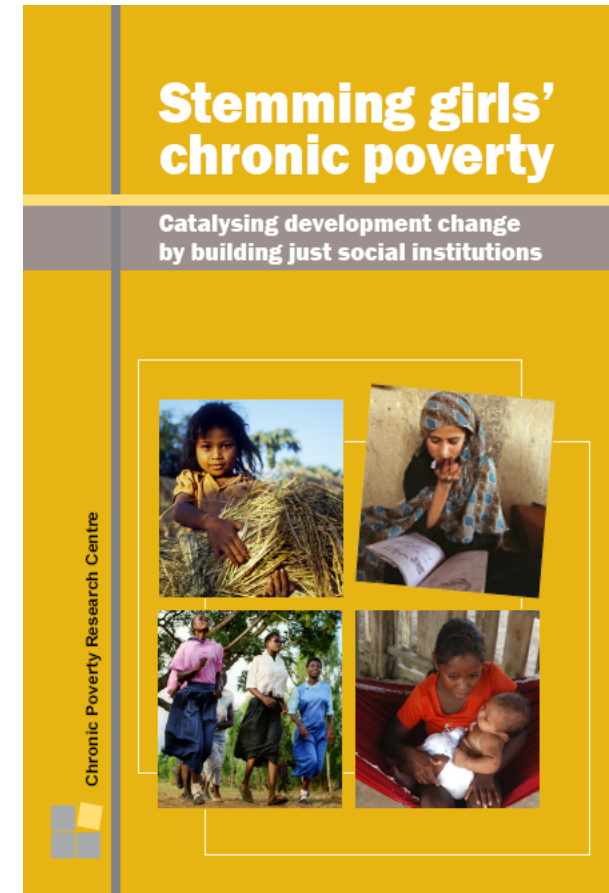


Evidence from the CPRC Gender Report 2010
(www.chronicpoverty.org.uk)

Jessica Espey (Save the Children UK)

Outline and methods

- This presentation explores the interconnections between girls' inheritance rights, their access to resources and entitlements and their experiences of poverty and vulnerability.
- Draws on the CPRC Gender Report, “Stemming Girls Chronic Poverty: Catalysing development change by building just social institutions,” specifically chapters 1 and 3.
- The CPRC report was based on the work of the CPRC and specifically that undertaken by members of the gender policy stream for the past 5-10 years.
- Pre-existing work was complimented with comprehensive lit reviews on each social institution.
- Qualitative evidence cited is either from our own field work (i.e. Jones 2009) or from other well reviewed qualitative assessments / interviews (i.e. Kate Bird's life history work in Uganda, Plan's longitudinal study or population council).



Definitions

- **Assets:** Chapter 3 draws on the SIGI definitions within the ownership rights sub-index e.g. land / property other than land / credit.
 - **Ownership:** Our discussion considers broader concepts of resource ownership, such as customary entitlement
 - **Inheritance:** This is only one means of asset accumulation, access and control throughout the lifecycle patterned by a number of institutions including the state, the family, the community and market. Other important transfers, when considering girls resource control, are inter vivo transfers such as dowry.
 - **Social institutions:** Social institutions are part of the wider culture that informs multiple aspects of our behaviour. They are not inherently good or bad, but when they result in processes that lead to inequality, discrimination and exclusion they generate a myriad of development deficits and physical and psychological trauma.
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Why focus on 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.
 - Socio-cultural practices and institutions which discriminate against women and girls, for example denying their equal opportunity to inherit assets and resources, can be a key means through which girls and women are disempowered.
 - Disempowerment in early life can impact upon life opportunities and the life chances of the next generation – through IGT.
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Types of social institution

- **Discriminatory Family Codes:** Formal and informal laws, norms and practices that influence the capabilities and related decision-making power of women and men, boys and girls in the household. Family code in nationally based legal systems relate to issues such as marriage, divorce, inheritance and ownership duties and rights regarding children.
- **Son Bias**
- **Limited resource rights and entitlements:** Access to and control over land, credit, property and natural resources. This is often determined by discriminatory inheritance practices, practices of bride wealth, dowry, customary practices around land holding or religious codes.
- **Physical insecurity:**
- **Restricted Civil Liberties**

Forms of discrimination impacting upon girls' inheritance or ownership of assets

- Patrilineal inheritance (and community customs regarding land holding)
 - Gendered markets and employment opps + gendered pay scales
 - Lack of support services like childcare which result in tensions between reproductive and productive work
 - Gender disparities in education
 - Early marriage and marriage customs such as relocation
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Poverty effects and vulnerability:

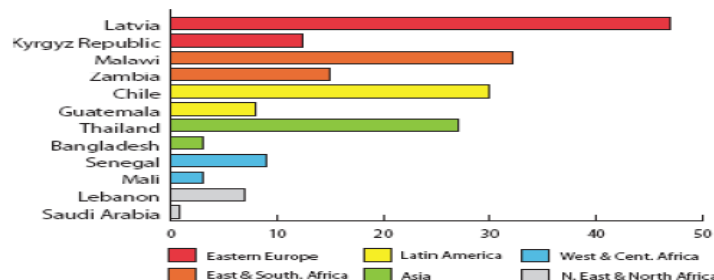
Girls' heightened vulnerability and poverty effects can include:

- ❑ Limitations on female household bargaining power, which in turn affect the pattern of household expenditures on food, health, education and social services, with negative outcomes for the well-being of family members and the empowerment of girls and women;
- ❑ Disinvestment in girls, including limitations in education, which diminishes their capabilities and potentialities;
- ❑ Weakened 'poverty buffers,' leading to heightened vulnerability in times of economic stress;
- ❑ Increased vulnerability of women and children in cases of female-headed households, polygamous relationships, divorce or widowhood.
- ❑ Reduced productivity and growth, particularly in the rural economy
- ❑ Potential intergenerational transmission of poverty and disadvantage

Statistics and lived realities:

- **Landholding:** Less than 20 percent of landholders are female. As a share of land overall – beyond agricultural holdings – women's landholding remains even lower, at 1 to 2 percent of titled land worldwide (USAID, 2003).

Figure 1: Percentage of agricultural land titles held by women (highest and lowest rate in selected regions)



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

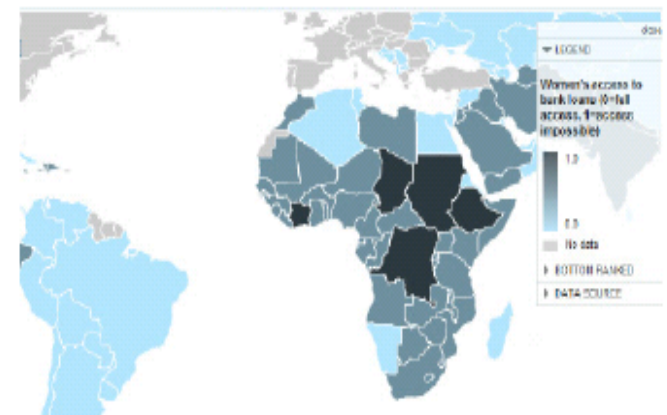
- **Other rural assets:** Includes livestock, financial capital, modern inputs, information, extension services and labour. These also show significant gender differences which are, moreover, generally interlinked- can create an ‘asset trap.’

Statistics and lived realities:

- **Natural resources and climate change:** It is often women, assisted by their children and especially their daughters, who manage the natural resource needs of the household (e.g. Fisher 2006). Yet have neither legal nor social control over resources (women have access to only 5 percent of the concessions given worldwide to manage and use natural resources- UNDP, 2009). Climate Change will intensify this, e.g. water collection.
- **Financial Services:** Access to financial services (credit, low-cost loans, deposit facilities, microsavings, insurance) is vital for many livelihood options, and can be particularly important for young women seeking to generate and sustain a reliable and independent income. Enables diversification / entrepreneurial behaviour / credit repayment.

Figure 2: Gendered access to bank loans

Women's access to bank loans



Source: www.girlsdiscovered.org/map/economic_opportunities/#

Box 4: Portraits of poverty for young women lacking access to credit

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

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

Policy and programmatic recommendations



Policy + programmatic recommendations (1)

- 1) Harmonising Laws and strengthening legal literacy amongst officials and communities (*Sierra Leone + Commonwealth Secretariat*)
 - 2) Strengthen girl-sensitive/accessible microfinance, financial literacy and skills training (*Nairobi- Daughters United and MicroSave + AGI*)
 - 3) Gender empowerment through cash transfers
 - 4) Provide scholarships for girls both for education and skill development to ensure employment preparedness (*Bangladesh- Adolescent Girls Adventure programme*)
 - 5) Support collective action around resources and assets i.e. through cooperatives, credit and savings groups, self help societies and so forth
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Conclusions

- **Gaps in the data** and information base on the specific asset rights and entitlements of girls hamper the development of appropriate programmes to enhance their preparation for and access to control and utilisation of resources of all sorts.
 - Legal frameworks and reform programmes (re. assets and resources) should also promote more **integrated approaches** to safeguarding the specific rights of girls and women (such as harmonisation of land reform programmes with marriage and family code revisions).
 - Stronger measures are needed to ensure **de facto implementation** of existing legal provisions, policies and programmes aimed at overcoming obstacles to gender-equitable access to resources.
 - **Strategic partnerships** are critical for the success of all efforts to ensure gender-equitable distribution of and control over resources and assets, e.g. national ministries in multi-sectoral domains; local government and community leaders – both male and female; the private sector etc.
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Thank you

Website:

www.chronicpoverty.org.uk

Email:

j.espey@savethechildren.org.uk

