



Stopping the intergenerational transmission of poverty: Research highlights and policy recommendations

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What is Chronic Poverty?

The distinguishing feature of chronic poverty is extended duration in absolute poverty.

Therefore, chronically poor people always, or usually, live below a poverty line, which is normally defined in terms of a money indicator (e.g. consumption, income, etc.), but could also be defined in terms of wider or subjective aspects of deprivation.

This is different from the transitorily poor, who move in and out of poverty, or only occasionally fall below the poverty line.

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Executive summary

The intergenerational transmission (IGT) of poverty can be described as the private and public transfer of deficits in assets and resources from one generation to another. Poverty is transferred as a complex set of positive and negative factors that affect an individual's chances of experiencing poverty in the present or at a future point in their life-course. Household and extra-household factors influence the IGT of poverty. The former include household composition; asset endowments; agency and status; and social constructions determining differentiated access to and control over resources. The latter include discrimination and exclusion on the basis of gender; class; caste; religion; ethnicity; governance and policy failures; plus shocks such as conflict and famine.

The IGT of poverty can be seen as an extreme form of chronic poverty – which is defined as poverty experienced by individuals and households for extended periods of time. As such, analysis of the IGT of poverty needs to inform understandings of and action to tackle chronic poverty. It has therefore been a central theme of the Chronic Poverty Research Centre's work. This has focused particularly on methods and approaches to understanding the IGT of poverty – because the absence of high-quality panel data in many low-income developing countries necessitates innovative research methods and analytical approaches. In addition, a major focus has been assets and inheritance, and how these contribute to the creation of irreversibilities and the interruption of the IGT of poverty.

The CPRC has shown the value of using Q-squared approaches in delivering robust research and well-grounded policy advice. It has also made information about approaches for researching the IGT of poverty in low-income developing countries more widely available. This information on methods has been presented through CPRC publications and the CPRC's web-based methods toolbox, which have been read widely by both students and professional researchers. It is hoped that these approaches will enable researchers to understand the lives and needs of chronically poor people around the world and will support them to communicate these needs to policymakers.

The following overall conclusions have been drawn on the IGT of poverty.

It is important to go beyond thinking about child poverty when seeking to understand the factors influencing the IGT of poverty, to follow the full life-cycle. Analysis should explore the key moments in the life-course, identifying those which are particularly sensitive. This means that interventions are needed at key points throughout the life-course (e.g. youth to adult transitions, widowhood, etc.). It also suggests that an approach that focuses solely on the individual or their household is inadequate; instead, analysts should examine the social, economic and institutional factors that enable poverty and inequality to persist and to be

replicated by one generation after another, at the same time as household and intra-household factors.

Household composition and demographics are important for the IGT of poverty because they affect the material and other resources available and distributed to individuals. Differences in resource allocation and access to nutrition and services within households can be explained by age, relationship to household head, gender or other forms of social difference. Gender emerges time and time again as an important factor influencing nutrition; the balance of time allocated to leisure, labour or schooling; access to and control over assets; and investments in health and education. These gendered differences are important to women and girls themselves and also influence outcomes for their children in the future, and so the IGT of poverty.

Assets and both *inter vivos* gifts and inheritance are important for the IGT of poverty. Current patterns are not just inequitable but likely to deepen the IGT of poverty. Meanwhile, human capital assets provide individuals with capabilities which lock together with other assets to enable resilience and poverty exits. The development of such assets, specifically education, during childhood creates an asset foundation for an individual and influences life-long earnings, health-seeking behaviour, physical and mental health, disability and mortality in later life.

Shocks are important in the IGT of poverty in that they can drive households to draw down on their assets and adopt adverse coping strategies, with long-term negative consequences for children. Droughts, for instance, can result in such severe child stunting and wasting that it has consequences for individuals throughout their lives. Where composite or sequenced shocks take place, particularly where conventional household-level shocks overlay complex macro shocks (e.g. governance failures, long-run conflict and insecurity), a household's ability to cope can be overwhelmed, increasing the likelihood of irreversible damage to children and the creation of conditions where the IGT of poverty is almost inevitable.

The complexity of factors driving the IGT of poverty and the wide range of features offering protection at different points in the life-course suggest that simple policy prescriptions are likely to be out of the question. A policy framework is required which will support equitable institutions and the delivery of multi-sectoral interventions that will address child poverty and also halt the IGT of poverty through a focus throughout the life-course. We consciously do not give our policy options any weighting or prioritisation, because the optimal policy response for a particular country will depend on context and also on that nation's social and political compact. However, any successful policy set is likely to include policies to support pro-poor growth and income generation while building equity between wealth groups and women and men; investments in nutrition and health; interventions to provide good quality

and accessible education from preschool through to secondary and post-secondary; policies and practice to support asset accumulation and equitable inheritance; and social protection.

A number of questions remain for future research, related to identification of the context-specific bundles of assets that are most important in protecting individuals from intergenerationally transmitted poverty; and the mix of assets and the absolute amounts necessary to serve this protective function. Also, we know that agency is important in enabling people to move out of poverty, but future research could usefully explore its role in the IGT of poverty, including how it interacts with assets to influence poverty outcomes.

Abbreviations

AIDS	Acquired Immune Deficiency Syndrome
ART	Antiretroviral Therapy
CPRC	Chronic Poverty Research Centre
DFID	UK Department for International Development
HIV	Human Immunodeficiency Virus
IFPRI	International Food Policy Research Institute
IGT	Intergenerational Transmission
NGO	Non-governmental Organisation
OECD	Organisation for Economic Co-operation and Development
UN	United Nations
UNDP	UN Development Programme
UNFPA	UN Population Fund
UNICEF	UN Children's Fund

1 Introduction

This paper presents a synthesis of work on the intergenerational transmission (IGT) of poverty by the Chronic Poverty Research Centre (CRPC). In doing so, it builds on two earlier reviews (Bird, 2007; 2010a) and on the findings of work commissioned by the CRPC or undertaken directly by CPRC research teams. It also from time to time contextualises these findings by referring to the work of other researchers.

The paper introduces what we mean by the IGT of poverty and then outlines the research agenda the CPRC identified for work in this area (Section 2). It goes on to provide an overview of the research methods developed by the CPRC to explore the IGT of poverty and presents key research findings from a range of empirical and theoretical research (Section 3) before identifying a set of policy recommendations (Section 4) and conclusions (Section 5).

2 The IGT of poverty

2.1 What is the IGT of poverty?

Intergenerational transfers are the transfer of physical and financial assets and resources, including land, livestock and savings, from one generation to another. Public and private expenditure, which affects human and social capital, also involves transfers from one generation to another. An older generation will typically invest in the capital formation of a younger generation, to support capabilities and insure against future risks (Collard, 2000). The parental generation will tend to support the older generation when they are too old to support themselves. But this ‘generational bargain’ does not depend solely on individual motivations (altruistic, self-interested or otherwise) or behaviour. It is also subject to public policy, the functioning of the economy and societal structures and institutions, all of which can drive inequality and what is transferred to the next generation.

The IGT of poverty can be described as the private and public transfer of deficits in assets and resources from one generation to another. Poverty is not transferred intergenerationally as a ‘package’, but as a complex set of positive and negative factors that affect an individual’s chances of experiencing poverty in the present or at a future point in their life-course. Research has largely focused on parent-to-child transmissions, and how early experiences in life can either prepare a child to be a highly functioning social and economic actor or introduce a set of ‘irreversibilities’ that limit opportunities and life chances. But attention must be paid throughout the life-course, and in particular to key moments within it, including the transition from childhood to adolescence and from adolescence to adulthood. During adulthood, the poverty that individuals experience can be transmitted intergenerationally to their children, to their parents or to the cohorts above and below them (Bird, 2007).¹

Bird (2007; 2010a) offers a thorough review of the literature on the IGT of poverty and identifies household and extra-household factors that influence this phenomenon. These reviews concentrate on research in low-income countries – note that, previous to the CPRC’s work, the bulk of the research on the IGT of poverty was conducted in high-income

¹ Poverty can also be transmitted from the younger to the older generation. For example, in areas with high levels of morbidity and mortality from chronic disease, older people may take on care-giving roles for grandchildren and as a result experience a decline in well-being.

countries.² The household-level factors these reviews highlight include household composition; asset endowments (e.g. physical and human capital assets); agency and status; and social constructions determining differentiated access to and control over resources.³ In addition, a number of contextual and structural extra-household factors can increase the likelihood of the IGT of poverty. Discrimination and exclusion on the basis of gender; class; caste; religion; ethnicity; governance and policy failures; and shocks and events such as conflict and famine can be extremely influential in the IGT of poverty. Table 1 outlines the household and extra-household factors identified in these reviews.

Table 1: Household and extra-household level factors that influence the IGT of poverty

Household factors	Extra-household factors
<ul style="list-style-type: none"> • Household characteristics (composition, demographics) • Parental income • Access to productive assets • Education and skills acquisition • Health and nutrition • Quality of parenting, nurturing and socialisation • Early exposure to violence • Fostering, adoption and orphanhood • Child-headed households • Early childbearing • Child labour 	<ul style="list-style-type: none"> • Conflict • Cultural norms and psychosocial factors • Discrimination (on the basis of class and caste, religion, ethnicity) • Social capital and networks • Macroeconomic shocks • Poor governance

Source: Bird (2007; 2010a).

2.2 The IGT of poverty and the CPRC

Put simply, the IGT of poverty means that poverty persists *across* generations. It can be seen as an extreme form of chronic poverty – which is defined as poverty experienced by individuals and households for extended periods of time. Chronically poor people are those who experience deprivation over many years, and who sometimes pass poverty on to their children. The chronically poor experience deprivation at many levels: chronic poverty is typically characterised by low income and assets, hunger and under-nutrition, illiteracy, lack of access of basic services and social isolation and exploitation (CPRC, 2004).

² For reviews see, for example, Hobcraft (2007) and Jenkins (2007a). As Hobcraft (2007) notes, given different policy environments, transfer of ideas, research and policy implications between developed and developing country contexts must be made with caution. Similarly, Jenkins (2007a) emphasises that it is unclear that specific conclusions from US data should carry over to countries with very different social norms and institutions.

³ Moncrieffe (2009) explores the relationship between agency and the IGT of poverty, and argues that intergenerational transmissions emphasise that transmissions of patterns of relationships – and norms, values, attitudes and behaviours – are a critical component of the IGT of poverty. This needs to be balanced with analysis of material assets.

So, analysis of the IGT of poverty needs to inform understandings of and action to tackle chronic poverty.⁴ In addition, it seems that interrupting chronic poverty early in an individual's life is less costly, and more effective, than doing so later in their life. Further, early life interventions tend to have beneficial multiplier effects over the life-course. For example, improving the nutrition and education of a young girl will increase her life-long earnings, reducing the likelihood that she and her family will be poor. It will improve her long-run health and well-being and increase the likelihood that her children will be both educated and prosperous, helping to interrupt the cycle of poverty. Through these interventions, chronic *and* intergenerational poverty can be tackled.

For these reasons, a central theme of the CPRC has been 'Empirical Approaches to the Intergenerational Transmission of Poverty'. The CPRC's work on poverty has identified a number of pressing questions,⁵ specifically:

- Are the causes of this IGT of poverty different to those of persistent and chronic poverty?
- What is the relative importance of negative events at different points in the life-course in driving the IGT of poverty?
- To what extent can livelihood resilience help protect individuals from transitory poverty becoming chronic and intergenerational? Can resilience protect children and young people from irreversible damage which will affect them later in life?
- How important are different bundles of assets in protecting individuals from the IGT of poverty, and what mix of assets or what absolute amounts are necessary?
- Lastly, what is the role of agency or choice in the IGT of poverty and how does agency interact with assets to influence poverty outcomes?

⁴ Pakpahan *et al.* (2009) in Indonesia illustrate the link between the IGT of poverty and chronic poverty: they find that, while there is a substantial move away from poverty by children from poor households, children from *chronically poor* households are far more likely to remain poor for the rest of their lives than those who did not grow up chronically poor.

⁵ Bird (2007) sets out the research agenda for the IGT theme at the CPRC. This work builds on earlier work in the CPRC, including on youth and working children (Moore, 2005a; 2005b), childhood poverty (Harper, 2004a; 2004b; Harper *et al.*, 2003) and the IGT of poverty (Moore, 2001).

The CPRC's work on the IGT of poverty has responded to these questions by focusing particularly on:

- *Methods and approaches* for understanding the IGT of poverty;
- *Assets*, particularly physical and human capital assets, and how they contribute to the creation of irreversibilities and the interruption of the IGT of poverty; and
- *Inheritance* and how it contributes to the creation of irreversibilities and the interruption of the IGT of poverty.

A focus on methods was seen as important because the absence of high-quality panel data in many low-income developing countries makes the study of the IGT of poverty difficult and necessitates innovative research methods and analytical approaches. The role of assets and inheritance in the IGT of poverty has been under-researched, particularly in the context of low-income developing countries. The CPRC's work on these themes has generated useful methodological and empirical findings, the highlights of which are discussed below.

3 Stopping the IGT of poverty: research highlights

3.1 Approaches and methods

In-depth analysis of the drivers and interrupters of the IGT of poverty requires data tracking of individuals through their life-course, preferably through to the next generation. Researchers generally try to fill this data requirement by analysing long-run panel data. However, reliable data of this kind are rarely available in low-income developing countries.⁶ It was clear that the CPRC would have neither the time nor the resources to develop the kind of panel data required for this work during its lifetime, and so new ways of studying the IGT of poverty would have to be found.

A number of specialists were approached and asked to provide insights into alternative approaches to analysing qualitative and quantitative data. Lucia da Corta wrote on the way in which individuals' recall of events, facts and figures from their life and livelihood could be strengthened through detailed semi-structured interviewing. Robert Miller described how family histories could be conducted and how this might be useful for research into the IGT of poverty. Jere Behrman explored analytical approaches that could be applied to existing micro data in developing countries to examine issues related to the IGT of poverty. Stephen Jenkins and Thomas Siedler explored similar issues but in relation to panel data. All these studies resulted in short, accessible papers to guide researchers wishing to study the IGT of poverty in developing countries. The methods have been applied in subsequent studies (e.g. Bird *et al.*'s work (2010) on the role of education in supporting resilience in conflict-affected Northern Uganda (2010), a study by Miller *et al.* (2011) which examines the role of asset inheritance in the IGT of poverty in rural Kenya and a study of maternal health and education and child outcomes in Guatemala by Behrman *et al.* (2010)).

Qualitative research can be useful in exploring the IGT of poverty (Bird, 2010b; da Corta, 2008a; Miller, 2007). Life history and family history interviews, which enable a qualitative exploration of the life-course of an individual or a family, have been found to be very effective. Bird (2010b) outlines the power of life history interviews in analysing and understanding the IGT of poverty and resilience. She shows that life histories are capable of identifying changes in well-being during the life-course and recounting the factors contributing to upward and downward mobility.

⁶ As Hobcraft (2007) notes, a key challenge in the developing world in terms of dynamic, longitudinal, life-course perspectives relates to the unavailability of data, which potentially undermines arguments for evidence-based policy and a life-course perspective.

Miller (2007) argues that family histories are a useful addition to the methodological toolbox for understanding the IGT of poverty. More specifically, he proposes a method of collecting family histories which links households from panel studies with individual life histories. The key contribution of the method is that it enables the direct examination of *generational* change in the family, the persistence of poverty across generations of the same family and/or the strategies families employ to move out of poverty. Miller also contends that family histories can augment panel studies by placing quantitative findings in context; extending household panel data to households and individuals within the same family but located separately; and increasing the period covered by panel data through the retrospective recall of events.

Da Corta (2008b) offers an approach to semi-structured interviewing that can support research on the IGT of poverty. Specifically, she illustrates how *recall methods* can help jog people's memories and enable them to date, rank and quantify historical data. Such methods enable the construction of panel-type data where a panel does not exist, and allow researchers to link individuals or households in the panel to their accounts of changes in their poverty status and the social relations that underpin such poverty. Da Corta suggests that recall methods might be useful in the study of the IGT of poverty by creating a multigenerational data panel 'from scratch'; by completing existing panel datasets by enhancing the range of variables or extending existing surveys back into the past; by complementing good quality panel data by linking a smaller sub-sample to in-depth qualitative life/family history data; and by investigating the deeper historical origins of a process identified in field research. Da Corta clearly outlines how this can be achieved, and how the approach can be designed to enhance the quality of recall and to reduce error and bias when respondents are reconstructing information about the past.

In other work, da Corta critically reviews existing Q-squared studies on chronic poverty based on panel and life history analysis (2008b). Studies which construct well-being trajectories are found to be enormously useful for revealing *sequences* of impoverishing or enriching events and strategies leading to downward or upward mobility over the life-course, lending some insight into *causal processes*. However, because there is a tendency to follow the methodological individualism found in household surveys and to rely heavily on actors' accounts, such studies are likely to be weaker in terms of the analysis of transforming social relations that underpin the deeper causes of changes in poverty status. In addition, they sideline important external contextual issues or events that influence mobility. Nevertheless, da Corta argues that these studies benefit from taking a critical realist political economy perspective, which entails more determined, supplemental research into two issues: 1) intra-household *conjugal and generational relations*, which affect the intra-household distribution of health, nutritional and educational investments during different phases of childhood and at inheritance – such distributions can strongly influence subsequent mobility trajectories for

each household member; and 2) extra-household relations in different institutional arenas, including market, state and civil society, and how these are shaped by intra-household domestic relations, gender, class, caste, ethnicity and age. She argues that both sets of social relational concepts help to restore the dialectic between the agency of actors' strategies and the structural constraints placed on them in their relations with the more powerful.

Based on this analysis, da Corta suggests moving beyond a Q-squared approach to a 'Q-cubed approach' to understand the IGT of poverty, whereby quantitative analysis of panel data on mobility and correlated characteristics is linked via households from the panel to multigenerational qualitative life histories that capture:

- An individual's livelihood strategies over the life-course (livelihood trajectories) (qualitative 1);
- An individual's changes in social relations over their life-course, within and outside the home, and the discursive bases of such relations (qualitative 2); and
- Local and macro events and trends (qualitative 3).⁷

Quantitative analysis of survey-based data can also be useful in exploring the IGT of poverty. There is strong evidence from quantitative analysis of household surveys from industrialised countries that growing up poor has a negative impact on future life chances. But Jenkins (2007b) argues that the degree of impact depends on the variables explored and the analytical approach used. Therefore, the choice of method and analytical approach adopted matters.

Robust quantitative data collection and analysis on intergenerational poverty is challenging in the most well-resourced contexts; in developing countries, the challenge is even greater. Where obstacles are overcome, quantitative analysis can improve the basis for understanding poverty trajectories and exploring the impact that changes (including policy changes) can have on poverty outcomes (Behrman, 2006). However, quantitative data need to meet stringent criteria if they are to be useful for the empirical analysis of the IGT of poverty. Jenkins (2007b) argues that it must:

⁷ The CPRC has drawn on these methods in Bangladesh, Ghana, Kenya and Tanzania.

- Link data within families across generations, so that individual outcomes can be linked with family background;
- Contain appropriate measures of well-being and poverty, as well as measures of other factors relevant to intergenerational poverty processes (e.g. parental education); and
- Be a large, representative sample that remains so over time and contain repeated observations on key variables (e.g. income) over time, to facilitate 'longitudinal averaging'.

If these conditions are met, the likelihood of measurement errors and transitory variation are reduced, and researchers can investigate issues such as whether the timing of poverty spells during childhood matter (Jenkins, 2007b). Where they exist, it is useful to have data on variables that provide insights into individual and familial decisions related to intergenerational poverty. These variables may include capacities and endowments of the 'child' (human, physical, financial and 'genetic' assets) and the factors that determine and affect these. It is also useful to have information on parental background, asset transfers and resource allocations at different points in the life-course, 'sharing rules' (distributional norms) for the household, community context and market and public services provision (e.g. health and education).

Household panel surveys can meet these data requirements relatively well. Family life surveys and other longitudinal studies, such as retrospective surveys, cohort panels, rotating panels and linked data from administrative records, might also be used, but have strengths as well as weaknesses (Jenkins, 2007b). Expertise in statistical analysis is required to make sense of such data, particularly to distinguish between correlation and causation. A range of statistical methods can be applied to work related to the IGT of poverty, including parametric regression models with 'level', 'sibling difference' and 'instrumental variable' estimators, non-parametric bounds estimators and propensity score matching methods (for more, see Jenkins, 2007a).

3.2 Household composition, demographics and social norms

Household composition and demographics matter when it comes to the IGT of poverty, because they affect the material and other resources available and distributed to individuals. This relates partly to the distribution of resources within the household. The household used to be understood as a unit in which income is pooled and decisions are made for the benefit of all members. It is now generally accepted that households actually consist of separate and gendered spheres of economic responsibility, which intersect through conjugal and intergenerational contracts to define the terms of household cooperation and differential outcomes for different members. Patriarchal norms can mean that women and girls have less decision-making power, less control over assets and income and less access to nutrition, health and education services.

Gender dynamics within the household, and within society, contribute to the IGT of poverty. The CPRC report *Stemming Girls' Chronic Poverty* (Jones *et al.*, 2010) takes a gendered approach and develops an analysis of great relevance to our understanding of IGT poverty. The authors find that:

- **Exclusion based on gender** intertwines with other forces of exclusion (class, caste, ethnicity, urban/rural locality, disability, etc.).
- **Discrimination at the household level** can result in early marriage; separation of girls from maternal presence, influence and authority; lack of decision-making influence by girls themselves; denial of vital material assets through ownership and inheritance; and, in some cases, physical harm. The ensuing negative development outcomes include reduced capabilities, educational attainment, employment potential and job quality; increased fertility and maternal and infant mortality rates; increased ill-health and physical harm; and increased poverty and potential for increased incidence of life-course and intergenerational poverty.
- **Son bias** has resulted in as many as 100 million 'missing women' and is explained by female foeticide and 'gendercide' – the systematic and often lethal neglect of and underinvestment in girls and women. Jones *et al.* explore unequal investments in the care, nurture and resources allocated to sons and daughters within the household and find that this is associated with a spectrum of negative developmental outcomes, from mortality through to human capital development deficits, time poverty linked to labour roles and psychosocial ill-being.
- **Limited resource rights and entitlements** are manifested through women and girls having inadequate access to and control over land, microfinance, property and natural resources. Women are disadvantaged by discriminatory inheritance systems, including bridewealth and dowry, and married women have limited property rights.

These problems are compounded by gender disparities in education and unequal access to and preparation for productive employment opportunities. These combine with segmented labour forces, lower wages, poor access to financial services and tensions between reproductive and productive work to damage women's ability to accumulate wealth and achieve economic empowerment.

- **Physical insecurity** can result from the laws, norms and practices which condone or fail to challenge gender-based violence in the household, school, workplace and community. Jones *et al.* find that such physical insecurity deprives women and girls of their agency and capabilities and increases their risk of chronic and intergenerationally transmitted poverty.

Looking at other CPRC research, we see that, in Bangladesh, the incentive to educate a girl is reduced because her natal household not only will not benefit from the returns to her education but also may have to find a higher dowry in order to find her a husband (Davis and Baulch, 2009). This contributes to households choosing not to invest in their daughter's education, which can limit women's opportunities and impact on their well-being (*ibid*). Another study, which reviews evidence from a number of countries, finds that gender has an important influence on a child's educational attainment, with parents investing differently in their children as a result of gender differences or birth order (Björklund and Salvanes, 2010).

It is important to remember, however, that gender is not the only dimension of differentiation within households: age, birth order, disability and relationship to household head are also important. And a range of other household-level factors have also been found to be important for the IGT of poverty. Evidence from Uganda and Bangladesh suggests that *high dependency* ratios (including dependent children or elderly family members) are associated with chronic and intergenerationally transmitted poverty (Quisumbing, 2007; Ssewanyana, 2009). This is because the costs of education, health care and food may be too high for high dependency ratio households; in the case of children, this can lead to persistent or chronic poverty at crucial points in their development, which creates 'irreversibilities', limiting their human development, socialisation and subsequent earning potential.

Particular household types and certain points in the life-cycle are also associated with poverty and the IGT of poverty. In Uganda, marriage, widowhood, separation and divorce are all found to increase the likelihood of declines into poverty (Ssewanyana, 2009). This is partly because such shifts are associated with changes in the dependency ratio. When young couples marry, they are likely to have children, increasing the ratio. Dependency ratios are

also likely to change with the loss of an adult through death, separation or divorce.⁸ It may also be because changes in household type and stage in the life-cycle have implications for access to resources. In Bangladesh, for example, life-cycle changes were found to affect well-being through the division of land and property: following the death of parents or the marriage of a household member (and associated payment of dowry and transfer of resources), the resources of the original household are often reduced, sometimes significantly (Quisumbing, 2007).⁹

Parenting quality is associated with the IGT of poverty. Paxson and Schady (2005) find that parenting quality is associated with cognitive development: the degree to which parents are 'responsive' and 'harsh' towards their children and whether children are read to account for a substantial portion of the association between socioeconomic status and cognitive development. *Fostering* and *orphanhood* can also contribute to the IGT of poverty. Fostering children outside the natal family is common in many parts of the developing world, and is becoming more so as a result of HIV and AIDS and labour migration. Fostering by the extended family is also common, even when both biological parents are still alive. 'Purposive' or voluntary fostering may be done for reasons of socialisation; to strengthen extended family ties; to redistribute child labour; to make life-cycle adjustments in household size and composition; to deal with matters of schooling; to take advantage of informal insurance mechanisms; or to provide care for children whose biological parents have separated and formed new relationships where the child cannot be accommodated.

The impact of fostering on child well-being depends on the resources available to the children, the bond between the children and their carers and the reason for fostering – whether it was requested by an older person or a childless family or forced by death, migration or parental relationships. Where biological parents are still alive, they often contribute in some way to the upkeep of their child (even if contributions are not regular). When it comes to orphanhood, the impact is more likely to be negative. Children who have

⁸ Note that another study, from rural Uganda, presents somewhat contradictory findings. It finds that larger households with more land, diverse crops and above all access to off-farm income fare better than small households, and also that households that are unable to invest in skills development or education fare better with a larger quantity of children, as the household is more able to establish diversified household livelihood activities (Seeley, 2008).

⁹ The association between larger and higher dependency ratio households and poverty is at the heart of fertility and population growth debates. For example, a study of rapid, unexpected fertility decline in Nyeri in rural Kenya found that population pressures, land availability, inheritance norms and educational opportunities had intertwined to influence a change in fertility practices. Land scarcity and diminishing farm size had influenced fertility decision making and behaviour via preferences for fewer children. Interestingly, it was found that education was not the drive cause of behaviour change around fertility. Instead, parents had chosen to invest more in the education of their children as a substitute for land inheritance when land resources were scarce (Shreffler and Nii-Amoo Doodoo, 2009).

lost their main provider or both parents may be affected economically as well as psychologically and socially by their loss (Seeley, 2008), but this is dependent on which parent dies, on living arrangements and on whether children are in school at the time.

Studies of orphanhood illustrate just how important maternal decision making is for child outcomes. A study in northwest Tanzania, an area deeply affected by HIV and AIDS, shows that orphanhood affects long-run health and education outcomes. Maternal death is also found to result in stunting and lower educational attainment; paternal death also has an impact on educational attainment but only for particular groups (Beegle *et al.*, 2005; Suryadarma *et al.*, 2009).¹⁰

In Indonesia, young maternal orphans have worse educational outcomes than non-orphans. Here, the educational effects of maternal orphanhood not only increase over time but also are significantly worse than the effects of chronic poverty (Suryadarma *et al.*, 2008). In KwaZulu Natal (South Africa), maternal orphans are significantly less likely to be enrolled in school and have completed significantly fewer years of schooling than children whose mothers are alive. They also have less money spent on their education and do less well than non-orphaned children with whom they live (Case and Ardington, 2006).¹¹ Evidence from the 2001 South Africa Census suggests that these effects are likely to be found throughout South Africa (*ibid*). Similarly, in rural Zimbabwe, maternal orphans have lower primary school completion rates than non-orphans and paternal or double orphans. This results from a lack of support from fathers and stepmothers and ineligibility for welfare assistance owing to residence in higher socioeconomic status households. Sustained high levels of primary school completion among paternal and double orphans – particularly for girls – result from increased residence in female-headed households and greater access to external resources (Nyamukapa and Gregson, 2005).

The set of issues outlined here illustrates the importance of family in protecting children from the effects of poverty and, in some cases, contributing to factors intensifying the IGT of poverty. It shows the particular importance of mothers and suggests that maternal orphans would benefit from targeted assistance. Such findings might also extend to children whose parents separate or divorce. In many developing countries, such children remain with their father and possible stepmother(s), at least partly because marriage legislation and practice

¹⁰ Suryadarma *et al.* (2009) find that maternal orphans in Indonesia have lower educational attainment than non-orphans. Beegle *et al.* (2007) find that maternal orphans are 2cm shorter than their counterparts and have one year less schooling; paternal orphans are found not to have experienced any long-term effects.

¹¹ The asymmetrical allocation of key assets such as education, food, land or health care among household members is now recognised as a critical factor in the emergence and persistence of poverty traps, as well as being an important driver of the IGT of poverty (Soto Bermant, 2008).

leave women without secure access to the livelihoods and productive resources they need to care for their children.

3.3 Productive assets and inheritance practices

Access to and control over productive assets is a clear determinant of non-labour income (Quisumbing, 1994) and individual or household consumption levels. Asset holdings are vital contributors to the initial conditions of a household and are also building blocks for the future. Those with more assets are often better able to improve their income levels, and the gradual accumulation of assets can enable the diversification of livelihood options; provide collateral for formal sector borrowing; enable investment, including human capital formation; reduce vulnerability to the impact of shocks or negative trends; boost resilience; and limit the need for to adopt adverse coping strategies. When held by someone with both the necessary capabilities and the agency to use them effectively, therefore, assets can be an important source of social mobility.¹² Collective and individual assets also increase people's personal and collective agency: the more assets an individual or group has, the more leverage in social networks, transactions and formal financial markets.

Findings from Bangladesh show that long-run improvements in well-being are associated with people having had access to a range of assets (investment and productive). Holding tangible assets (shops, land, livestock, vehicles and agricultural machinery) has a direct effect on long-run upward mobility. Less tangible assets (investments in education, networks of relationships) and social status also have positive effects (Davis, 2011b).

However, asset holding is rarely equitable. Unevenness in their distribution reflects the current pattern of poverty distribution but is also a key ingredient in future poverty. The way the adult generation builds assets or transmits them to the younger generation – including investment in human capital assets and inheritance practice around land and housing – reflects cultural and institutional norms, including legal practice (Quisumbing, 2007a).

Losing assets can lead to downward mobility and lack of assets can be associated with poverty traps, risk aversion, vulnerability and an inability to cope with shocks and contingencies (Bird, 2007). Deficits in productive assets are important in driving the IGT of poverty. For example, in Bangladesh, households that own less land have more working children (Ali, 2006). In Rajasthan in India, ownership of assets has been found to be more

¹² For example, a recent CPRC study in Bangladesh provides concrete evidence that long-run improvements in well-being are associated with people having had access to a range of assets (investment and productive). Holding tangible assets (e.g. shops, land, livestock, vehicles, agricultural machinery) has a direct effect on long-run upward mobility (Davis, 2011b).

critical than income when it comes to the probability of children going to school (Bhargava, 2003).

3.3.1 *Understanding inheritance*

Mechanisms by which assets are passed from one generation to another are of key importance when trying to understand the replication of differential patterns of wealth, generation on generation. Transfers may occur through investments in human capital formation, *inter vivos* gifts,¹³ brideprice/dowry or inheritance. The inheritance or *inter vivos* gifting of land is particularly important in low-income agrarian societies, with strong differentiation between brothers in some contexts, and sisters often obtaining very little. Women also receive very little following the death of their husband or following separation or divorce.

In many agrarian societies, substantial asset transfers are made at the time of marriage, allowing young couples to establish their own family farm. Where people are poor and assets take a long time to accumulate, the transfer of physical assets from the parent's to the child's generation has been shown to provide the start-up material for the younger generation's more independent future livelihood and economic productivity and can strongly determine the future wealth of a young couple and their family (Fafchamps and Quisumbing, 2005; Quisumbing, 2007a).

Obtaining land through inheritance or *inter vivos* gifts can have positive or negative effects on people's poverty status, through either property accumulation or the stripping of previously secure access to assets (Cooper, 2010). On the positive side, asset transfers can enable poverty exits. On the negative side, studies of the poverty trajectories of households and individuals in Sub-Saharan African societies have identified that exclusion from asset inheritance exacerbates vulnerability to chronic and intergenerational poverty (Bird and Pratt, 2004). Furthermore, inheritance is not always a route out of poverty. For example, in much of India, all the sons of a family inherit land equally, but the eldest son stays to farm it while others are free to move into the non-farm sector or migrate, enabling upward mobility (Stefan Dercon, pers. comm.). Outcomes depend on the relative returns to land and other assets and capabilities.

¹³ *Inter vivos* transfers (those given by the parental generation to the child generation while the parents are still alive) can include payments of brideprice and dowry and other transfers of land, livestock and wealth at marriage. They can also include other gifts given at key points in the life-course. It is common in many low-income developing countries for *inter vivos* gifts to exceed post-mortem transfers and for the majority of an older person's assets to have already been disposed of by their death. In effect, *inter vivos* gifts are early inheritance (Fafchamps and Quisumbing, 2005).

3.3.2 *Women's ownership and inheritance of land*

Institutions and norms surrounding clan and tribal groups, patterns of inheritance in patriarchal and matriarchal systems, marriage and divorce matter when seeking to understand inheritance behaviour. For instance, women often do not have the legal rights to own land independently or to inherit land; where they do, their rights are often partial. Even women who are able to access land and other resources through other people are disadvantaged by not having their own independent rights (Bird, 2007). Women who are widowed,¹⁴ orphaned, unmarried, separated, divorced¹⁵ or infertile¹⁶ are at an even more significant disadvantage. For example, widows may have the right to continue to use the land they cultivated when their husband was alive, or they may have temporary right to the marital home. However, they do not own it and they cannot use it as collateral. Also, they commonly lose both house and land if they remarry. Women in polygamous unions may be even more vulnerable (Cooper, 2010). Women's lack of control of this key resource influences the power they have within their household and in wider society and their ability to leverage credit to invest in agriculture or other livelihood activities.

Women and girls who lose out in asset inheritance are not always compensated through higher investments in human capital. This limits their agency, capabilities and livelihood options, making it more likely that they will be poor. This has implications for their children and the IGT of poverty.

Property rights provide women with both economic and social benefits. Economic benefits are derived through land-based income and the role of the land as a source of collateral. Social benefits are generated at both household and community levels, improving bargaining power within the household, enhancing security in old age and increasing the likelihood of participation in community-level organisations. There are also beneficial impacts in terms of enhancing investments in girls' human capital.

¹⁴ See property grabbing, below.

¹⁵ In much of Sub-Saharan Africa, when a woman divorces her family is often expected to return any bridewealth that has been paid to the husband's family. It is expected that children will be left to be raised by the husband and his kin. In Botswana, evidence shows that most women and their children experience economic hardship following divorce (Maudeni, 2000). In Bangladesh, divorce is shown to increase infant and child mortality (Bhuiya and Chowdhury, 1997).

¹⁶ A woman who has not borne any children at the time of her husband's death is vulnerable to losing her claim to the home she shared with her husband (Cooper, 2010).

3.3.3 Customary practice, inheritance and gender

Customary practice surrounding inheritance plays a powerful role in determining the gender differentials in asset ownership in developing countries. In many countries, there have been legal reforms but practice still relies on local leaders to apply their interpretation of traditional custom. However, customary practice is not fixed or immutable. It is embedded in social relations and changes over time in response to other changes in society. In Sub-Saharan Africa, practice is continuing to evolve as a result of intensifying pressure for land, increased mortality among the economically active as a result of HIV and AIDS and increased nuclearisation of the family.

Customary practice is being eroded and pressure for land in many Sub-Saharan African countries has seen increased prevalence of asset grabbing from widows and orphaned children – where the family of the deceased claim all land, housing, productive assets and household goods, in sharp contravention of traditional norms.¹⁷ Widows are seeing their husband's family take control of assets without providing balancing support of any kind. Changes in practice are not even: in some places in Kenya, for instance, traditions have been maintained (Aliber and Walker, 2004; Yamano, 2008); in others, they have been eroded (Human Rights Watch, 2003). In northern Uganda, a recent study among the Langi found that 63 per cent of households caring for orphans were not headed by paternal kin but by widows, grandmothers or other single women receiving little support from the paternal clan. This is explained by changes in Langi culture, driven by conflict and HIV and AIDS, which have placed pressure on extended families (Oleke *et al.*, 2005). However, the children's clan affiliation has not been questioned, suggesting that, although they are growing up poor and without access to their father's land, they will eventually inherit.

3.3.4 Implications for women of existing land ownership and inheritance norms

Equitable access to, control over and ownership of land is important for the wealth and independence of women and girls. Land ownership also enables access to other assets and resources, supporting investment and diversification (Anríquez *et al.*, 2010; Desai, 2010; Dolan, 2002). An inability to own land creates an 'asset trap', which is reinforced by social norms and the gender division of labour to limit women's livelihood options and investment patterns. For example, in Ghana, women's weaker property rights mean that women are more likely to be subsistence farmers than cultivators of more profitable cash crops, such as pineapples (Desai, 2010).

¹⁷ In Africa overall, more than 90 per cent of land is owned under some form of customary tenure and remains outside the statutory legal system (Deininger, 2004). More than 50 per cent of the peri-urban population in Africa and more than 40 per cent in Asia live under informal tenure and therefore have highly insecure land rights (*ibid.*).

A lack of independent rights to land also makes women extremely vulnerable to downward mobility on separation, divorce or widowhood. Marital legislation and practice surrounding separation and divorce mean that women commonly lose housing and productive assets on separation. Absence of women's individual rights to land also influences the conjugal contract and women's ability to exercise agency. Without access to and control over assets and, in particular, productive resources, women's 'backstop position'¹⁸ is diminished and with it their negotiating power within the marriage.¹⁹ This has implications in relation to their access to or control over productive resources, income and investment capital, limiting livelihood options and restricting their capabilities. However, rural women in particular have few choices but to accept the default option presented by their society, which is to accept a subjugated role within the conjugal contract and therefore the household. This has significant implications for their freedom of choice, economic independence, development and wider rights (Bird and Espey, 2010), with impacts on their freedom of movement; their involvement in their community and other public arenas; family planning; investment choices in agriculture and non-farm enterprises; housing; and children's health, education and nutrition.²⁰ This argument is supported by Argawal (1997; 2001, both in Cooper, 2010), who states that women's ownership of land leads to improvements in women's welfare, productivity, equality and empowerment, and by Doss (2005), who shows that women in Ghana with a higher share of asset ownership also have better health and nutritional outcomes.

The importance of the conjugal contract is illustrated by Kumar and Quisumbing (2010), who show that women's expectations of the likely distribution of assets following divorce affect their current welfare. Women who anticipate that their husband will gain all their land and livestock appear to be in a weaker position within the household and as a result are more likely to report that their household spends too little on housing and health care. They are also less likely to feel in control of their own lives than women who anticipate receiving a share of assets on divorce.

¹⁸ At the moment of marriage, women and men enter into 'a conjugal contract' (the terms under which spouses make joint or separate decisions around the exchange of goods; the allocation of labour, leisure and services; access to and control over productive resources; and distribution of income and investment). The backstop position is the minimum they are willing to accept in any situation before they assert their right to break the conjugal contract and exit the relationship. This will always be influenced by the relative power of the two negotiators, the alternatives they have if they exit the relationship and the cost to them if they concede.

¹⁹ A study of asset ownership, agency and household-level investments in Ethiopia, Bangladesh and South Africa shows that differences in male and female power depend on male and female asset ownership and levels of human capital at marriage (Quisumbing and Maluccio, 2003).

²⁰ A review of data from demographic and health surveys indicates significant proportions of households where men alone make decisions on household expenditures – up to two-thirds in Malawi, for example (UNICEF, 2005, in Jones *et al.*, 2010).

3.3.5 *Gender inequity in inheritance and the intergenerational transmission of poverty*

Gender inequity in asset inheritance is of direct importance to women and girls and also has instrumental value. Women's lack of ownership of and control over land and farm planning and management both constrain agricultural productivity and weaken household consumption and nutrition (Anríquez *et al.*, 2010; Cooper, 2010; Kabeer, 2003; UNDP, 2008; World Bank, 2005). Agricultural output could increase by up to 20 per cent in Sub-Saharan African countries if more women had equal access to and control over farm income, agricultural services and land,²¹ partly because insecure rights prevent women from investing in productivity-enhancing inputs (Meinzen-Dick *et al.*, 1997: 1304).

Equitable access to, control over and ownership of land also have a positive impact on their children through enhanced consumption (increasing spending on food, children's welfare and education) (Quisumbing, 2007a) and productivity – particularly in countries where women are responsible for the majority of land cultivation. This has strong implications for the IGT of poverty. Deere and Doss (2006) draw on an array of evidence to show that women's control of assets matters not just to the woman herself, her income, consumption and empowerment but also to her children and wider family. The assets brought to the marriage by each spouse affect household expenditure (Quisumbing and Maluccio, 2003),²² current asset distribution by gender affects household expenditure patterns on food, health, education and household services (Doss, 2006; Katz and Chamorro, 2003; Thomas, 1999); and women's asset ownership may increase the anthropometric status of children (Duflo, 2000) as well as incidence of antenatal care (Beegle *et al.*, 2001). It also reduces domestic violence (Friedemann-Sánchez, 2006; Panda and Agarwal, 2005).

When women own assets and have greater control over household decision making, children's welfare improves, particularly that of daughters (Meinzen Dick, 1997; Quisumbing, 2003, in Deere and Doss, 2006). The converse is illustrated by the negative impact that the loss of a mother has on child well-being, as discussed above. Evidence also suggests that greater gender equality in household decision making in South Asia could reduce incidence

²¹ A study in Burkina Faso shows that, where women farmers were given equal access to quality agricultural inputs and education, agricultural productivity could rise by as much as 20 per cent; in Bangladesh, targeting low-income women with specific inputs for agriculture and fish farming had a greater impact on poverty reduction than untargeted technology dissemination (Alderman *et al.*, 1995; Hallman *et al.*, 2003; IFPRI, 2005, all in Jones *et al.*, 2010).

²² However, initial asset inequality between husband and wife may be mitigated by households' accumulation of assets over time, formal and informal transfer mechanisms, labour- rather than asset- related income and public redistribution policies (Quisumbing, 2008).

of underweight children by up to 13 percentage points (Smith, 2003 in Deere and Doss, 2006).

Where women do not have control over assets, there are both immediate detrimental effects and long-run implications, contributing to damage in children which is costly or impossible to mitigate and increasing the likelihood that the next generation will live their lives in poverty.

3.4 Human capital assets

While productive assets help build a household's asset base, investments in human capital are also important in stemming the IGT of poverty, as they provide the capabilities which lock together with physical and financial assets to enable resilience and poverty exits. Research by the CPRC has explored the human capital assets (and asset deficits) of the both the child generation and the parent generation. The intergenerational dimension of these is important, with the development of human capital assets during childhood affecting that individual through their life-course. The human capital assets of a parent also affect the human capital assets of their child.²³

Focusing on specific aspects of human capital assets, we see that the health of an individual in early childhood is linked to their physical and mental health, disability and mortality later in life. There is also a strong association between child health and adult socioeconomic achievement (Palloni, 2006). Deficits in health during childhood are a central concern and have serious implications for chronic and intergenerational poverty. Engle *et al.* (2007) estimate that more than 200 million children under five years in developing countries do not reach their developmental potential as a result of a mix of ill-health and other factors. They outline the four most important health risks in this regard: stunting, iodine deficiency, iron deficiency anaemia and inadequate cognitive stimulation.

The human capital of parents (particularly mothers), and the implications of this for the development of their children, also deserves attention. Research by Behrman *et al.* (2010), in Guatemala highlights the importance of mothers' intellectual human capital (cognitive skills as well as schooling attainment) and biological human capital (long-run nutritional status) on children's intellectual and biological human capital. The authors find that maternal human capital is more important than is generally thought. Maternal cognitive skills have a greater impact on children's biological human capital than maternal schooling attainment, but having

²³ Alderman *et al.* (2002) find an association between preschool nutritional status and subsequent human capital formation. Improvements in preschool nutritional status enhance the acquisition of knowledge at school and lead to higher attained heights as adults.

a well-nourished mother can be even more important. These results imply that, in tackling the IGT of poverty, addressing malnutrition and intellectual deprivation by investing in women's and girls' human capital may be even more important than has previously been recognised, and that we need to think about more than just schooling. Effective interventions to improve women's biological and intellectual human capital need to begin *in utero* or in early childhood, and so will take longer before they are effective than if there were reliance merely on increased schooling. A child's human capital assets affect their human capital assets as a parent, and this in turn affects the opportunities of their children. In line with this, Paxson and Schady (2005) find strong associations between the socioeconomic status of the household and the cognitive development of children. By the time poorer children arrive at the threshold of formal schooling, they are already at a significant disadvantage, which is compounded if they attend lower-quality schools. Part of this relates to health: children with lower haemoglobin levels were found to perform less well on cognitive ability tests.

Begum and Sen (2005) also explore the transmission of human capital assets between mother and child, and specifically whether women's agency is a significant factor in shaping both women's health and their children's well-being in Bangladesh. Drawing on data from the Bangladesh Demographic Health Survey, they find that maternal nutritional status, independent of all other factors, is a strong predictor of the nutritional status of children. They also find that women's agency can make a considerable difference to how well-being is shaped within intra-household and extra-household contexts. These results demonstrate the significance of different levels of agency in influencing both maternal nutrition and improved well-being (better health care access and practices). This favourable effect is maintained even after controlling for other factors (e.g. income poverty). The overall effect of women's agency on child nutrition can percolate through direct (nutrition) and indirect (education) channels, and a segment of non-poor households with low women's empowerment and high child malnutrition is explained by the persistence of a culture of patriarchy. In sum, Begum and Sen suggest that maternal health is an important channel through which the IGT of poverty occurs in Bangladesh, shaping the nutritional status of children, which has strong implications for overcoming the IGT of poverty and enabling long-term economic growth. While household poverty is an important factor in explaining maternal and child deprivation, women's agency can encourage strategic investments in mothers and children, including the adoption of improved health care practices irrespective of the gender of the child. These investments make a long-term difference in relation to lifting the household out of chronic poverty.

Children who fail to access education experience the negative transfer of low human capital, and this is likely to be self-reproducing – when these children grow up, their children are also more likely to be poorly educated and have a low income. The converse holds: Castaneda and Aldaz-Carroll (1999) find that parental education is generally positively associated with

child schooling.²⁴ Bhargava (2003) explores these issues through research in Rajasthan in India, where he examines how and why poverty is transmitted intergenerationally. He highlights how poverty can constrain the opportunities available to children, and how this limits their opportunities through life. His research emphasises the influence of structural and societal inequalities: poor people in Rajasthan face various forms of discrimination (e.g. caste discrimination) in the labour market, education and social relations, which perpetuate life-course and intergenerationally transmitted poverty. Specific variables that affect the probability of a child attending school include age, marriage status, household income, asset ownership (including irrigated land), caste and gender. He also finds that, where a child's contribution to sustaining livelihoods is made at the cost of formal education, there is higher incidence of the transfer of poverty from the older to the younger generation.²⁵ Among other things, policies that address gender bias and discrimination can increase school attendance.

At least part of the story when it comes to education is that it serves a protective function in the face of external shocks. For example, Quisumbing (2008b) shows that schooling provides important protection against chronic poverty in the context of a modernising Bangladeshi economy where non-farm enterprises have become more important. Research by Bird *et al.* in Northern Uganda (2010) explores how a key extra-household variable – conflict – affects the IGT of poverty and the role that education plays in supporting resilience during conflict. Specifically, the authors find that education is a 'portable' asset that serves a protective function, helping people to stay out of poverty during conflict and supporting post-conflict recovery. This is because individuals with a higher level of education have the know-how to interact with authorities and are better able to draw on social networks, diversify livelihood strategies and migrate. Educated people are also more likely to educate their children – counteracting the IGT of poverty that a large proportion of the population experiences during extended periods of conflict, insecurity and displacement.

Opportunities to build human capital assets are mediated by social norms and practices, with gender norms and inequities particularly prominent. For example, in Bangladesh, in an environment where women cannot realise the monetary returns on their physical and human capital, girls are seen as a drain on the household's resources rather than an asset (Quisumbing, 2008b). Conversely, in Sub-Saharan Africa where brideprice is paid, daughters

²⁴ There is much evidence of this: in India, children whose parents do not receive education have lower schooling rates, particularly girls (Bhargava *et al.*, 2005); in Guinea, improvements in parents' education raise the schooling of both sons and daughters (Glick and Sahn, 2000).

²⁵ Kabeer (2003) highlights similar findings: income poverty is a dominant factor limiting children's ability to attend school and demand for education is lowest in areas with high poverty prevalence and where there are few jobs for literate adults.

are reportedly favoured (Miller, 1997, in Soto Bermant, 2008).²⁶ Girls are also favoured in the Philippines, where they tend to be better educated and act as the family's insurers. If women become more able to participate in labour markets, the returns to their labour will rise and their education may deliver more in terms of financial returns and movement out of poverty (Quisumbing, 2008b). There is compelling evidence that the education of girls is critical for moving out of poverty and stemming the IGT of poverty. It has also helped to reduce gender inequalities in employment opportunities and earnings (Case and Ardington, 2004). There are also instrumental arguments for educating girls: educated mothers are more likely to send their own children to school (the death of a child's mother, regardless of her level of education, is a strong predictor of poor schooling outcomes) and, where women and girls are educated, we see an association with reduced fertility and infant mortality and improved family health.

Caste, ethnicity and religion can also be domains of discrimination. In India, for example, caste rules limit the future that parents can imagine for their children. Discrimination in classrooms is frequent, reproducing hierarchical social relations and ensuring an intergenerational transfer of social inequality (Bhargava *et al.*, 2005; Kabeer, 2003). It is likely that such forms of discrimination will deepen the IGT of poverty to a similar or even greater extent than gender-based discrimination; however, the empirical literature on these issues is less complete.

²⁶ This suggests that there might be less IGT poverty where brideprice is paid compared with in environments where dowry is paid. However, this has not been investigated and it is likely that other variables would also influence differences in outcomes.

3.5 The role of shocks

Shocks may be negative events at the household level (e.g. the death of a household member) or more widespread, affecting others in the surrounding community, extended family or social network (e.g. recession or inflation, drought, HIV and AIDS). Households may also face sequenced and composite shocks, for instance where conflict is followed by the illness of a family member, a reduction in off-farm income employment and an increase in the children's school fees.

3.5.1 *Coping strategies*

Individuals and households respond to shocks by drawing down sequentially on their assets to develop coping strategies. They make decisions relating to investments, consumption, work and leisure, selecting the best possible mix of livelihood options to maintain current and future well-being for themselves and their households (Bird and Prowse, 2008).

People have been shown to adopt coping strategies in a predictable sequence, to trade off short-term consumption needs against longer-term economic viability. Strategies with limited long-run costs tend to be adopted first. Once households and individuals have exhausted their less damaging options, they tend to progress to forms of adverse coping and then to survival strategies. Household-level shocks can be insured against to a certain degree through reciprocal (and other) arrangements within a kinship network or community, but this is more difficult in the case of more widespread shocks which will leave most households struggling.

A household's initial conditions (household assets and characteristics including dependency ratios; educational status of household members; their social networks; and capabilities and agency) influence its vulnerability to shocks and the forms of coping open to it. A lack of assets, both private and collective, drives poor people into deeper and more intractable poverty after a shock, and the level of landholdings and education of the household head influence the impact that a shock has on household consumption levels (Quisumbing, 2007b). Those with few material, financial, natural or social assets are vulnerable to relatively minor shocks, especially if these are sequenced closely together or are unpredictable. Without assets to form the basis of effective coping strategies and resilience,²⁷ people can experience catastrophic declines into persistent poverty and, more to the point, increased

²⁷ The degree of resilience an individual commands, defined as 'the manifestation of positive adaptation despite significant life adversity' (Luthar, 2003: xxix), will also influence the impact of the shock on well-being. It will determine an individual or household's ability to 'bounce back' from a single shock, measured by bringing income and consumption back to pre-shock levels in a given time period.

morbidity and reduced life expectancy. Poor people without reserves may adopt forms of adverse coping which may support short-term survival while undermining well-being in the medium to long term. Such adverse coping can entail liquidating crucial productive assets, reducing consumption in ways that have potentially irreversible welfare effects (eating smaller amounts of less nutritious food, avoiding essential medical expenditures, withdrawing children from school) or adopting behaviour that undermines trust and social standing (theft and begging, engagement in commercial sex work, abandoning children with grandparents) (Bird and Prowse, 2008).

So, shoring up assets is integral to buffering against chronic poverty (Jones *et al.*, 2010). Better-endowed households are likely to be more able to maintain their children's food security and invest in their health and education. Collective and individual assets also increase the personal and collective agency of chronically poor people. The more assets – psychological, physical and social – people have, the more leverage in social networks, transactions and formal financial markets.

3.5.2 *Shocks, coping and the IGT of poverty*

Shocks and coping matter for the IGT of poverty because even a transitory shock can result in declines in consumption and well-being that can have a catastrophic impact on children at a crucial point in their life course, by generating 'irreversibilities', or damage that cannot be reversed. This can range from stunting and wasting from poor nutrition through to lost years of schooling. Shocks and coping also commonly result in the erosion of assets, damaging the potential inheritance of the younger generation, and be linked to the breakdown of the family unit.

Looking at empirical examples of specific shocks and the effects they have on the IGT of poverty, we can see that health shocks have a particularly powerful effect. In Bangladesh, for instance, an episode of chronic illness affecting any family member can be sufficient to pull the household into a trajectory of impoverishment spanning decades and generations (Davis, 2011b). More widely, we see that child and maternal nutrition and health status is a critical factor in determining the irreversibility of poverty transfers. Maternal malnutrition contributes to high rates of maternal, infant and under-five mortality (Bird, 2007). Maternal nutrition and health have also been found to be strong predictors of child nutrition in Bangladesh (Begum and Sen, 2005).

Short droughts have been found to have a surprisingly long-run effect. A study of the 1994-95 drought in Zimbabwe found that the body mass index of children aged 12-24 months during the drought was adversely affected. Children from wealthy households recovered but children from poorer households did not: they suffered a permanent loss in height, human capital formation and potential earnings (Hoddinott, 2006). An earlier study, looking at the

effects of drought and conflict in Zimbabwe, found that this also had long-lasting negative consequences (Alderman *et al.*, 2002). Children who were between six months and six years during the shocks had poor height for age relative to the well-nourished reference population. Roughly one in four children was stunted, and this had negative consequences for their educational attainment. Children who were well-nourished when under five were 4.6cm taller in adolescence, started school earlier (by two to seven months) and stayed in school longer (0.7 years). Children who were malnourished were found to have lower lifetime earnings (by 7-12 per cent, probably more, as stunting can be linked to the early onset of chronic diseases and premature mortality) (*ibid*). This is despite the drought being a 'conventional' singular shock, for which risk-sharing and insurance mechanisms had been honed for generations. This suggests that, where shocks are multiple and complex, with conventional shocks perhaps overlaid by governance or macroeconomic failings, impacts may be even more substantial (Bird and Prowse, 2008).

Agriculturally based shocks were found to lead to greater use of child labour in Rajasthan, as parents expect their children to contribute to family survival through paid or unpaid labour, often in agriculture (Bhargava, 2003). Asset value, access to technology and droughts (and other exogenous factors) influence the proportion of time that children spend in school and their share of total home income (or production) (*ibid*). Children from non-poor rural households will engage in one or two major economic activities, whereas those from poor households tend to diversify, engaging in various low-productivity, low-income activities (*ibid*)²⁸.

'Shocks' can also come in the form of predictable life-cycle events. In Bangladesh, the payment of dowry has been identified as a major source of downward mobility for girls' families, as it strips them of productive assets such as land and livestock and can lead to indebtedness (Davis, 2011b).

²⁸ Child who work rather than attending school can see their life-long earnings affected. But poor children are not always more likely to be involved in paid employment than non-poor children. It is therefore difficult to assess the strength of any relationship between child labour and the IGT of poverty. See Bird (2007; 2010a) for more on this topic.

4 Stopping the IGT of poverty: policy recommendations

So how does this research suggest that policymakers should respond to stop the IGT of poverty? Some responses will be immediately visible, such as child poverty responses (e.g. tackling child stunting and wasting or providing primary education for excluded populations). But the underlying drivers of the IGT of poverty need also to be addressed. Some of these are within the control of the household, but many are structured by the institutions and norms of society and relate to strongly entrenched distributions of wealth, assets and power. This suggests that policy innovations to reduce the IGT of poverty will require interventions at multiple levels, including attempts to reduce inequity and inequality. They may involve anti-discrimination legislation and action and work to empower marginalised and adversely incorporated groups, coupled with support for political freedom and voice.

Drawing on the analysis above, we see that key points in the life-course are *in utero*, during infancy and early childhood. However, to be most effective, the policy framework should seek to support individuals throughout their lives. The teenage years are also an important transition period: investments made in human capital at this point can be important for life-long earnings and also for the health and well-being of subsequent generations, particularly where they build on effective earlier investments.²⁹ Other important transition points are marriage, when *inter vivos* gifts may be given, providing the new household with an important bedrock on which future livelihood activities and investments can be built; divorce, separation or widowhood, when assets may be lost; and the death of the older generation, when asset inheritance may again take place.

4.1 Improve health and nutrition of children and mothers

It is clear that poor health and nutrition can influence the IGT of poverty, both directly and through the impact of the adverse coping strategies that such ill-health may trigger. This suggests that policies, programmes and practices that support good health not only will help to prevent or treat illness and the negative repercussions of health shocks but also are a potent force in limiting the IGT of poverty.

²⁹ For more on this see Cissé (2011).

We know that deficiencies in infancy and childhood can create irreversibilities with long-run effects. Improving children's health needs to be given high priority – for its own sake, because of its association with cognitive outcomes (Paxson and Schady, 2005), and owing to its association with adult chronic ill-health (Alderman *et al.*, 2002). Action to foster child health and nutrition should include efforts to improve greater food security; food supplementation; the promotion of later marriage and childbearing; helping to prevent the IGT of poor nutritional and health status; and combating gender and other biases in child-feeding practices.

We also know that children may experience long-term damage from parental poverty, particularly because of *in utero* illness or malnutrition. As Begum and Sen (2005) demonstrate, the health status of mothers is an important area of policy concern because of the biomedical link between a mother's and a child's health. The health status of mothers also has important socioeconomic implications for long-term economic growth and overcoming chronic and intergenerationally transmitted poverty. In this context, mothers' health and well-being assume special importance as an intervention point for poverty reduction.

What this might look like in practice? Specific interventions could include:

- Supplementary nutrition for teenage girls from low-income families (interventions which improve the health and nutrition of teenage girls will result not just in healthier young women but also in the potential for healthier children);
- Supplementary nutrition for pregnant and lactating mothers, where necessary;
- Supplementary nutrition for children under five, where necessary (macro and micro nutrients, including high calorie protein rich supplements, enriched with – in particular – iron and vitamin A);
- Support for women's control over their own fertility, which may involve providing advice and free or low-cost contraceptives. This provides women with greater agency. Enabling child spacing also has the potential to improve maternal health, child health and the ability of mothers both to parent effectively and to invest in their children, raising 'child quality' and reducing the IGT of poverty;
- Free (at the point of delivery) health care for pregnant and lactating mothers;
- Free (at the point of delivery) health care for children under five years of age;

- Free or subsidised antiretroviral therapy (ART),³⁰
- Health insurance or fee exemptions, and free medication, for low-income households.

4.2 Widen and deepen education provision

Education is a fundamental building block of human development. Having an education enables greater mobility, creates social networks and supports both agency and diversity in livelihood options. It is a powerful tool for breaking cycles of poverty and also serves a strong protective function against shocks and extra-household pressures.

The criticality of early childhood education and interventions requires attention (Engle *et al.*, 2007). Given the importance of this time period for cognitive development, the current underinvestment in early childhood education needs to change. Evidence suggests that attendance at a preschool supports later enrolment and retention in education, particularly for children from poor families.³¹ Preschools are either unavailable or unaffordable for most poor families – but this is an area where wise governments would invest some of their scarce resources.

Governments also need to ensure high levels of access to and quality of primary education. Poor families across the world struggle to keep their children in school, and governments need to extend access while maintaining and increasing quality. In many low-income developing countries, however, having a primary education no longer acts as a passport to higher social status and earnings. Barriers to secondary education also need to be addressed.

What this might look like in practice? Specific interventions could include:

- Early childhood interventions which are accessible and free for low-income households;
- Targeted scholarship programmes and conditional cash or food transfers to poor households, which can increase school attendance and reduce the price of education

³⁰ ART needs to be accompanied by a broader social system (Seeley, 2008), to support newly well people back into employment and to help to protect incomes, assets and investments from erosion.

³¹ The most effective early child development programmes provide direct learning experiences to children and families; are targeted toward younger and disadvantaged children; are of longer duration, high quality and high intensity; and are integrated with family support, health, nutrition or educational systems and services. However, despite convincing evidence, programme coverage is low. To reduce the IGT of poverty and ensure primary school completion for both girls and boys, evidence shows that governments and civil society should expand high quality early child development programmes (Engle *et al.*, 2007).

for poor parents (Quisumbing, 2007a). Conditional cash transfers not only provide income for poor people, but may also represent a safety net to prevent them from withdrawing children from school in case of shocks. The benefits of such programmes are felt by girls in particular, and these benefits can be reinforced by creating greater incentives to educate girls (ibid);

Reducing child labour through incentive programmes. Ali (2006) finds that, in Bangladesh, the introduction of a secondary school stipend programme for girls is one likely explanation for the significant reduction in girls' participation in child labour between 1991 and 2005. Programmes such as this could be replicated in other places;

Support for education in extended conflicts. Evidence of the protective function of education during conflict and emergencies is compelling. Education protects households from the irreversible effects associated with chronic and the IGT of poverty that result from conflict and enables them to recover more quickly once the conflict is over. Government and non-governmental organisation (NGO) support for enhanced education provision and for parents to enable access needs to be encouraged, alongside tailored education and training interventions for conflict-affected youth.

4.3 Support asset accumulation and equitable asset transfer

Assets are critical to well-being, and the accumulation of assets can help stop the IGT of poverty. Public policy interventions which enable poor people to accumulate a secure portfolio of assets are crucial, as is ensuring that people can preserve their assets in the face of unexpected shocks.

Protecting poor people's assets through reducing risk both *ex ante* (appropriate livestock policies, integrated pest management and water management programmes, micro insurance, preventative and curative health care, education, disaster risk reduction, conflict resolution, social protection) and *ex post* (humanitarian assistance, social protection) is vital. Evidence from Bangladesh (Quisumbing, 2007a) suggests that asset accumulation is gradual and incremental, but that the depletion of assets can be rapid, with rebuilding them a hard and slow process. Safety nets (health insurance, microcredit, food for work) can help poor people maintain their asset base, and well-targeted food assistance following emergencies has been found to enable poor households to restore them.

Policies which enable poor people to transfer wealth to the next generation through legally sanctioned, transparent and equitable mechanisms are important for social justice (Quisumbing, 2007a). They also help maximise the economic potential of heritable assets and could have a strongly beneficial effect in terms of limiting the IGT of poverty. Legal frameworks often support systems that are biased against women (ibid), but legal reform on

its own will not be enough. Cultural practice also needs to change: male community members need to accept women's heritable rights (Cooper, 2010). This requires quite a change in the power relationship between men and women in many communities. Activists engaging with community members in cooperative and participatory processes which build social legitimacy for progressive practices while attempting to influence behaviours and norms may be necessary, but will require long and sustained engagement and will be most successful where supported by networks and coalitions (Cooper, 2010).

Such legal and cultural changes are only part of the process. Increasing productivity and the wealth controlled by women (with beneficial implications for them and their children) requires not just transferring land ownership but also more equal access to and use of other inputs (Quisumbing, 2007a). This suggests that preventing the IGT of poverty may require a two-pronged approach, one which makes the most of opportunities to acquire and transfer assets more equitably across households at the same time as reducing inequality in the control of resources within the household (ibid). This relates to discrimination and empowerment, which is addressed below.

Specific interventions to support greater equity in inheritance and the transfer of *inter vivos* gifts could:

- Harmonise national laws with international laws that prohibit gender discrimination;
- Allow women to own land in their own right so they can inherit and purchase assets in their own right and reduce 'property grabbing' following widowhood. This supports women's bargaining power within the household, enables them to borrow and invest and provides them with greater autonomy. Women's control over assets is also associated with higher investments in children, with direct implications for the IGT of poverty;
- Reform marriage laws, so that women can expect a share of assets and/or a flow of income on separation or divorce to reflect marital assets and to cover child-rearing costs;
- Increase the registration of all marriages (including customary unions) in order to ensure that all married women's property rights are protected;
- Encourage *inter vivos* gifting to young men and women in place of inheritance through the male line on the death of the parents, to enable young adults to begin their adult lives with a robust asset base;
- Support the co-registration of land (by both spouses) (where land rights are already individualised and noting that reforms around land titling require careful implementation);

- Build social legitimacy for progressive practices using cooperative and participatory process with inputs provided by networks and coalitions.
- Build public awareness so that poor people, particularly poor women, know about legal reforms;
- Engage with local power brokers and build the capacity of local government and traditional leaders, as they are commonly involved in dispute resolution around inheritance;
- Improve access to legal aid, so that poor people can benefit from equitable laws;
- Reform regulations and procedures, tackle corruption and communicate changes widely so that implementation improves;
- Decentralise land information systems so that rural people can access them easily.

4.4 Tackle discrimination and empower women

Countering discrimination and exclusion can have tangible benefits when it comes to stopping the IGT of poverty. For example, CPRC research on the IGT of poverty has highlighted how well-being outcomes are differentiated by gender - and typically it is women and girls who are disadvantaged. Begum and Sen (2005) argue that strengthening women's agency can improve maternal nutritional status and child well-being. Public policies, coupled with appropriate institutional interventions, designed to bring about favourable attitudinal changes (ranging from conscious encouragement of women's autonomy to fighting social taboos and restrictive customs), are required in countries such as Bangladesh to address pockets of 'health darkness' and to speed the modest pace of progress in reducing maternal and child malnutrition. Begum and Sen suggest that favourable public health policy frameworks include knowledge about nutrition, hygiene and health care as a tool to strengthen female agency. Through the active role of public health policies, knowledge about improved health care practices can be imparted to mothers with little or no education as part of a greater focus on behavioural change and improved communication. This can support women to strengthen their agency without the accumulation of (formal) human capital.

Many of the sectorally specific interventions that can reduce discrimination and build women's agency have been discussed. However, some additional interventions include:

- Developing a social compact that will support equity and inclusion and enable the implementation of anti-discrimination legislation and action;
- Developing and enforcing context-sensitive legal provisions to eliminate gender discrimination in the family, school, workplace and community (Jones *et al.*, 2010);

- Implementing legal literacy programmes for officials, especially judicial personnel, and communities to sensitise a range of state and non-state actors to gender-sensitive reforms (ibid);
- Improving women's bargaining power within the household by improving their income-earning opportunities and access to assets such as land, capital and property. Jones *et al.* (2010) highlight that greater involvement in decision making enhances women's agency;
- Developing initiatives which engage with men to promote more gender-egalitarian family planning decision-making processes and parenting practices (ibid);
- Allowing women to access credit and other financial services without the permission of their husband. This treats women as independent and dignified adults, with the normal economic rights of any adult. It also increases the likelihood that women will be able to save and invest, increasing opportunities for livelihood diversification and enhanced productivity;³²
- Improving transparency and communication so that groups that have been discriminated against, excluded or exploited can access the information necessary to participate in decision-making processes as equals;
- Promoting empowerment programmes for women and marginalised groups, especially those that rely on role models and peer mentors, which can also have powerful multiplier effects (Jones *et al.*, 2010);
- Promoting appropriate processes and structures that enable women and excluded groups to express their needs and feed into public policy;
- Ensuring broad representation to enable women and excluded groups to exercise agency;
- Investing in public education to encourage families to invest in their daughters (ibid);
- Strengthening services for hard-to-reach communities and individuals (e.g. because of spatial disadvantage or socio-cultural barriers).

³² A total of 75 per cent of the world's women currently cannot get bank loans (Jones *et al.*, 2010). In Uganda, female entrepreneurs face clear gender biases and receive just 1 per cent of available credit in rural areas, and female-headed households are unable to expand their agricultural activities owing to a lack of financial capital (ibid).

4.5 Provide social protection at different points in the life-course

Social protection to prevent vulnerability to shocks and to downward mobility plays an important role in protecting household assets, preventing adverse coping and limiting the irreversible damage to children and the deepening of the IGT of poverty. For example, adverse coping strategies may include withdrawing children from school. We know that even short disruptions can mean that the child never returns to full-time education, harming their future life chances. In such cases, social protection can enable the family to keep their children in school, thus protecting their future.

We also know that social protection interventions at critical stages in an individual's life-course can have important implications for the IGT of poverty (Bird, 2010a). A package of predictable social protection is composed of:

- Child support grants;
- Disability grants;
- Non-contributory pensions, often referred to as social pensions;
- Unemployment/working age support;
- Free access to health care services.

This may be too ambitious for low-income developing countries embarking for the first time on developing social protection: such measures may need to be rolled into a single programme or benefit, at least initially. Nonetheless, we know that regular, predictable incomes allow households to maintain consumption, save, build assets and invest (including in human capital). The positive impact of these measures is derived from the way in which the different instruments interact with and support one another, so that the benefits are cumulative (Cain, 2009). Table 2 below provides a summary of the way in which the instruments listed above work to address vulnerability to specific risks at different stages in the life-course and across generations.³³

There is a large and growing body of evidence that child-oriented social transfer programmes increase the nutritional, health and educational status of children through long-term developmental benefits. Both conditional (e.g. in Brazil and Mexico) and unconditional cash transfers (e.g. the South African Child Support Grant) demonstrate impressive human capital

³³ See also ODI's work on gender-sensitive social protection. (e.g. Holmes and Jones, 2010)

gains (Cain, 2009). These are likely to have life-long implications, and evidence suggests that recipients are more likely to escape the IGT of poverty. Developmental gains in childhood are likely to result in large increases in adult earnings. In Malawi, child recipients of the Malawi Social Cash Transfer Scheme reported dramatic and widespread changes in their lives resulting from the cash transfer. They had better access to food, health care and medicine, school supplies, clothing, blankets, housing and livestock. They worked less and allocating more time to schooling. They also had better mental health and were more optimistic about the future. These changes all have the potential to interrupt the IGT of poverty (Miller *et al.*, 2009). In South Africa, the benefits will outstrip the investment by an estimated 160-230 per cent (Agüero *et al.*, 2007).

Table 2: Evidence of impact of different instruments across the life-cycle

Risk	Impact
Hunger/negative impact on child development	<ul style="list-style-type: none"> • Social transfers improve nutritional status among both adults and children (Sridhar and Duffield, 2006) and encourage food production while stabilising local demand for food and encouraging higher-risk/higher-return market enterprise. • There is evidence that spending on food is prioritised, including social pensions being spent on providing food to all members of the household (Samson <i>et al.</i>, 2007). • Providing cash transfers direct to mothers is an effective strategy to improve child nutrition (DFID, 2005).
Poor individual/ intergenerational health	<ul style="list-style-type: none"> • Free access to health care has a positive impact on the long-term health of all household members, especially children. As life-long poverty and poor nutrition/diet lead to early ageing/frailty, access to free health care in old age is crucial to reduce disability and suffering from chronic illnesses. • Improvements in nutrition lead to immediate and intergenerational health improvements, e.g. improved maternal health, reduction in child malnourishment and stunting, with positive impacts across the life-cycle. • Improved education of girls as a result of families being enabled to invest in education also has positive impacts for future health and well-being. • Social protection instruments which provide free access to ART can keep mothers alive and improve child health/well-being as well as contributing to reduction of mother-to-child transmission. • Access to health services for older people and provision of medication for ageing-related health problems enable older people to remain active and contributing to households income/needs
Exclusion from education contributing to poverty across life-cycle	<ul style="list-style-type: none"> • Regular and predictable household income through cash transfers supports parents and carers to make long-term investment in their children's education. • Reduced pressure on children to contribute to household income through work enables them to attend school regularly. • Learning benefits accrue from improved child nutrition (see above). • Cash transfer schemes can increase school attendance as carers tend to prioritise spending on children's education. In Namibia, a significant proportion of old-age pensions is spent on children's education (Devereux, 2001).
Risks relating to employment	<ul style="list-style-type: none"> • Improvements in child health and education improve future employment opportunities. • There is some evidence that the Social Cash Transfer Scheme in Malawi has reduced the need for female- and child-headed households to resort to 'risky behaviour' (i.e. transactional sex) to survive (Schubert and Huijbregts, 2006).
Discrimination and disempowerment	<ul style="list-style-type: none"> • Regular income through cash transfers and the knowledge that social assistance/access to services are received as a right can improve dignity, self-worth and status within the community among those who tend to be socially excluded, e.g. older widows – with a long term impact on their dependants. • Legislation to tackle discrimination as part of a comprehensive social protection programme can have positive impacts on empowerment and on the status of socially excluded groups such as disabled people (e.g. disability rights legislation) and women (e.g. inheritance and land ownership). • Women and girls are disproportionately represented among the most excluded: cash transfers such as child support grants made directly to women can increase their status and bargaining power, while increased opportunity for girls to access education can bring gender equity benefits across the life-cycle.

Source: Cain (2009).

4.6 Support wealth creation through transformative growth

Parental income is known to be a crucial factor in whether children grow up poor and in their subsequent life chances. This suggests that supporting wealth creation through transformative or pro-poor economic growth is an important element in eliminating the IGT of poverty. For growth to benefit chronically poor people, it should be well governed³⁴ and equitable, regionally and sectorally distributed, rich in job creation and not just taxable but taxed, with revenue supporting distributional measures (Shepherd *et al.*, 2011). For chronically poor people to gain, their human capital and capabilities must be built and entitlements protected, and attention must be given to labour markets and strategies to generate 'decent work' (ibid). These policies will complement the others outlined above to build and protect poor people's asset portfolios and provide social protection. Together, these will enable people to invest in their family's human capital, move into more rewarding job markets and develop more profitable and secure enterprises.

³⁴ This means that policymakers should focus on enabling a pace and pattern of growth which is equitable, is sectorally balanced to avoid vulnerability to volatility and shocks, supports sustainability and resilience and does not undercut the natural resource base (Shepherd *et al.*, 2011).

5 Conclusion

This paper presents a synthesis of the CPRC's work on the IGT of poverty. It introduces what we mean by the IGT of poverty, outlines the CPRC's research agenda and the methods it has developed to explore the theme and presents the key research findings in this area.

The CPRC has shown the value of using Q-squared approaches in delivering robust research and well-grounded policy advice. It has also made information about approaches for researching the IGT of poverty in low-income developing countries more widely available. This information on methods has been presented through CPRC publications and the CPRC's web-based methods toolbox, which have been read widely by both students and professional researchers. It is hoped that these approaches will be influential in enabling researchers to understand the lives and needs of chronically poor people around the world and will support them to communicate these needs to policymakers. Already, the approaches have fed into policy advice for social protection in Zimbabwe and to enable the development of the cotton sector in Tanzania.

This paper emphasises that it is important to go beyond thinking about child poverty when seeking to understand the factors influencing the IGT of poverty, to follow the full life-cycle. It suggests that analysis should explore the key moments in the life-course, identifying those which are particularly sensitive. This means that interventions are needed at key points throughout the life-course (e.g. youth to adult transitions, widowhood, etc.). It also suggests that an approach that focuses solely on the individual or their household is inadequate; instead, analysts should examine the social, economic and institutional factors that enable poverty and inequality to persist and to be replicated by one generation after another, at the same time as household and intra-household factors. The paper also emphasises the importance of addressing gender inequality and discrimination to prevent impoverishment and the IGT of poverty, along with other forms of discrimination.

Household composition and demographics are important for the IGT of poverty because they affect the material and other resources available and distributed to individuals. Differences in resource allocation and access to nutrition and services within households can be explained by age, relationship to household head, gender or other forms of social difference. Gender emerges time and time again as an important factor influencing nutrition; the balance of time allocated to leisure, labour or schooling; access to and control over assets; and investments in health and education. These gendered differences are important to the women and girls themselves and also influence outcomes for their children in the future, and so the IGT of poverty. As a result, both our analysis and our policy recommendations are strongly gendered.

Assets and both *inter vivos* gifts and inheritance are important for the IGT of poverty. Current patterns are not just inequitable but likely to deepen the IGT of poverty. We recommend a range of policy reforms alongside changes in cultural practice in order to improve outcomes here.

Investments in human capital assets are vital components in stemming the IGT of poverty. Such assets provide individuals with capabilities which lock together with other assets to enable resilience and poverty exits. The development of human capital assets during childhood creates an asset foundation for an individual and influences life-long earnings and health-seeking behaviour, physical and mental health, disability and mortality in later life. Specifically, education is associated with greater resilience. In addition, the children of women who are educated benefit in terms of their own cognitive development, educational attainment, nutrition and health.

Shocks are important in the IGT of poverty in that they can drive households to draw down on their assets and adopt adverse coping strategies, with long-term negative consequences for children. Droughts, even where societies have developed well-calibrated risk-spreading and coping mechanisms, can result in such severe child stunting and wasting that it has consequences for individuals throughout their lives. Where composite or sequenced shocks take place, particularly where conventional household-level shocks overlay complex macro shocks (e.g. governance failures, long-run conflict and insecurity), a household's ability to cope can be overwhelmed, leading to adverse coping and increasing the likelihood of irreversible damage to children and the creation of conditions where the IGT of poverty is almost inevitable.

The complexity of factors driving the IGT of poverty and the wide range of features offering protection at different points in the life-course suggest that simple policy prescriptions are likely to be out of the question. This paper indicates that a policy framework is required which will support equitable institutions and the delivery of multi-sectoral interventions that will address child poverty and also halt the IGT of poverty through a focus throughout the life-course. We have consciously not given our policy options any weighting or prioritisation, because the optimal policy response for a particular country will depend on context and also on that nation's social and political compact. However, any successful policy set is likely to include policies to support pro-poor growth and income generation while building equity between wealth groups and women and men; investments in nutrition and health; interventions to provide good quality and accessible education from preschool through to secondary and post-secondary; policies and practice to support asset accumulation and equitable inheritance; and social protection.

A number of questions remain for future research, related to identification of the context-specific bundles of assets that are most important in protecting individuals from intergenerationally transmitted poverty; and the mix of assets and the absolute amounts necessary to serve this protective function. Also, we know that agency is important in enabling people to move out of poverty, but future research could usefully explore its role in the IGT of poverty, including how it interacts with assets to influence poverty outcomes.

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