



# Do Shocks Affect Men's and Women's Assets Differently? Evidence from Bangladesh and Uganda

Agnes R. Quisumbing, Neha Kumar, and Julia A. Behrman

**H**OUSEHOLDS IN DEVELOPING COUNTRIES USE A VARIETY OF MECHANISMS TO COPE WITH SHOCKS, SUCH AS selling assets, accessing capital markets, reallocating labor, and receiving private or public transfers. Among these responses, selling assets is often a last resort because irreversible asset losses may put the household at risk of future poverty. This policy note summarizes research focusing on the extent to which various kinds of adverse events (that is, shocks) affect men's and women's behavior in relation to asset accumulation and divestiture and whether the different types of shocks result in men's and women's changing their stock of assets in different ways. If men and women hold different types of assets—men, for example, holding more land and agricultural equipment, and women holding more jewelry and small livestock—individuals' responses to shocks would be expected to have different impacts on different asset types, depending on their importance to household livelihood, who owns the asset, and how easily they can be acquired or sold. If women's assets are smaller and more readily disposed of, shocks could increase—rather than decrease—intrahousehold gender asset inequality.

## CONTEXT OF THE STUDY

Bangladesh and Uganda were chosen, first, based on the availability of data from both countries before and after the 2007/08 food-price crisis (allowing the establishment of pre-crisis baseline values) and, second, because the two countries exhibit very different sociocultural traditions, implying that the gendered impacts of shocks in each country would be different.

**Bangladesh.** In 2005, almost half the Bangladeshi labor force was employed in agriculture, and women represented 34 percent of the agricultural labor force. Nevertheless, men still make most of the agricultural decisions and provide most of the field labor. Because of the perceived “invisibility” of women in agriculture, and because Islamic inheritance laws provide that daughters inherit half the share of sons, women have less land and fewer assets than men. Moreover, brides typically move to their husbands' villages, and in the Bangladeshi context the groom's family typically demands and controls dowries as part of marriage negotiations. These

one-time costs are a large drain on families' resources and are highly correlated with their falling into poverty. Hence, men bring more assets to marriage and typically own most of the household's land, livestock, and productive equipment; jewelry, however, is considered a woman's asset.

**Uganda.** In Uganda, a considerable portion of the working population is engaged in agriculture (65 percent of the 2003 working population; 73 percent of the 2006 working population). In contrast to Bangladesh, more than half of all women actively participate in agriculture (roughly 60 percent in 2006). In Uganda, most agricultural production occurs on family farms, with men deciding the work pattern and allocation of resources and women having some say about *women's* crops. In most cases, women lack formal land ownership rights and therefore gain access to land through their husbands or other male relatives. Evidence indicates that the type of marital regime—whether customary, church marriage, or nonmarried cohabitation—strongly influences Ugandan women's rights with respect to control over land and other key assets. Prior to marriage, a bride-price—usually in the form of cattle or other

livestock—is paid by the husband’s family to the wife’s family to compensate them for the resources needed to raise and educate the woman.

## DATA AND SAMPLE DESCRIPTIVES

For Bangladesh, the study used data from the 2006/07 and 2010 rounds of the Chronic Poverty and Long Term Impact Study in Bangladesh. For Uganda, the analysis was based on two survey rounds in association with the HarvestPlus

**TABLE 1. Selected household characteristics by country, 2007 baseline levels**

Characteristic		Bangladesh	Uganda
Husbands	Age (mean)	46 years	41 years
	Schooling (mean)	4 years	7 years
Wives	Age (mean)	38 years	32 years
	Schooling (mean)	3 years	4.5 years
Households	Size (mean)	4 people	7.5 people
	Land owned (mean)	74 decimals	2 acres
Number of observations		914 households	793 households

Sources: Calculated by authors from the Chronic Poverty and Long Term Impact Study in Bangladesh dataset ([www.ifpri.org/dataset/chronic-poverty-and-long-term-impact-study-bangladesh](http://www.ifpri.org/dataset/chronic-poverty-and-long-term-impact-study-bangladesh)) and HarvestPlus Reaching End Users Orange-Fleshed Sweet Potato Household Survey, Uganda 2007.

Note: 100 decimals = 1 acre.

orange-fleshed sweet potato study. Specific country- and household-level characteristics are summarized in Table 1.

In Bangladesh, close to 95 of the household’s landholdings were owned by the husband, with wives owning less than 2 percent (Table 2). Women’s share of jewelry fell from 35 percent in 2007 to 32 percent in 2010, and their share of livestock declined from 16 percent in 2007 to 10 percent in 2010. The decline in women’s overall share of nonland assets, and in their shares of livestock and jewelry in particular—even as overall levels increased—is worth noting. Unlike Bangladesh, where most nonland assets are jointly held, in Uganda, the largest proportion of household nonland assets is held by the husband (Table 2). While women hold a very low share of nonland assets (9 percent), this is slightly larger than the share of the wives’ exclusively held nonland assets in Bangladesh.

## SHOCKS AND MEN’S AND WOMEN’S ASSETS

Bangladeshi households experienced between 0 and 5 shocks during 2007–2009. A very small proportion reported having experienced floods (less than 1 percent), but almost 3 percent reported being affected by droughts (Table 3). Reflecting the timing of the survey, 36 percent of households reported having been adversely affected by the 2007/08 global food price increase. Illness affected 11 percent of households, but death of an immediate household member only affected

**TABLE 2. Asset holdings by owner, Bangladesh, 2007/2010, and Uganda, 2007/2009**

Asset holdings (mean)	Bangladesh		Uganda	
	2007	2010	2007	2009
Units of land	Decimals		Acres	
Total household land owned	75.4	92.6	2.1	2.5
Jointly owned land	2.5	19.1	0.5	0.5
Land owned by husband	71.5	72.0	1.5	1.8
Land owned by wife	1.3	1.5	0.1	0.2
Share of land exclusively owned by wife	1.7%	1.6%	4.3%	6.0%
Asset holdings	2007 taka		2007 Ugandan shillings	
Total value of nonland assets	45,785.7	71,028.2	2,917,050	4,005,010
Jointly owned nonland assets	21,784.6	34,750.2	800,030	1,114,860
Nonland assets owned by husband	21,025.8	32,746.9	1,870,890	2,549,050
Nonland assets owned by wife	2,975.2	3,750.7	246,130	341,170
Share of nonland assets owned by wife	8.6%	7.6%	9%	9%

Sources: Calculated by authors from the Chronic Poverty and Long Term Impact Study in Bangladesh dataset ([www.ifpri.org/dataset/chronic-poverty-and-long-term-impact-study-bangladesh](http://www.ifpri.org/dataset/chronic-poverty-and-long-term-impact-study-bangladesh)) and the Bangladesh Food and Financial Crisis Impact Dataset, 2009–2010. Percentages were computed based on numbers before rounding up.

Note: 100 decimals = 1 acre

1 percent. In Uganda, sample households experienced at least five shocks on average during 2007–2009, and at least two shocks in 2009 alone. Drought was the most prevalent shock, with almost 90 percent of households being affected, but the incidence of floods (47 percent) was also substantial (Table 3). As expected, a large share of the households (about two-thirds) was adversely affected by large increases in food prices in this period. Illness-related shocks were also important, affecting 38 percent of households, whereas 13 percent of households experienced the death of an immediate household member.

**TABLE 3. Prevalence of major shocks experienced by households in Bangladesh and Uganda, 2007–2010**

Type of shock	Bangladesh	Uganda
	Share of households affected (%)	
Flood	<1	47
Drought	3	89
Food price increase	36	67
Illness of a household member	11	38
Death of a household member	1	13

Source: Compiled by authors from Bangladesh Food and Financial Crisis Impact Dataset, 2009–2010, and HarvestPlus Reaching End Users Orange-Fleshed Sweet Potato Household Survey, Uganda 2007 and 2009.

While weather-related shocks affected a large proportion of the sample households in both countries, flood-related shocks had a negligible impact on land and asset holdings in Bangladesh and actually had a positive effect on husbands' land assets in Uganda. This positive effect was possibly related to the 2007 flood, which generated aid from a number of organizations. In Bangladesh, the impacts of flood shocks on husbands' and wives' landholdings were small, possibly due to the very localized experience of the flood, effective emergency assistance, and households' desires to maintain their most productive asset. Drought shocks also had small impacts in Bangladesh but in Uganda had a negative and significant impact on wives' nonland assets. The small impact of weather-related shocks on wives' assets in Bangladesh may reflect a combination of (1) lower direct exposure to agricultural risk because, unlike in Uganda, women rarely cultivate land independently; (2) effective targeting of emergency assistance; and (3) the low level of women's ownership and control of agricultural assets in general.

In Bangladesh, 37 percent of sample households experienced the food-price shock compared with 67 percent in Uganda. Landholdings were relatively unaffected by food-price increases in both countries, but jointly held nonland assets were negatively affected in Bangladesh, whereas both



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husbands' and wives' nonland assets were negatively affected in Uganda. In Bangladesh, the reduction in nonland assets apparently came largely through Bangladeshi husbands disposing of jointly held jewelry; in Uganda, food-price increases reduced the holdings of wives' and jointly owned durable goods. Reflecting country differences, illness had a large negative impact on wives' landholdings in Bangladesh, whereas the impact of the death of a family member in Uganda was borne largely by the husbands, through loss of nonland assets. The differences in the relative impact of shocks, and their impacts on different types of assets show that responses to shocks are context-specific, and that *gendered* responses to shocks are even more so.

## POLICY IMPLICATIONS

Knowing the types of shocks that affect men's and women's assets the most may assist in designing social protection schemes. For example, in Bangladesh, death had a larger impact on men's assets, whereas illness-related shocks took a toll on women's landholdings. In Uganda, drought-related shocks affected wives' but not husbands' assets. Weather-based insurance could potentially be marketed to wives in Uganda, whereas in Bangladesh, health insurance might be more readily taken up by wives. The design of social protection schemes should also take into account the prevalence of shocks, the severity of their impact, and whose assets are used to cope with them. While in Bangladesh the food-price shock between 2006 and 2010 emerged as the most important in quantitative terms, illness-related shocks during 1996–2006 were actually the most prevalent and had the most severe impact on women's assets.

Differences in the institution of marriage and cultural concepts of joint and individual ownership may affect the extent to which assets are used to cope with shocks. In Bangla-

desh, the results showing generally insignificant impacts on joint holdings (while individual assets were sacrificed at the margin) indicates that husbands and wives endeavor to preserve the asset on which household livelihoods are based. In contrast, in Uganda, husbands' assets appear better insured than wives' or even joint assets. Policy interventions aiming to assist households in managing climate and other risk need both to take into account the degree of jointness of asset ownership and to ensure that social protection schemes do not—either intentionally or unintentionally—widen the gender asset gap.

## FOR FURTHER READING

- Davis, P., and B. Baulch. 2011. "Parallel Realities: Exploring Poverty Dynamics Using Mixed Methods in Rural Bangladesh." *Journal of Development Studies* 47 (1): 118–142.
- Quisumbing, A., N. Kumar, and J. Behrman. 2011. *Do Shocks Affect Men's and Women's Assets Differently? A Review of Literature and New Evidence from Bangladesh and Uganda*. IFPRI Discussion Paper 1113. Washington, DC: International Food Policy Research Institute.
- Quisumbing, A. 2011. *Do Men and Women Accumulate Assets in Different Ways? Evidence from Rural Bangladesh*. IFPRI Discussion Paper 1096. Washington, DC: International Food Policy Research Institute.

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**Agnes R. Quisumbing** ([a.quisumbing@cgiar.org](mailto:a.quisumbing@cgiar.org)) is a senior research fellow in the Poverty, Health, and Nutrition Division of the International Food Policy Research Institute (IFPRI), Washington, DC. **Neha Kumar** ([n.kumar@cgiar.org](mailto:n.kumar@cgiar.org)) is a research fellow in the Poverty, Health, and Nutrition Division of IFPRI, Washington, DC. **Julia A. Behrman** ([julia.behrman@gmail.com](mailto:julia.behrman@gmail.com)) is a doctoral student in the Department of Sociology of New York University, New York.

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## INTERNATIONAL FOOD POLICY RESEARCH INSTITUTE

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2033 K Street, NW, Washington, DC 20006-1002 USA | T. +1.202.862.5600 | F. +1.202.467.4439 | Skype: IFPRIhomeoffice | [ifpri@cgiar.org](mailto:ifpri@cgiar.org) | [www.ifpri.org](http://www.ifpri.org)

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