

# GENDER, SHOCKS, AND RESILIENCE

NEHA KUMAR AND AGNES QUISUMBING

## INTRODUCTION

Households in developing countries use a variety of mechanisms to cope with shocks, such as drawing down assets, accessing capital markets, reallocating labor, and receiving private or public transfers. Whether these mechanisms enable them to manage risk in the long term and to become more resilient, however, may depend on both the context and the specific household circumstances, particularly the household's asset endowments. Studies on risk and vulnerability have shown that in general, poorer households are less able to guarantee their basic needs when faced with negative unexpected events, often disposing of assets to assure consumption, but with negative consequences for future well-being. Similarly, the literature on assets and poverty traps suggests that households with very low levels of assets may be trapped in a low-level equilibrium, from which escape from long-term poverty is difficult.<sup>1</sup> Despite the growing recognition that effective social protection is important to help poor and vulnerable households avoid long-term descent into poverty, there is still relatively little awareness of the differential vulnerabilities of men and women within those households. Men and women may be exposed to different types of risk because of a combination of biological, economic, and cultural factors, including gender roles—the socially determined relationships between women and men. Men and women may also have different ways of insuring against and coping with risk. Understanding differential exposure and response to shocks is key to helping men and women become more resilient in the face of risk and uncertainty.

This brief attempts to unpack the relationship between gender and resilience by reviewing the evidence on men's and women's differential exposure to risk and the differential impact of shocks on men and women, and by examining the different types of mechanisms that men and women use to cope with and insure against risk. In reviewing these mechanisms, we assess whether they contribute to building resilience and we suggest gender-sensitive insurance mechanisms that will allow men and women alike to manage and cope with risk and vulnerability.

## DO MEN AND WOMEN FACE DIFFERENT RISKS, AND DO SHOCKS AFFECT MEN AND WOMEN DIFFERENTLY?

Men and women face different risks throughout the life cycle. Although mortality and morbidity risk is higher for male

infants, biological factors related to menstruation, pregnancy, and lactation increase women's and girls' risk of experiencing micronutrient malnutrition and poor health during their reproductive years.<sup>2</sup> Adolescent girls, owing to their youth and low social status in many societies, are at risk of early marriage or risky sexual behavior during a critical period for investment in their own human capital.<sup>3</sup> Gender roles in agriculture also influence the different occupational hazards men and women face.<sup>4</sup>

Men and women may also have different capabilities to manage risk and cope with shocks. It is commonly perceived that women may be less able than men to cope with and overcome crises because they have less access to and control over resources and because they experience gender-based vulnerabilities, including extensive time burdens; threats or acts of violence; and limited legal benefits and protections, decisionmaking authority, and control of financial resources.<sup>5</sup> In the face of crisis, women are more likely than men to lose assets and formal-sector jobs, and their workloads, both at home and in the informal sector, increase more dramatically than men's.<sup>6</sup> A recent empirical analysis of 141 countries from 1981 to 2002 found that natural disasters lower the life expectancy of women more than that of men.<sup>7</sup>

Evidence on the differential exposure or vulnerability to shocks by gender comes from studies that compare differences *across* male- and female-headed households as well as those that compare differential exposure and impact of shocks on men and women *within* the same household. We find, for example, that in Ethiopia and Bangladesh, controlling for other factors such as education, household size, asset holdings, and size of land owned, among others, female-headed households are more likely to report experiencing a reduction in living standards or asset holdings as a result of the 2007–2008 food price increases.<sup>8</sup> However, the drawback of studies that use headship as a proxy for gender differences is that they do not examine what happens to men and women *within* households. Another issue with these studies is that female-headed households are intrinsically different from male-headed households in terms of observable as well as unobservable characteristics, arising from the very same processes that make a household male- or female-headed. Therefore, differences between male- and female-headed households may reflect these differences along with the difference in gender of headship.

Whether men and women face different risks would be irrelevant for policy if households shared the same preferences, pooled resources, and shared risk equally within

the household. However, accumulating evidence from Côte d'Ivoire, Ethiopia, Kenya, and Ghana suggests that risk is not shared equally within the household. In Ghana, transitory incomes earned by different members of the household have different effects on household expenditure patterns, implying that household members do not completely offset each other's risk.<sup>9</sup> In Ethiopia, illness has different effects on men's and women's nutritional status, as measured by body mass index. Individuals are generally able to smooth consumption over time when faced with shocks to household and individual incomes in most of the Ethiopian highlands. However, in poor households in the south of Ethiopia, where customary laws on settlement at divorce are biased against women, women fare worse when faced with unexpected illness.<sup>10</sup> A preliminary study in Côte d'Ivoire also rejected the hypothesis that shocks do not affect household expenditures. Conditional on overall levels of expenditure, the composition of household expenditure is sensitive to the gender of the household member benefiting from better-than-average rainfall: rainfall shocks associated with high yields of women's crops shift expenditure toward food.<sup>11</sup> Spouses may also look outside the household for insurance mechanisms, such as in Ghana.<sup>12</sup> It is argued that women pool their risk with other women in the village while men have a wider and less defined risk pool. Indeed, transfers from the spouse and the extended family seem not to be responsive to shocks, but those from nonfamily friends are.

Although this literature has documented that shocks affect men and women differently, evidence on how shocks affect men's and women's asset holdings is relatively scarce. Yet attention to assets arguably is important, because assets significantly affect future income streams, consumption, and well-being. Selling off assets to cope with shocks may reduce resilience in the long term.

Gender roles affect the stock, amounts, and types of assets that men and women own, whether individually or jointly, and the extent to which these asset stocks are affected by shocks. Our ongoing work in Bangladesh and Uganda shows different patterns of household and individual asset ownership.<sup>13</sup> In Bangladesh, most household land is owned by the husband, but the bulk of nonland assets are jointly held by husband and wife, although husbands exclusively own a large percentage of durable assets in the household. Wives are the sole owners of only a very small proportion of household assets. In contrast, in Uganda, the largest proportion of nonland assets is held by the husband (head), followed by jointly owned nonland assets. Similar to Bangladesh, a very low fraction of household assets is owned by the wife alone. Households in Bangladesh and Uganda face shocks owing to droughts, floods, and food price increases, and also illness and death. However, we find that although many shocks are similar in both countries, their impacts differ. The small impact of weather-related shocks on wives' assets in Bangladesh may reflect lower direct exposure to agricultural risk because Bangladeshi women rarely cultivate land independently, combined with effective targeting of emergency assistance as well as the low level of women's ownership and control of agricultural assets. On the other hand, illness has a large negative impact on wives' landholdings in Bangladesh, while the impact of the death of a family member is borne largely by husbands' nonland assets.

The differences in the relative impact of the shocks, and their impacts on different types of assets depending on whether they are owned by men or women, show that responses to shocks are context specific and that *gendered* responses to shocks are even more so.

## COPING WITH SHOCKS THROUGH THE GENDER LENS

In this section we discuss coping mechanisms and how each mechanism can have gendered implications. We can think of coping strategies as *ex ante* (whereby the household prepares for a future shock) or *ex post* (whereby the household reacts to a current shock). When a household is unable to undertake *ex ante* coping strategies or when these are insufficient, individuals are forced to undertake *ex post* coping. Both *ex ante* and *ex post* coping can have long-term gendered consequences.

**Adjusting consumption patterns:** There is evidence that when faced with economic shocks, poor households adjust their consumption patterns. They do so by eating less and eating poorer-quality (less-preferred) foods. Within the household it has been shown that women often end up absorbing such shocks.<sup>14</sup> Women can be more vulnerable to such dietary shortfalls depending on their age, pregnancy/lactation status, and so on.<sup>15</sup> Comparisons across male- and female-headed households show that female-headed households are more susceptible to a shock like the rise in food prices and tend to eat less-preferred foods and cut back on quantities served.<sup>16</sup> Such coping strategies, especially for pregnant and lactating women, can have adverse long-term consequences for children in terms of nutrition and cognitive development as well as for economic outcomes, and thus they do not improve the resilience of households.<sup>17</sup> To the extent that women often resort to these mechanisms it is important that social safety net policies be mindful of the possibility that coping strategies may have long-term effects on the nutritional status of children and thereby reduce resilience.

**Labor supply, migration, and remittances:** Shocks can also induce households to increase their labor supply in order to compensate for the increased expenditure or reduced income caused by the shock.<sup>18</sup> In some contexts there are cultural barriers and barriers associated with gender roles that restrict women from entering the labor market. Even when women can enter the labor market, multiple factors do not work in their favor. There is a gender wage differential in labor markets in a large part of the developing world (whereby women get a lower wage for the same job) and women are often subject to sexual and physical abuse.<sup>19</sup> Increased labor supply by women in response to a shock, whether in the local labor market or outside, can have important implications for children in these households, particularly for adolescent girls, who then have to take on domestic responsibilities.<sup>20</sup>

Migration is another coping strategy often used if the local labor market opportunities are not sufficient or perceived benefits from migration outweigh the costs of entering the market locally. Migration may increase resilience for both origin households and migrants. People may move not only to pursue better opportunities but also to escape economic, political, or social distress. Migration benefits the origin

household not only because of potential remittances but more immediately because there is one less mouth to feed during hard times. The family's choice of a migrant is gendered, with families investing in different children's migration. Because women are more likely than men to leave their natal villages to marry in many countries, marriage, as well as marriage-related migration, has a prominent role in resilience.<sup>21</sup> In Bangladesh, brides from households that are more protected from floods due to the construction of an embankment are more likely to marry wealthier husbands and command larger dowries, and less likely to marry their cousins.<sup>22</sup> In rural India, where women migrate for marriage but men are lifetime residents in the household and village, daughters-in-law living in the village and daughters of the household head who have married and moved to their husbands' village link families of origin and destination in mutual aid arrangements.<sup>23</sup> However, whether maternal migration has adverse impacts on children may be context specific: in Nicaragua, there is evidence of a positive relation of mothers' seasonal migration and children's outcomes.<sup>24</sup>

While remittances may be used to smooth consumption, there is also evidence that they are used to facilitate a transition out of agriculture, whether through encouraging more diverse livelihoods or through financing the education of children in the origin households, both of which can build resilience for rural households.<sup>25</sup> The impacts of these remittances can be gendered: in El Salvador, additional income derived from migration increases girls' education and reduces women's labor supply but does not affect activity choices for males 14 years or older.<sup>26</sup> While there is yet limited evidence that the use of remittances varies according to the gender of the remitter, there is robust evidence that parents rely differently on children of different sexes for support. In the Dominican Republic and the Philippines, where parents rely more on migrant daughters than sons for remittances, remittances are more likely to come from daughters.<sup>27</sup> Filipino migrant daughters are more likely to send home a larger portion of their earnings if they experience positive income shocks, compared with sons.<sup>28</sup> Evidence from Thailand also suggests that female migrants tend to behave more altruistically than males.<sup>29</sup>

Migration can have important gender implications with regard to not only the decision to migrate but also the consequences of migration in the event that migrants face unsafe working environments, which can exaggerate their vulnerabilities.<sup>30</sup> Migrant workers are vulnerable due to the obstacles they face in securing alternative employment, their social isolation, and their lack of language skills and financial resources. Although both male and female migrants may be vulnerable, females are more so: the vast majority of workers subjected to sexual harassment are women, particularly those in nontraditional jobs and predominantly male environments, and women who work for male supervisors have been found to be more likely to be subjected to harassment.<sup>31</sup> Moreover, because women are overrepresented among those who seek employment opportunities abroad as a means of survival as jobs disappear in their countries of origin, it is not surprising that women make up the vast majority of trafficked persons. Recent estimates from the US State Department place the figure at 80 percent.<sup>32</sup>

**Asset accumulation:** Assets can serve as a buffer when households face economic shocks. Assets can be used to smooth consumption and prevent households from potential long-term impacts of shocks. Therefore asset accumulation is an important ex ante risk-coping strategy. The poverty traps literature suggests that a very low initial level of assets can trap households in long-term poverty.<sup>33</sup> Linking the asset poverty trap literature to the literature on gender gaps in asset ownership, and drawing on the evidence that resources within households are not always pooled, we can argue that women, who on average own or control fewer assets than men,<sup>34</sup> are more susceptible to being trapped in poverty when faced with shocks. In the case of marital dissolution owing to death or divorce, women's lower asset stocks could leave households being maintained by women at higher risk of poverty. Men and women also prefer and tend to own and accumulate different types of assets.<sup>35</sup> For example, women are more likely to hold assets that are more liquid, such as jewelry or small poultry, which are also more likely to be sold to smooth consumption.<sup>36</sup> Social ties and networks can have implications for asset growth as well, increasing the ability to borrow without having to draw down assets. In Bangladesh, where women own fewer assets than men, interventions that build women's social capital by working through women's groups also help them accumulate physical assets.<sup>37</sup>

**Savings, credit, and insurance:** Access to financial services can affect the ability of rural households to save and take loans, an effect that can have implications for coping strategies. A review of microfinance in Africa south of the Sahara found positive impacts on savings levels, short-term asset accumulation, health, food security, and women's empowerment.<sup>38</sup> There is also evidence that women utilize borrowed funds for more productive purposes than men.<sup>39</sup> Access to formal insurance can prove to be an important coping mechanism as well. In the developing world, various types of insurance products can be useful—life insurance, medical insurance, and agricultural insurance to name a few. Insurance programs, in general, aim to protect the insured individual from the potential negative effects of exposure to shocks. Thus, by definition, these programs are meant to increase resilience. Because women are more vulnerable to health-related shocks (whether to their own health or to that of a household member) and death of a spouse, and because evidence suggests that women's assets are drawn down to cope with illness shocks, it has been argued that comprehensive health and life insurance can assist women in coping with these shocks better.<sup>40</sup> However, the main challenge has been in designing effective insurance programs that are both operationally feasible and affordable. Many agricultural insurance programs are designed without paying attention to gender differences.<sup>41</sup> Recent preliminary work on agricultural insurance in Bangladesh suggests that women may be interested in buying agricultural insurance products.<sup>42</sup> First, women are just as likely as men to purchase agricultural insurance. Second, financial literacy and understanding of the insurance product are important factors affecting uptake. Women are at a disadvantage as compared with men when faced with an insurance purchase decision because of the gender differential in education. Third, marketing insurance through groups can be beneficial for women—through

positive spillovers from higher levels of understanding and financial literacy—and preliminary evidence suggests this does not necessarily result in the group decision’s being influenced by a few.<sup>43</sup> Fourth, when provided with insurance products against risks that are more relevant to women (life insurance for their spouse) they will opt to insure against them.

**Social protection:** Many national governments (with help from international donor agencies) have set up safety nets to protect chronically poor households from shocks. Because shocks can exacerbate gender inequities (for example, in terms of nutritional status), social protection programs need to be sensitive to gender in their design in order to have gender-equitable effects. Ethiopia’s Productive Safety Net Programme (PSNP), which was implemented in 2005, had a gender-sensitive approach. Beneficiary households were targeted using a community-based consultation process that included participation of women to identify the truly poor households. Female-headed households, in which labor is often scarce, were selected into receiving Direct Support, the unconditional transfer component of the PSNP.<sup>44</sup> PSNP tried to address women’s needs by constructing water and fuelwood resources at the community level and allowing women participants in workfare programs to switch to Direct Support when pregnant or lactating (to reduce their time burden).<sup>45</sup> Another key objective of the PSNP was to help beneficiaries build their asset stock and improve resilience toward shocks, of benefit to households with low asset levels and women-headed households, which tend to start up with a lower level of assets and to be at greater risk of asset depletion.<sup>46</sup>

## POLICY IMPLICATIONS

The preceding discussion shows that different shocks and coping mechanisms can affect men and women in different ways. Policymakers should be mindful of these gendered nuances when designing resilience-enhancing programs. We offer the following insights from our review of the evidence:

- Women, on average, own and control fewer assets than men and are therefore more susceptible to being trapped in long-term poverty, particularly if they need to support their families on their own or if resources are not shared within the household. They may also be prone to using consumption adjustment strategies that have negative

long-term impacts, such as distress sale of women-owned assets or sacrificing their own and their families’ health and nutritional status. Interventions should therefore be designed to give women a head start in the process of asset accumulation, enabling them to accumulate assets in their own right as well as to save during good times. This means that providing women access to a whole range of financial instruments—both savings and credit—is important.

- Because the demands on women’s time are already quite high, safety nets designed to pull households out of poverty should consider providing unconditional transfers to chronically poor female-headed households or pregnant/lactating women (as did PSNP) to assist them in coping with shocks while building assets and thereby increasing resilience toward future shocks. Conditional cash transfers tied to conditions that are easily met by women and female-headed households—such as those conditioned on children’s school attendance or on regular visits to health clinics—can also work toward building resilience.
- Migration can have positive or negative consequences for households of migrant men and women depending on the context. However, ensuring the safety of migrants themselves remains an important policy issue, particularly for women migrants, who are in greater danger of being subjected to trafficking. Provision of accurate information regarding migration prospects and ensuring that migrants have safe work environments and efficient mechanisms for sending remittances are measures that can help male and female migrants alike. But assuring a safe work environment and adequate legal protection is especially important for female migrants, who may face increased risk of gender-based violence outside their own communities.
- There is clearly a case for insurance that meets men’s and women’s needs, but we know very little about the demand for such products and willingness among insurance companies to actually provide these products. More exploratory work is needed on designing insurance products that are tailored for men’s and women’s different needs.

**Neha Kumar** ([n.kumar@cgiar.org](mailto:n.kumar@cgiar.org)) is research fellow and **Agnes Quisumbing** ([a.quisumbing@cgiar.org](mailto:a.quisumbing@cgiar.org)) is senior research fellow in the Poverty, Health, and Nutrition Division of the International Food Policy Research Institute (IFPRI). The brief has been prepared for the 2020 conference “Building Resilience for Food and Nutrition Security,” May 15–17, 2014, Addis Ababa, Ethiopia.

## NOTES

<sup>1</sup> See the July 2013 issue of *The Journal of Development Studies*, which has a special section on poverty traps and asset dynamics.

<sup>2</sup> Food and Agricultural Organization (FAO). 2000. “Nutritional Status and Vulnerability.” In *The State of Food Insecurity in the World 2000*, 9–18. Rome. <http://www.fao.org/docrep/x8200e/x8200e04.htm>.

<sup>3</sup> J. Chen, M. P. Dunne, and P. Han. 2006. “Child Sexual Abuse in Henan Province, China: Associations with Sadness, Suicidality, and Risk Behaviors among Adolescent Girls.” *Journal of Adolescent Health* 38 (5): 544–549.

<sup>4</sup> For a review of different risks that men and women face with implications for their health and nutritional status, see J. Harris. 2014. “Gender Implications of Poor Nutrition and Health in Agricultural Households.” In *Gender in Agriculture: Closing the Knowledge Gap*, edited by A. R. Quisumbing, R. Meinzen-Dick, T. L. Raney, A. Croppenstedt, J. A. Behrman, and A. Peterman, 267–283. Dordrecht, Netherlands: Springer; Rome: FAO.

<sup>5</sup> See A. Quisumbing, R. Meinzen-Dick, L. Bassett, M. Usnick, L. Pandolfelli, C. Morden, and H. Alderman. 2008. *Helping Women Respond to the Global Food Price Crisis*. Policy Brief 7. Washington, DC: International Food Policy Research Institute (IFPRI).



<sup>6</sup> Ibid.

<sup>7</sup> E. Neumayer and T. Plümper. 2007. "The Gendered Nature of Natural Disasters: The Impact of Catastrophic Events on the Gender Gap in Life Expectancy, 1981–2002." *Annals of the American Association of Geographers* 97 (3): 551–566.

<sup>8</sup> N. Kumar and A. R. Quisumbing. 2013. "Gendered Impacts of the 2007–2008 Food Price Crisis: Evidence Using Panel Data." *Food Policy* 38:11–22.

<sup>9</sup> C. Doss. 2001. "Is Risk Fully Pooled within the Household? Evidence from Ghana." *Economic Development and Cultural Change* 10:101–130.

<sup>10</sup> S. Dercon and P. Krishnan. 2000. "In Sickness and in Health: Risk Sharing within Households in Rural Ethiopia." *Journal of Political Economy* 108 (4): 688–727.

<sup>11</sup> E. Duflo and C. Udry. 2004. *Intrahousehold Resource Allocation in Côte d'Ivoire: Social Norms, Separate Accounts and Consumption Choices*. Working Paper 10498. Cambridge, MA, US: National Bureau of Economic Research.

<sup>12</sup> M. Goldstein. 1999. "Chop Time, No Friends: Intrahousehold and Individual Insurance Mechanisms in Southern Ghana." Unpublished, Department of Agricultural and Resource Economics, University of California, Berkeley, US; The Economic Growth Center, Yale University, New Haven, CT, US.

<sup>13</sup> A. R. Quisumbing, 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*. Discussion Paper 1113. Washington, DC: IFPRI.

<sup>14</sup> R. Holmes, N. Jones, and H. Marsden. 2009. *Gender Vulnerabilities, Food Price Shocks and Social Protection Responses*. Background Note. London: Overseas Development Institute.

<sup>15</sup> FAO 2000.

<sup>16</sup> Kumar and Quisumbing 2013.

<sup>17</sup> H. Alderman, J. Hoddinott, and B. Kinsey. 2006. "Long-Term Consequences of Early Childhood Malnutrition." *Oxford Economic Papers* 58 (3): 450–474.

<sup>18</sup> G. Berloff and F. Modena. 2009. *Income Shocks, Coping Strategies and Consumption Smoothing: An Application to Indonesian Data*. Discussion Paper 1. Trento, Italy: Department of Economics, University of Trento.

<sup>19</sup> J. Garcia, P. J. Hernandez, and A. López-Nicolàs. 2001. "How Wide Is the Gap? An Investigation of Gender Wage Differences Using Quantile Regression." *Empirical Economics* 26:149–167; T. Hinks. 2002. "Gender Wage Differentials and Discrimination in the New South Africa." *Applied Economics* 34 (16): 2043–2052.

<sup>20</sup> FAO. 2008. *The State of Food Insecurity in the World: High Food Prices and Food Security—Threats and Opportunities*. Rome. <http://ftp.fao.org/docrep/fao/011/i0291e/i0291e00.pdf>; Holmes, Jones, and Marsden 2009.

<sup>21</sup> See the classic article M. Rosenzweig and O. Stark. 1989. "Consumption-Smoothing, Migration, and Marriage: Evidence from Rural India." *Journal of Political Economy* 97 (4): 905–926.

<sup>22</sup> A. M. Mobarak, R. Kuhn, and C. Peters. 2013. "Consanguinity and Other Marriage Market Effects of a Wealth Shock in Bangladesh." *Demography* 50 (5): 1845–1871.

<sup>23</sup> M. Rosenzweig. 1993. "Women, Insurance Capital, and Economic Development in Rural India." *Journal of Human Resources* 28 (4): 735–758.

<sup>24</sup> K. Macours and R. Vakis. 2010. "Seasonal Migration and Early Childhood Development." *World Development* 38 (6): 857–869.

<sup>25</sup> See B. Davis, G. Carletto, and P. Winters. 2010. "Migration, Transfers, and Economic Decision Making among Agricultural Households: An Introduction." *Journal of Development Studies* 46 (1): 1–13.

<sup>26</sup> P. Acosta. 2006. *Labor Supply, School Attendance, and Remittances from International Migration: The Case of El Salvador*. Washington, DC: World Bank. <http://hdl.handle.net/10986/8179>.

<sup>27</sup> B. de la Briere, A. de Janvry, S. Lambert, and E. Sadoulet. 2002. "The Roles of Destination, Gender, and Household Composition in Explaining Remittances: An Analysis for the Dominican Sierra." *Journal of Development Economics* 68 (2): 309–328; J. Lauby and O. Stark. 1998. "Individual Migration as a Family Strategy: Young Women in the Philippines." *Population Studies* 42:473–486.

<sup>28</sup> A. R. Quisumbing and S. McNiven. 2010. "Moving Forward, Looking Back: The Impact of Migration and Remittances on Assets, Consumption, and Credit Constraints in the Rural Philippines." *Journal of Development Studies* 46 (1): 91–113.

<sup>29</sup> L. K. Vanwey. 2004. "Altruistic and Contractual Remittances between Male and Female Migrants and Households in Rural Thailand." *Demography* 41 (4): 739–756.

<sup>30</sup> G. Singh. 2007. "Paradoxical Payoffs: Migrant Women, Informal Sector Work and HIV/AIDS in South Africa." *New Solutions* 17 (1–2): 71–82.

<sup>31</sup> D. McCann. 2005. *Sexual Harassment at Work: National and International Responses*. Conditions of Work and Employment Programme Series 2. Geneva: International Labour Organization.

<sup>32</sup> J. Chuang. 2006. "Beyond a Snapshot: Preventing Human Trafficking in the Global Economy." *Indiana Journal of Global Legal Studies* 13 (1): 5. [www.repository.law.indiana.edu/iigls/vol13/iss1/5](http://www.repository.law.indiana.edu/iigls/vol13/iss1/5).

<sup>33</sup> M. R. Carter and J. May. 2001. "One Kind of Freedom: Poverty Dynamics in Post-Apartheid South Africa." *World Development* 29:1987–2006.

<sup>34</sup> C. D. Deere and C. R. Doss. 2009. "Gender and the Distribution of Wealth in Developing Countries." In *Personal Wealth from a Global Perspective*, edited by J. Davies, 353–372. Oxford, UK: Oxford University Press.

<sup>35</sup> A. R. Quisumbing. 2011. *Do Men and Women Accumulate Assets in Different Ways? Evidence from Rural Bangladesh*. Discussion Paper 1096. Washington, DC: IFPRI.

<sup>36</sup> R. Antonopoulos and M. S. Floro. 2005. *Asset Ownership along Gender Lines: Evidence from Thailand*. Working Paper 418. Annandale-on-Hudson, NY, US: Levy Economics Institute; E. Frankenberg, J. Smith, and D. Thomas. 2003. "Economic Shocks, Wealth and Welfare: Evidence from the Indonesia Family Life Survey." *Journal of Human Resources* 38 (2): 280–321.

<sup>37</sup> A. R. Quisumbing and N. Kumar. 2011. "Does Social Capital Build Women's Assets? The Long-Term Impacts of Group-Based and Individual Dissemination of Agricultural Technology in Bangladesh." *Journal of Development Effectiveness* 3 (2): 220–242.

<sup>38</sup> C. van Rooyen, R. Stewart, and T. de Wet. 2012. "The Impact of Microfinance in Sub-Saharan Africa: A Systematic Review of the Evidence." *World Development* 40 (11): 2249–2262.

<sup>39</sup> M. M. Pitt and S. R. Khandekar. 1998. "The Impact of Group-Based Credit Programs on Poor Households in Bangladesh: Does the Gender of the Participants Matter?" *Journal of Political Economy* 106:958–996.

<sup>40</sup> A. Banthia, S. Johnson, M. J. McCord, and B. Mathews. 2009. *Microinsurance That Works for Women: Making Gender-Sensitive Microinsurance Programs*. Microinsurance Paper 3. Geneva: International Labour Organization.

<sup>41</sup> D. Fletschner and L. Kenney. 2011. *Rural Women's Access to Financial Services: Credit, Savings and Insurance*. ESA Working Paper 11-07. Rome: Agricultural Development Economics Division, FAO.

<sup>42</sup> N. Kumar. 2014. "Agricultural Insurance: A Gender Perspective from Rural Bangladesh." Unpublished, IFPRI, Washington, DC.

<sup>43</sup> While marketing through groups, one may fear that the group decision is made by a select few. However, our work in Bangladesh shows that the group decision does not deviate from the individual decision.

<sup>44</sup> S. Coll-Black, D. O. Gilligan, J. Hoddinott, N. Kumar, A. S. Taffesse, and W. Wiseman. 2012. "Targeting Food Security Interventions in Ethiopia: The Productive Safety Net Programme." In *Food and Agriculture in Ethiopia: Progress and Policy Challenges*, edited by P. Dorosh and S. Rashid, 280–317. Philadelphia: University of Pennsylvania Press; R. Holmes and N. Jones. 2011. *Gender Inequality, Risk and Vulnerability in the Rural Economy: Refocusing the Public Works Agenda to Take Account of Economic and Social Risks*. ESA Working Paper 11-13. Rome: FAO.

<sup>45</sup> Holmes and Jones 2011.

<sup>46</sup> G. Berhane, D. O. Gilligan, J. Hoddinott, N. Kumar, and A. S. Taffesse. Forthcoming. "Can Social Protection Work in Africa? Evidence on the Impact of Ethiopia's Productive Safety Net Program on Food Security, Assets and Incentives." *Economic Development and Cultural Change*.

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