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## Gender Differentiated Asset Dynamics in Bangladesh

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## Abstract

Household welfare depends on a number of dimensions rather than only the financial one. Asset analysis is a crucial factor to understand the dimensions. There is evidence of disparities in men's and women's access to and control over assets. Different levels of asset ownership also have different effects on wellbeing of households and family members. For example, in Bangladesh, asset ownership by women relative to men increases expenditure on education in the family.

The overall objective of the study is to identify changes in gender differentiated asset ownership of agricultural households in rural Bangladesh by using panel data, and to see their socio-economic status by constructing asset index. Preliminary results show that natural capital such as land is mostly owned by men. However, ownership of other types of assets varies within and between households. A physical asset index is constructed by using both household durables and housing conditions by using principle component analysis. Nine components were extracted from twenty nine variables which explain about 70 % of the variation of the original dataset. The index was divided into five quintiles or socio-economic groups and mean difference between adjoining groups was calculated. Results show that for the poorest three quintiles, mean difference is not so high but gradually increasing, while for richer quintiles mean values differ largely. This reflects unequal distribution of socio-economic wealth among different people within the same group. Mean difference is 10.69 between the poorest and the richest group. To verify the asset index analysis, per capita consumption expenditure, which is a proxy of socio-economic status, was ranked in the same manner; the result supports the socio-economic ranking of the asset index.

**Keywords:** Asset dynamics, climate change, gender

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