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Inheritance, Access to Resources and Poverty in Serer families in Senegal

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Summary

This research explores the relationship between inheritance, access to resources and the intergenerational transmission of poverty among the Serer ethnic group in rural and urban environments in Senegal. In many Sub-Saharan African countries, customary law excludes women from owning and inheriting assets, such as land and property. Yet, assets controlled by women often result in increased investments in the next generation's health, nutrition and schooling and reduce the intergenerational transmission of poverty.

Qualitative research with 60 participants in Senegal reveals the important role that land, housing and financial assets may play in building resilience to household shocks and interrupting the intergenerational transmission of poverty. However, the protection afforded by these assets was often dependent on other factors, including human, social and environmental capital. The death of a spouse or parent had major emotional and material impacts on many Serer families. The inheritance and control of assets and resources was strongly differentiated among family members along lines of gender, age and generation. Younger widows and their children were particularly vulnerable to chronic poverty. Although inheritance disputes were rare, the research suggests they are more likely between co-wives in polygamous unions and their children, particularly in urban areas. In addition to experiencing economic and health-related shocks, many interviewees were exposed to a range of climate-related risks and environmental pressures which increased their vulnerability. Family members coped with these shocks and risks by diversifying livelihoods, migrating to urban areas and other regions for work, participating in women's co-operatives and associations and developing supportive social networks with extended family and community members.

Policies and practices that may help to alleviate poverty, safeguard women's and young people's inheritance and build resilience to financial, health-related and environmental shocks and risks include:

- **Social protection measures** targeted towards poor widows and orphaned children, such as social and cash transfers to pay for basic needs including food, healthcare and children's schooling.
- **Micro-finance initiatives and credit and savings schemes, alongside training and capacity-building** targeted to women and young people to develop income-generation activities and skills.
- **Free legal advice, support and advocacy** for women and young people to pursue inheritance claims through the legal system.
- **Raising awareness about women's and children's legal rights** and working with government and community and religious leaders to tackle discriminatory inheritance practices and contradictions caused by legal pluralism.
- **Increasing women's control of land** and access to inputs, enhancing their business, organisational, and leadership skills and promoting civic participation in local, regional and national decision-making processes.
- **Improving access to basic services in rural areas**, particularly healthcare, building the quality of education and promoting girls' access to education
- **Enhancing agricultural production and providing more employment opportunities**, **apprenticeships and vocational training** for young people, particularly in rural areas.

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Introduction

This research explores the relationship between inheritance, access to resources and the intergenerational transmission of poverty among the Serer[1] ethnic group in rural and urban environments in Senegal. Land and property are central to people's livelihoods and financial and emotional security both in the present and in the future in many Sub-Saharan African countries (Toulmin, 2008; Whitehead and Tsikata, 2003). In urban areas, a lack of property tenure and insecure, low quality housing is often a key characteristic of poor households (Payne et al., 2008). Rural poverty is often associated with a lack of land and livestock, and an inability to develop alternative nonfarm livelihood activities in response to diminishing agricultural opportunities (Ellis and Mdoe, 2003). Access to land, property and other material assets and resources depends on complex socio-cultural norms and practices that vary in different places and contexts (Meinzen-Dick et al., 1997).

Inheritance represents a critical mode for the transfer of property and other assets between generations (Cooper, 2010). Customary and religious inheritance practices often reinforce existing social inequalities and perpetuate hierarchies of gender, age, class, caste and ethnicity. In many Sub-Saharan African countries, customary law often excludes women from owning and inheriting assets (Deere and Doss, 2006). Recent legal reforms and development initiatives in many African countries have sought to promote women's equal access to land and property ownership as a means of alleviating poverty and reducing gender inequalities (Budlender and Alma, 2011). Increased control of land, property and other assets and resources by women and other marginalised groups is thought to break poverty cycles and interrupt the intergenerational transmission of poverty (Cooper, 2010; Bird, 2011). Assets controlled by women often result in increased investments in the next generation's health, nutrition and schooling (Quisumbing, 2007). Little is known about the role of the inheritance of land, housing and other assets in reducing the intergenerational transmission of poverty in Senegal. Studies suggest that human capital, such as the educational level of attainment of parents (especially the mother's) and investments in the younger generation in terms of nutrition, access to healthcare and education may be more important in alleviating poverty and reducing social inequality than intergenerational transfers of land or housing (Lambert et al., 2011; Fall et al., 2011). This study seeks to explore the relationship between inheritance and poverty alleviation within the Senegalese context.

Research context in Senegal

Senegal has experienced rapid environmental, economic and social changes in recent years, including urbanisation, population growth, land degradation, climate-related shocks and other environmental pressures and the recent financial, energy and food crises (Hesseling, 2009; Toulmin, 2009). Research shows that 60% of households are considered poor or vulnerable in Senegal: 40% are currently poor, while 20% are vulnerable to an external shock (economic, health-related or environmental) that can rapidly force them into poverty (Fall et al., 2011). The majority (67%) of poor households live in rural areas and of these, 75% are considered chronically poor; that is, they

[1] I recognise that the ethnic category 'Serer' is an umbrella term employed since the colonial era that groups together heterogeneous populations from seven major sub-groups (Galvan, 2004).

experience poverty for five years or more, often throughout the lifecourse (Hulme and Shepherd, 2003).

The death of a male head of household who is the main breadwinner may plunge widows and their children into chronic poverty and may increase the likelihood that older children drop out of school to earn an income to support the household. Limited investments in children's education and health in turn limits their potential human capital in adulthood and increases the risk that poverty will be transmitted to the next generation. In Senegal, young people and women appear to have higher chances of exiting poverty. Factors that prevent people exiting poverty traps include: rural residence, lack of education, gender, age, ethnicity and exposure to shocks and disasters (Fall et al., 2011).

In addition to shocks related to ill health and death, rural households in Senegal are exposed to a range of climate-related shocks and environmental pressures, including drought, flooding, landslides, locusts, animal diseases, crop loss (disease, insects), land degradation due to over-cultivation and soil salinization, and loss of biodiversity (Kielland with Gaye, 2010). These environmental pressures influence the livelihood opportunities available to family members and decisions to migrate from rural to urban areas. In Dakar, recent years have seen recurrent flooding in Guèdiawaye, Yeumbeul and other suburbs. These low lying areas of land were formerly used for market gardening and were not suitable for settlement, but following the drought in the 1970s, people settled on the dry land and built houses there. These environmental pressures may be exacerbated by climate change in future (Toulmin, 2009). This research seeks to provide insight into the coping strategies that households adopt to manage climate-related risks and other household shocks.

Socio-economic and environmental pressures on rural and urban livelihoods, combined with the large mean size of households and discriminatory religious and customary inheritance practices mean that widows and orphaned young people are likely to occupy a weak socio-economic bargaining position in gaining ownership and control of land, housing and other assets. However, inheritance practices may be more favourable for women in Senegal than in many other African countries. Analysis of Demographic and Health Surveys reveals that 57% of widows in Senegal reported inheriting assets compared to an average of 47% across 15 Sub-Saharan African countries (Peterman, 2011). In Senegal, widows and/or their children inherited the majority of the assets, while on average in Sub-Saharan Africa, the spouse's children/family inherited the majority of assets (Peterman, 2011). However, 14% of widows reported that the husband had no property, which is almost double the average (8%) for the 15 Sub-Saharan African countries (Peterman, 2011).

The 'triple heritage' of African, Islamic and colonial influences (Bass and Sow, 2006) is particularly relevant regarding inheritance in Senegal. The inheritance of land, housing and other assets is usually determined within families according to Islamic law (in Muslim families) and customary practices which vary according to ethnicity and place. The statutory Family Code, based on French law, reveals the contradictions of the plural legal system in Senegal (Camara, 2007). In relation to succession, the Family Code includes special provision for Muslims to follow Islamic law regarding the division of inherited assets, while common law provides for the spouse and his/her male and female children to inherit equal shares of the inheritance. In the case of a death of a household head, Muslim daughters are entitled to only half of the estate that their brothers receive and widows are only entitled to one-eight of their husband's estate

(Bass and Sow, 2006). Meanwhile, customary norms of inheritance within different ethnic groups often grant women even less entitlement to inherit land and property.

This research focuses on the Serer ethnic group, who represent 15 per cent of the Senegalese population and live predominantly in the groundnut bassin and in urban areas in Senegal. The Serer adopted Islam and Catholicism during the 20th century, later than most other ethnic groups in Senegal (Bass and Sow, 2006). Traditionally, the Serer observe aspects of both patrilineal and matrilineal inheritance systems for the transfer of wealth, values and knowledge between generations (Galvan, 2004). Polygamy is slightly less common among the Serer than other ethnic groups (38% of marriages are polygamous compared to 44-50% among other ethnicities) (Bass and Sow, 2006). Levirate marriage, whereby a younger brother or other paternal relative may remarry the widow of his deceased brother, is commonly practiced. In general, people of Serer ethnicity are significantly more likely to experience poverty (83% greater risk of living in poverty) than the Wolof, the largest ethnic group in Senegal (Fall et al., 2011).

Aims and objectives

This research aimed to investigate the relationship between inheritance practices, access to resources and the intergenerational transmission of poverty within Serer families in Senegal. It sought to achieve this through the following objectives:

- To examine the influence of gender, age and generational hierarchies and other factors on inheritance practices and *inter-vivos* resource transfers within families in Senegal.
- To analyse the similarities and differences between inheritance practices and *inter-vivos* transfers of resources within families in rural and urban environments and the links between rural and urban households.
- To explore whether norms of inheritance and inter-vivos resource transfers within families may be changing.
- To investigate practices and policies that help widows and orphaned youth to safeguard access to assets and resources, build resilience and reduce the risk of the intergenerational transmission of poverty.

Research methods

The research adopted a qualitative methodology informed by a lifecourse perspective (Bowlby et al., 2010). Two research locations traditionally inhabited by the Serer ethnic group in the groundnut basin in Senegal were selected to provide a contrast of rural livelihood opportunities and access to natural resources: small villages in the rural community of Tocky Gare, Diourbel region, where livelihoods are predominantly focused on groundnut and millet production and livestock rearing and villages and islands in Fimela rural community, in Sine Saloum, Fatick region, where livelihood opportunities exist in artisanal fishing and tourism, in addition to groundnut, millet and rice cultivation and livestock rearing. Working class districts and suburbs of Dakar, including Médina, Guèdiawaye, Keur Massar and Yeumbeul, were selected as the urban locations.

Using key gatekeepers in each community, NGO contacts and snowballing techniques, a purposive sample of 20 Serer families who had experienced an adult relative's death in recent years was identified in the three main research locations. In-depth semi-structured interviews were conducted with a total of 51 participants from October - December 2011. Interviews were conducted by the author in French with interpretation to/from Serer or Wolof provided by an interpreter. Interviews with professionals and with some family members were conducted in French without an interpreter.

As Table 1 shows, 34 family members of different ages, genders and generations who had lost a spouse or parent or other relative in recent years were interviewed, in addition to 7 religious and community leaders and 11 professionals working on poverty alleviation, women's and children's rights and development in Senegal. In the majority (16/20) of families, two family members of different generations were interviewed, usually the spouse and offspring of the deceased person. The majority of families (17/20) were Muslim; three Roman Catholic families also participated. Three of the young people interviewed had lost both their mother and their father. Of the 11 women whose husband had died, three had remarried their husband's younger brother according to levirate customs and were in polygamous marriages at the time of interview, while a further two widows had non-resident co-wives. Of the 6 men whose wife had died, two had remarried and two were already in polygamous unions and so continued to live with their other wives.

Of the 7 religious and community leaders interviewed, 3 were imams, 1 was a Catholic priest, and 3 were village chiefs or community elders. Of the professionals interviewed, 7 worked for non-governmental organisations including Plan International, UNICEF, AFEME, Synergie pour L'enfance, World Vision, Association des Juristes Sénégalaises, APROFES, three were representatives of the Ministry of the Family and Ministry of the Economy and Finance and one was a president of a rural council. Two focus groups (with a total of 9 participants) were also conducted with a women's group in Diourbel region and with a widows' association in Dakar.

The audio-recorded interviews and focus groups were transcribed and translated into French with research assistance. An analytic summary of each transcript was written to assist in reading across the data and the dataset of focus groups and interview transcripts was thematically analysed. The interpretation of the data is informed by theoretical concepts of gender and generational relations, the lifecourse, access to assets, intra-household resource allocation and the intergenerational transmission of poverty.

The project was granted ethical clearance by the School of Human and Environmental Sciences Research Ethics Committee, University of Reading and the safety and security of the participants and researcher in the collection and storage of the data and dissemination of the findings were of paramount importance throughout the study. All participants' accounts have been anonymised throughout this report. This small-scale study does not aim to be representative of widows, widowers' or orphaned young people's experiences, but rather provides initial insights into inheritance, access to assets and the experiences of Serer families who have lost a close family member in rural and urban locations in Senegal.

Table 1: Characteristics of interviewees

Interviewees	Tocky Gare rural community	Fimela rural community	Greater Dakar	Total
Women (aged 30-70 yrs) whose husband had died	2	4	6	12
Men (aged 40- 73) whose wife had died	3	1	2	6
Young women (aged 15 -27) whose mother/father had died; one woman who lost her mother was 49.	0	2	4	6
Young men (aged 19 - 27) whose mother/father had died	1	4	0	5
Other relatives who had lost a family member	1	3	1	5
Religious and community leaders	3	3	1	7
Development professionals NGO staff working at national level: 4 National government civil servants: 3	0	2	2	11
Total number of interviewees:	10	19	15	51

Findings

The effects of mourning and bereavement on family members

Over a third (4/11) of the women interviewed had been recently widowed and were observing widowhood rituals at the time of the interview. A further three women had lost their husband within the previous year; two women had been widowed two years previously and three women had lost their husband in the last 5-10 years. The women all confirmed that they had observed widowhood practices in the months following their husband's death.

For Muslim women, widowhood practices comprised a number of restrictions from their usual activities for a period of four months 10 days. Male elders and imams explained that this period was to verify if the widow was pregnant with her deceased husband's child. Following a spiritually cleansing bath and ceremony to mark the end of her mourning, the woman could wear ordinary clothes, return to her usual activities and could remarry. For Catholic women living in Fimela rural community, the mourning period lasted for 6 months to one year.

Many women said that they found the mourning period very hard. Women who lived alone with their children in urban areas found the mourning period particularly restrictive, since they were unable to work, which put increased pressure on their older children to work to support the family. One woman who relied on an irregular income from selling fish at the market to support her five children, commented: "*I was no longer selling, one of my daughters used to go to sell at the market, but after less than two months, she said that she could no longer tolerate the hard work, so we just stayed like that*".

Half of the men interviewed had lost their wife less than a year ago, while two had lost their wife 2-3 years previously and the wife of one interviewee had died 7 years previously. Most participants did not mention any particular mourning rituals that men practised, although some said that men were expected to observe a period of contemplation and restraint for 40-45 days following the death of their wife.

Many of those who later died had chronic illnesses which required extensive periods of medical treatment and hospital care. Married couples struggled to pay high medical costs and drew on extended family support for financial assistance. According to Serer customs, maternal relatives were usually seen as responsible for providing care for the ill person and meeting medical costs. In Dakar, however, participants also drew on social networks with neighbours and friends for support when they faced such financial pressures. One widower who worked as a mechanic and rented a room in Dakar was still paying off the debts he owed to a friend from his wife's medical care several months after her death. High costs of medical treatment had forced one family to sell their house in Guèdiawaye and after the husband's death, they relocated to another suburb. The building work on the new house was not yet finished and the house was much further away from the market where the widow worked. This meant that she incurred significant transport costs each day, which reduced considerably her already low, irregular income.

For most families, the death of a close relative represented a 'critical moment' (Thompson et al., 2002) in their lives, in terms of both emotional and economic impacts. Many women and men talked about the profound sense of loss, sorrow and loneliness they experienced following their spouse's death, in addition to their concerns about the effects of bereavement on their children. In the shorter term, widows and orphaned youth did not cultivate the deceased husband/father's fields the year of their loss and widows did not work during their mourning period, which perpetuated the poverty they experienced. The loss of the male head of household usually led to increased responsibility for widows and young people to provide for the family and pushed several families into situations of chronic poverty.

The death of a wife/ mother often led to increased domestic and childcare responsibilities for girls and young women living in the household, in addition to increased pressure on the widower, older children and other relatives to support the family. For 'double orphans', the death of both parents could result in a move to live with a grandparent or an uncle who became their guardian. The death in the family could also result in other moves and changes in household composition, such as the dispersal of co-wives, remarriage and levirate practices, decisions to migrate to urban areas, emigrate to the global North and/or to entrust a child to relatives as part of child fosterage.

Young people highlighted negative emotional effects of their parent's death on their lives, in terms of a sense of loneliness and not being able to concentrate at school, which in one instance, resulted in a young woman's failure in exams. Young people also commented on the increased financial pressures on the household following their parent's death and the increased need for them to work during the school holidays to pay their schooling costs and clothing. A professional highlighted the potential vulnerability of young women to low wages, exploitation and sexual abuse by unscrupulous employers when they sought domestic work in Dakar to pay for their schooling costs. Lack of money could delay children's school enrolment or cause them to drop out of school. Although the bereavement was very difficult to deal with, some young people thought that they had become more mature and felt a stronger sense of responsibility towards their surviving parent and siblings as a result of their loss.

Inheritance and access to land, housing and other assets

Participants identified land, livestock, a house, a horse and cart, agricultural machines and other tools and equipment as the key assets for Serer men and women in rural communities. Land was crucial in ensuring food security for the family. The cultivation of millet provided the staple food, while groundnuts were mainly sold for a cash income. Livestock was an important asset that could be drawn on when needed and women often cultivated hibiscus, beans and herbs for food consumption. Most households in rural communities had at least one family member who engaged in other income-generation activities during the dry season or received remittances from family members working in urban areas.

In both rural and urban areas, entitlements to land, housing and other resources within households were based on strict hierarchies of gender, sibling birth order and generational relations. Men were regarded as the main breadwinner responsible for supporting the family, while women often paid for their own expenses and contributed to family income through their small business activities. In rural areas, women often invested their savings in small livestock, such as hens or goats, which they could then draw on in times of need. However, such assets were often regarded as for the benefit of the family and women did not necessarily control the use of these. In one instance, for example, a husband sold his wife's goats during a period of hardship to buy food for the children and to pay for other costs. In rural areas, women usually accessed land through their husband's family. They were often allocated smaller, marginal plots of land to cultivate, although they often also worked on their husband's large cash crop fields, as women in Tocky Gare rural community commented: "*At home, there is the head of the family, you know how things work, he is the one who is in charge. He attributes a field to each person. The large field is reserved for him and the wives content themselves with the fields that are given to them, however small they are.*"

Village chiefs and imams descended from land owning families from particular maternal lineages in both rural locations explained how their ancestors had founded the village, clearing the land for agriculture and settling there. Later arrivals requested land from the village chief, who allocated fields that they could cultivate, on the understanding that his children would be able to reclaim the land when they needed it. Land was loaned free of charge for several years or sometimes was rented out for shorter periods for an agreed sum of money and the land returned after the harvest. Although the National Domain law, adopted in 1964, meant that most land in rural communities belonged to the state, farmers have free use rights to cultivate their plots (Hesseling, 2009). The 'lamane'[2] continued to play an important role in the allocation of land to those who requested plots in the village. The village chief and rural council were responsible for parcelling the land out, applying fines or compelling someone to pay for the use of land. Since decentralisation in 1996, the rural council had the right to confiscate any land that was the subject of a dispute. In the Sine Saloum, participants thought that growing land scarcity and speculation meant that plots of land were increasingly being exchanged for significant sums of money following requests to the 'lamane' and the rural council. Tensions were apparent however between communities and local authorities regarding villagers' rights to use and sell the land. A rural

[2] Serer term for village land owners

councillor was concerned that family members were selling portions of their land to Dakar residents in order to raise money to build a permanent house, without considering the longer term consequences of the loss of land for future generations.

As in many other African countries and in common with other ethnic groups in Senegal, the Serer very rarely expressed their wishes for inheritance in a written or verbal will. The inheritance of land and other assets was usually settled within the extended family after the intestate's death. Participants living in the rural locations reported that inheritance disputes were very rare in their communities. One imam explained that those who practise Islam divide the deceased person's assets among the heirs according to the recommendations of Islam law, but many families adapted this to follow some Serer customs and came to an agreement within the family. Imams were sometimes called to advise family members on how to divide the assets according to Islamic law. They confirmed that sons have a right to two parts, while daughters only inherit one part of their father's assets. The widow is allocated a smaller share of the inheritance (the 'soumoul' in Wolof), which is divided among co-wives in polygamous families. Other relatives may also receive a share of the inheritance. A priest in Sine Saloum reported that Catholic families in the village followed traditional inheritance practices and the church was not usually involved in inheritance problems.

According to traditional inheritance practices, the Serer transferred land, livestock and other assets to the next generation through the maternal lineage; maternal nephews would inherit their uncle's assets and sons inherited nothing from their father. Participants commented that traditionally, rather than building up financial assets, Serer tended to invest money in livestock (bullocks, cows, sheep, goats etc.) which they could sell during periods of financial pressure, or use for bride-price or for family ceremonies such as marriages, baptisms or funerals. Thus, wealth was transferred to the next generation predominantly through the inheritance of land and livestock from maternal uncles, although *inter-vivos* transfers of cattle for example, on the occasion of a maternal nephew's marriage or for funeral ceremonies, could also be significant.

However, increasing adherence to Islam since the 1970s had resulted in Serer families in the research locations shifting to patrilineal inheritance practices; sons usually inherited land, and other assets (including livestock, horse and cart, agricultural machines, a house, money, furniture and other personal belongings) were usually divided among the children. Sons inherited twice the share that daughters inherited, while the widow also received a share. Thus, daughters did not generally inherit land or the family home in rural areas. This was justified by the fact that daughters would marry and leave the household; according to patrilocal marriage practices, daughters usually moved to their husband's home when they married and would be allocated land to cultivate there.

In Tocky Gare rural community, one of the village elders had been instrumental in calling for an end to matrilineal inheritance practices in the 1970s, since traditional customs were increasingly regarded as detrimental to the widow and children at the time. Formerly, the eldest maternal nephew moved into his uncle's house or took all his uncle's assets to his maternal home and the husband's widow and her children were expected to return to the home of her maternal relatives without any inheritance. Many participants confirmed that such practices no longer existed in Serer rural communities and thought that the division of assets according to Islamic law ensured a fairer (although still gender discriminatory) means of transfer of wealth between generations.

Population growth and high fertility rates were resulting in increasing pressures on land, as one woman in Tocky Gare rural community commented: "*Often we face a lack of land because of the increase in families*". Some participants commented that large family sizes made it difficult to leave inherited assets of any real value to the next generation if they were divided equally between all the children. Sibling birth order and age, as well as gender, often influenced the share of a father's land that children would receive. If a father's fields were divided among several older brothers, younger brothers could lose their share of the inheritance, which could be a source of conflict when they came of age and needed land to support their own families. Paternal uncles would usually be entrusted with children's inherited assets until they came of age. Young men were considered to be able to manage inherited assets when they had reached puberty and were deemed mature and competent enough to maintain their assets.

The most important priorities for Serer families living in Dakar were owning a house and regular employment. Housing provided a sense of financial and emotional security, since otherwise families would have to make monthly rental payments, in addition to meeting the costs of food, children's education, medical treatment, electricity and water bills and other basic needs. Many participants thought that inheritance disputes were more likely in urban areas, especially in the case of polygamous marriages when the husband was relatively wealthy and had significant assets which had to be divided between co-wives and their children. Co-wives with the largest number of adult sons would generally gain most from the division of inherited assets, while co-wives with daughters or fewer or no children could be disadvantaged. These perspectives were supported by the experiences of widowed women and their children, as discussed below.

Inheritance practices in Serer families

Most of the young men interviewed who lived in rural areas (3/4) had inherited land and other assets from their father or expected to inherit these when they married and established their own household. Young men who continued to live in extended family households with their paternal uncles following their father's death often worked on the family land alongside their uncles and cousins. Their uncles were responsible for the division of the inheritance and their father's fields would usually only be divided among the sons and other heirs when the young men had the means to establish their own families. One young man (aged 26), for example, who was studying at university in Dakar and whose parents had both died, had inherited a share of his father's land and livestock, alongside his younger brother and older half-brothers. However, he explained that the division of assets had not yet taken place, since none of the sons were married: "*We are all children, that's why we haven't done the division [of inheritance], if my older brothers were a bit older, we would have carried out the division*". Furthermore, in two families in the Sine Saloum, the field that the deceased husband cultivated belonged to his maternal lineage and so following his death, the field returned to his brothers or other maternal relatives rather being passed on to his sons.

Poorer families however had very little land or livestock to leave to their children. One young woman (aged 20) who had a baby and had lost both parents within a short period of time, lived with her grandmother and siblings. She reported that her father had wanted to sell his last remaining field before he died. Following the death of both her parents, the grandmother and siblings sold this important asset in order to meet their immediate survival needs. However, the liquidation of this land could compromise the orphaned young people's longer term livelihood options and possibilities to exit chronic poverty.

None of the women interviewed in rural areas had inherited land from their husband, father or other family members, although half of the women and their children continued to have use rights to agricultural land via the deceased husband's family. Most women in rural communities continued to live with their children and their husband's extended family in large multi-generational households following his death and had good relations with their in-laws. The three women who had remarried and their children gained access to land through their new husband's family. Two women and their children inherited the rooms where they lived adjacent to their husband's extended family. In one case, the woman and her husband had jointly bought the plot of land and paid for the construction of their two-roomed home. The plot had been registered in her deceased husband's name and the title deeds of the plot had not yet been transferred to her and her children. It was unclear whether the widow's levirate marriage to her husband's brother would affect her control of this asset.

One widow and her children did not inherit anything and also lacked use rights to her husband's family's land; as the second wife who had an impairment and had never joined the conjugal home, she had not had an opportunity to develop supportive social ties with her husband's family that might provide access to their fields. However, she continued to live with her parents and her brother who was responsible for supporting the large household and she cultivated her father's land. Her husband's death thus had little effect on her or her children's everyday lives.

Several widows in rural areas commented that their husbands had no assets to leave to them or their children. In one instance, a widow whose husband worked for a company in Dakar expected to receive his pension but was still waiting for her husband's brother to sort out the paperwork: "*In any case, the salary that he would have received, in truth, that should be returned to me, but his younger brother came and took the children's papers to sort it out, but up to now, I haven't seen anything*". Women's low levels of literacy, limited experience of negotiating administrative procedures and cultural expectations of gender roles meant that they were often reliant on male members of their husband's family to access inherited financial assets and make inheritance claims, which made them potentially vulnerable to exploitation.

In Dakar, most of the women (4/6) and their children inherited housing or a financial share of their deceased husband's property, which helped to reduce the economic pressures on the household following their husband's death and provided some financial and emotional security. In two polygamous marriages, the value of the property was divided between co-wives and their children. In one of these families, the maternal uncle of each co-wife sought advice from the local imam about how to proceed with the division of assets according to Islamic law and discussed this with the widows, who were observing their period of mourning at the time. The co-wives used to live together with their children in the house, but following the husband's death, the second wife who only had one child returned to live with her mother and Bineta, the widow interviewed, remained in the house and reimbursed her co-wife's share of the inheritance of the house in instalments when she could. Bineta was happy with the decision and felt that her co-wife accepted that she had a greater need for the house due to the fact that she had to support her six children and would otherwise struggle to pay for rented accommodation: *"When we talked to her [the co-wife] about it, she knew that she could go to her mother's and she wouldn't pay rent, but me, I have many children, so she accepted it".*

In another case in Dakar, a second wife, who lived in rented accommodation with her 9 children when her husband died, and her children had lost out on their share of the deceased husband's property and financial assets. Although the widow and her children tried to settle the dispute amicably by calling family meetings with the first wife and her children, who lived in the husband's property, they were forced to seek legal redress to settle the dispute, as she explained: "*That really aggravated me, I thought I would go mad. Finally, I went to court because I could no longer tolerate it. I said to the children that this house was for your father, we have to share it out equally, they have monopolised it, they don't want us to live there and they don't want to rent it out and share the rent money, now I can't take it anymore*".

The judge ruled that the house should be sold and the proceeds divided, or if the first wife wanted to continue living there with her children, it should be valued and the share of the second wife's and her children's inheritance paid to them. After a long legal process, the widow and her children received a lump sum payment for part of the inheritance, but the co-wife's adult children often paid the annual instalments for the rest of the money several months late. She did not want to have to take legal action again to force them to pay the remaining amount. She felt that inheritance disputes were often linked to conflictual relations between co-wives and as in her case, the first wife often refused to accept that the second wife and her children were entitled to the husband's inheritance.


Figure 1: Street in Dakar's suburbs.

Widows living in Dakar whose husband had maintained a family home and land in rural areas were regarded as having little claim to any assets owned in the village. Family homes were not usually divided and when (male) family members migrated to urban areas, they were no longer considered to have a claim on the house. Yacine, a widow living in Dakar whose husband had three other wives, two of whom lived in his natal village, had experienced conflict with her co-wives and their children over her husband's inheritance. Yacine's co-wives and their children had tried to force her to sell the house where she lived with her children in Dakar and divide the proceeds, despite the fact that she owned the house in her own right. The house had formerly belonged to her husband and the couple had lived there for many years. When he returned to the village and wanted to sell the house, her younger brother had bought the house for her, so that she could continue living there with her children. The co-wives and the children's inheritance claim to the house was therefore unfounded. Yacine felt that she and her children had lost out on their share of her husband's assets, such as the horse, agricultural machines, millet and groundnut stores, but did not want to cause further arguments with the co-wives and their children about this. Her eldest son had nevertheless inherited a plot of land in the village. Before his death, her husband had requested that his three fields be divided into four plots and bequeathed a plot to the eldest son of each of his four wives.

Most participants noted that women had few, if any, assets to leave to their children or husband. Widowers reported that daughters, their wife's sisters or cousins inherited her clothes and any jewellery. Young men confirmed that sons did not expect to inherit anything from their mother - their sisters had inherited any personal belongings, household goods or furniture owned by their mother. Any other assets passed down by women were usually regarded as for the benefit of her children, rather than her husband. Only one widower reported that his children had inherited any financial assets from their mother. When his wife died, the women's association she belonged to returned her contribution (30,000F CFA, equivalent to approximately £37). He called a family meeting with his children and their maternal relatives to inform them about the sum they had inherited and proposed buying livestock (2 sheep) with the money for the children's future benefit.

The only land which women in this research inherited from their mothers were paddy fields in the Sine Saloum. When women moved to another village to join their husband, they were usually attributed to a particular maternal lineage which often allocated rice paddies for them to cultivate. Following a mother's death, her daughters would usually take over the cultivation of her rice paddies or they could be allocated to another woman within the maternal lineage. As one widower confirmed, *"All the rice paddies that you see there are maternal lineage assets. They are managed by the maternal lineages".* Following his wife's death, his sister continued to use his wife's paddy fields, since his eldest daughter worked in the city, but he reported that they belonged to her daughters. When he remarried a widow from the same maternal lineage, he allocated a paddy field to his new wife. Thus, men within the maternal lineage appeared to control the allocation of rice paddies.

While this research suggests that inheritance was the main means of transfer of wealth between generations in Serer families, a few notable examples reveal the importance that *inter-vivos* transfers could have in preventing potential conflicts over inheritance between family members and assuring the economic security of family members. One village chief described how he had already divided his fields between his sons and his maternal nephews, whom he had raised as his own sons following their parents' death. He wanted his sons and nephews to cultivate the best land, as they would soon marry and need to support their own families, while he was content with a small parcel of land, since he was retired and no longer had much strength to farm. Since he owned a large amount of land, he decided it was better to divide the land during his lifetime, rather than leaving it to the rural council to divide the land after his death, since this could result in a portion of the land being allocated to others. He acknowledged that the decision to divide the land during his lifetime was unusual and some in the village disagreed with his approach.

In urban areas, two widows owned their house in their own right, which provided economic and emotional security for themselves and their children. In Yacine's case, as discussed above, her brother bought the house from her husband and gave it to her, when she and her children were at risk of losing their home. In another case, an older widow, who lived with her sons and daughters-in-law and their children at the time of the interview, described how she moved to Dakar when she married. She worked first as a domestic worker and then sold fish and bought a shack in central Dakar, where she used to live with her husband. When the government cleared the city centre of informal housing, they were relocated to a plot of land on the outskirts of Dakar, which was now much more densely populated. When her husband took second and third wives, the co-wives stayed in his family home in the village, since she owned the house, and in widowhood, she was able to continue living there with her sons and daughters-in-law without the risk of her co-wives demanding a share of the house.

Coping with household shocks and environmental pressures

While all of the family members involved in the research had experienced the loss of a close relative, many households had experienced multiple economic or health-related shocks and were exposed to a range of climate-related risks and environmental pressures. These included drought and rainfall variability, land degradation, soil salinization, flooding, insect infestations, pests and diseases, which are likely to be exacerbated by climate change. These risks and shocks could force households that are already facing economic pressures due to the loss of human capital into a cycle of poverty that was difficult to exit.

Over a third (6) of the families had experienced multiple deaths of close family members within a relative short period of time, including spouses, children, parents and a sister-in-law. Aside from the emotional effects on family members, this loss of human capital reduced the livelihood options available to the household and could result in an intensification of children's paid work. In villages in the Tocky Gare rural community, devastating fires had destroyed the thatched homes, harvest, livestock and savings of two families on more than one occasion, leading to chronic poverty, as heads of household struggled to recover from the shock and rebuild their assets. As one widower who lost his wife in childbirth the previous year commented:

> *"After the harvest, just two years ago I had a fire which destroyed everything, even eight of my sheep died in the fire and also a sum of 200,000F CFA [equivalent to £248] and all my material goods and the harvest disappeared. […] I had a fire twice, that has really ruined me these last few years".*

The fire brigade advised him to file the report of the incident and the list of all the goods which had been destroyed with the Prefecture, but he had received no state social support or assistance. In such situations, family members relied on social ties with relatives and neighbours to assist them in building a temporary home and all those able to work sought whatever job opportunities were available, such as market gardening, to support the family.

When rural households experienced drought or the loss of the harvest due to locusts or other insects or pests, family members coped by selling livestock and engaging in seasonal migration to urban areas. One village chief explained that livestock provided financial security and was a key means of coping with climate variability and insufficient rainfall. During periods of drought, people sold sheep, cattle and other livestock in order to survive. After a good harvest, they would buy livestock again and rear them, to replenish the herd so that they could draw on these assets again in times of need. Furthermore, livestock provided natural fertiliser for the fields following the rainy season, but if the pasture was insufficient due to a lack of rainfall, the herd had to be taken elsewhere to graze. This in turn reduced the family's access to fertiliser for the fields and limited the likely success of the following year's harvest, perpetuating the cycle of poverty. Health of the herd and their reproductive capacities were also affected by climate variability and drought. One professional commented that it was increasingly difficult for families to sustain a large herd of cattle in Fimela rural community due to animal diseases and a growing scarcity of grazing land due to drought.

Figure 2: Cattle herd in Sine Saloum

Poor families who lacked livestock that they could sell during periods of drought or other economic or climate-related pressures were forced to seek work in urban areas. This could result in the neglect of their fields, impacting further on the success of the harvest and leading to chronic poverty. Households with family members who worked in non-agricultural trades, such as plumbing and construction work, relied on their irregular income during these difficult years. One widow explained that they managed as best they could when they experienced an invasion of locusts a few years previously: *"Those who could went to work and were able to buy rice and maize. We tried to sow seeds again, but they [the locusts] ate everything again. We had to work to find money to buy food supplies"*.

Even in years of adequate rainfall for the harvest, however, households' food stores did not necessarily last the whole year. One professional reported that many households in villages in Fimela rural community had to reduce food consumption to only one or two meals a day in the remaining five months of the year before they harvested their crops.

Many families in rural communities adopted a diverse range of livelihood strategies comprising both agricultural and non-farm activities to manage these risks. Income from market gardening initiatives, women's co-operatives, remittances from daughters engaged in domestic work in Dakar, sons and husbands who worked in fisheries in Casamance region and financial support from relatives in formal employment were often crucial in enabling households to cope with household shocks and manage climate-related risks.

Widows in Dakar developed a range of strategies to manage the economic pressures they faced following their husband's death. These included renting out rooms, participating in women's co-operatives and associations such as the Association of Citizens of Djiofior which provided access to credit, engaging in small business activities in the informal sector, such as selling fritters, doing laundry for others in the neighbourhood, selling fish and cloth at the market. For one widow, an initial loan from a mutual society shared between a group of ten women enabled her to start a small business selling prawns at the market. As the group's income rose and they were able to access a larger loan, the widow was able to invest in wax cloths, which required more capital and had greater returns. However, some widows commented that they used to participate in a women's association or *tontine*[3]. They had withdrawn from the women's group since they were widowed because their irregular income meant that they were unsure of being able to repay a loan or of making the regular subscriptions needed. Widows with adult children who worked relied on their remittances to help pay the bills. One widow also received her husband's pension every two months. In some instances, brothers or other relatives paid for their children's schooling or other costs. Young men from a few families had emigrated to Europe to seek work, but were still waiting for work permits and so were not yet in a position to send any remittances.

[3] Common fund to which women made regular fixed cash contributions and took turns to receive the 'pot'.

Several participants had been affected by flooding in Guèdiawaye in recent years. For one woman's son, the floods had caused injury and resulted in him missing his exams and having to retake the school year. In addition to the immediate damage to personal belongings, the collapse of toilets and other difficulties caused by water entering their homes over several weeks, participants highlighted the health hazards caused by inadequate sewage and waste water disposal infrastructure in the district. The damage caused by the flooding was not extensive for the families interviewed, however, and they did not need to permanently relocate their homes.

In both rural and urban areas, family members developed reciprocal supportive networks with extended family members, neighbours and community members. Assistance was also sometimes available through faith communities. One Catholic widow had received some food aid and clothing from the parish priest. Imams highlighted the Muslim practice of regularly giving alms (termed *zakat* in Wolof, which should comprise a tenth of a person's income) to those in need, which people usually gave directly to relatives or acquaintances when they faced financial pressures.

Policies and practices to alleviate poverty and build resilience

Development practitioners and policymakers identified a range of strategies that they considered were effective in alleviating poverty, safeguarding inheritance and building the resilience of families to cope with household shocks, in addition to the challenges and obstacles to their work.

National strategies to alleviate poverty focused on economic growth and wealth creation, access to basic social services and the protection of the most vulnerable groups, and good governance. Widows and orphaned children were included within the category of the 'most vulnerable groups', although only orphaned children affected by HIV were specifically targeted for support through donor-funded social protection and sponsorship programmes and the National Committee to Reduce HIV/AIDS. The most recent poverty reduction strategy document for 2011 - 2016 amalgamated issues of social welfare (access to basic social services and social protection) that had previously been addressed separately. Some professionals were concerned about governmental priorities to invest in large infrastructural projects rather than developing an effective system of social protection for the poorest groups.

Many widows, widowers, orphaned young people, community leaders and professionals thought that widows and orphaned children should be specifically targeted for assistance, particularly when children were young. Assistance was needed to pay for children's schooling and to meet their basic needs, such as food and healthcare. Some young people who had lost both parents also identified a need for emotional support. Several professionals thought that a social protection system needed to be developed, whereby poor widows, orphaned children and other vulnerable groups could be targeted for social transfers that provided support for children's education and healthcare and represented a safety net that reduced chronic poverty. Pilot programmes of conditional cash transfers and social transfers targeted towards children aged under five in some areas of Senegal had proved successful and it was anticipated that a national programme of social transfers would be developed in future. Such social protection mechanisms could also be targeted to households who experienced climate-related shocks.

While some government assistance was available at the time of the research to the poorest families who experienced a shock, accessed through local branches of the Social Action Office, professionals commented that the support provided was often minimal, only available as a one-off grant and could be delayed or diverted. Very few of the family members interviewed had benefited from state or NGO welfare support to assist them in coping with household shocks. Some expressed their view that any available support usually only benefited those who had connections to local officials in positions of power.

Some family members and religious and community leaders expressed a need for funds and access to credit to develop income-generation activities. Several professionals saw micro-finance and local savings and loans projects targeted towards women and young people as a key means of alleviating poverty. Some NGOs provided skills training and linked women with micro-finance institutions and mutual societies, while others sought to organise community groups to develop sustainable rotating savings and credit schemes without any external finance. Some professionals commented, however, that micro-finance schemes which only gave loans without developing the skills and capacities of women or young people were problematic and the criteria regarding the organisation and management of groups that was needed to qualify for micro-finance schemes sometimes excluded rural women's groups. While several women participated in local women's groups and co-operatives in rural and urban areas, only a few groups had received funds or training from external partners.

Some professionals identified the need to reduce the contradictions between plural legal systems in Senegal. They regarded community and religious leaders and government as playing an important role in trying to reconcile the formal legal system with customary law and social norms to ensure the protection of women and children. Professionals working with children saw these contradictions as one of the main barriers to the development of a social protection system in Senegal.

Some women's rights organisations provided free legal advice, support and advocacy for women and young people in pursuing inheritance claims through the legal system. Listening posts or '*boutiques*' in Dakar and Kaolack enabled poor widows and others to access legal consultations and assistance with inheritance cases. Organisations commented, however, that awareness-raising activities were also needed to improve knowledge and understanding of women's and children's legal rights, particularly in rural communities, and to increase the accessibility of statutory law to the public by translating legal information into local languages. Professionals also identified a number of barriers to women and young people pursuing legal action regarding inheritance claims. These included low levels of education and literacy and a lack of knowledge about their rights and how to claim these; a lack of documents needed to pursue cases through the courts, such as marriage certificates, property deeds and land use titles; and a reluctance for a woman to take her husband's family to court due to a fear of social condemnation and causing conflict with her in-laws.
Several professionals commented on the difficulties of implementing laws and policies to promote gender equality in access to land in rural areas. The efforts of government and non-governmental organisations in campaigning for women's rights to land had achieved some success in raising awareness among rural councillors and local leaders in recent years and agricultural land was increasingly being allocated to groups of women to cultivate. However, as discussed in Serer rural communities, patriarchal customary practices still predominated in rural areas and individual women tended to be allocated small, marginal plots of land through their husband's family. Professionals found that

the collective allocation of fields to a group of women did not necessarily work very well, as it was difficult for each woman to benefit individually from her labour investment. As a representative of the Ministry of the Family commented: *"There are some collective fields, but we see collective fields that work less and less often. Now we tend to work it out so that each member of the group has a field and that develops"*.

Professionals emphasised that efforts to increase women's access to land and the promotion of women's groups at village level needed to be accompanied by improved access to inputs, such as seeds, as well as developing women's organisational and leadership skills to manage their business activities and increasing their political participation in local, regional and national decision-making processes. Indeed, recent research suggests that women's access to land and civic participation often go hand in hand (IDRC, 2012). While some progress had been made in increasing women's representation on rural councils and local and national federations of women's groups, further work was needed to build women's leadership skills, knowledge and capacities so that they could participate fully in such decision-making forums. As the experience of one women's rights organisation working to increase women's citizenship participation in Dakar had found, there is a danger of tokenism when women are elected as members of municipal (or rural) councils, unless they have had the opportunity to develop their competencies to understand the rules and norms of such decision-making forums and effectively defend the interests of their community.

Professionals recognised that national programmes to improve access to basic services, such as water, education and health, had achieved significant indicators of success in Senegal, but the impacts of such programmes in reducing poverty were less evident at the household level. Although the families interviewed had benefited from improvements in access to basic services and infrastructure in recent years such as health centres and schools, those living in Tocky Gare rural community lacked access to basic healthcare. The nearest *case de santé*[4] was 7 kilometers away and the only transport available was a horse and cart, which caused delays in accessing medical treatment. This could be fatal for pregnant women, as women living there emphasised: "*Before you arrive, you could die… It's likely that you will die. There are many miscarriages here because of that…*". Complications in childbirth were the cause of death for the wives of two widowers in this research who lived in this community.

Family members, religious and community leaders and professionals all identified the need for more employment opportunities for young people, as well as opportunities to gain the education and training they needed to support themselves and their families in future. The young people interviewed expressed their aspirations to undertake apprenticeships in construction work, tailoring, to train to be a nurse or teacher, to study at university and to work in Europe. Apprenticeships and vocational and technical training programmes were needed, alongside quality formal education that included agricultural science and technology in the curriculum. Improving girls' access to education was seen by professionals as an effective way of reducing poverty, since higher levels of education among young women are associated with reduced rates of early marriage and pregnancy and greater economic, social and political participation in adulthood. One NGO participant thought that local authorities should work more closely with youth associations and communities in Dakar's suburbs to develop training programmes for young people. She thought that young people's participation in the design of projects and programmes was essential to ensure such initiatives related to their interests and concerns.

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[4] Basic healthcare facility in rural areas.

Professionals noted that inequalities in access to services and opportunities in Dakar and other regions were growing and rural areas were becoming poorer. They were concerned that a lack of opportunities for young people to develop sustainable livelihoods in rural areas would lead to increased rural to urban migration, putting further pressure on the suburbs of Dakar where households were already experiencing high levels of poverty in districts with poor infrastructure. To prevent further rural exodus, religious and community leaders and professionals identified the need to sustain and enhance agricultural production and provide more opportunities for young people to develop the skills and capacities they needed to develop sustainable livelihoods in rural areas. Participants proposed a range of activities that would help to alleviate poverty in rural communities, including: developing women's food processing projects, based on local agricultural production; increasing the productivity of cattle rearing; developing market gardening initiatives with women's co-operatives; and developing more formal fishing and ecotourism initiatives in the Sine Saloum.

Professionals also emphasised the need to increase efforts to mitigate the impacts of environmental changes and climate-related shocks, since these increased the vulnerability of rural populations. Initiatives to combat soil salinization in the Sine Saloum, which was reducing the productivity of the land, had been established with donor assistance. A representative of the Ministry of the Family, however, thought that young people were more interested in gaining jobs in factories and earning a salary to support their relatives, than continuing to work in agriculture. In view of environmental pressures and climate change in future, the participant thought that commercial companies may bring more wealth to rural areas than traditional agricultural activities.

Professionals thought that while access to assets and income was important, human capital, in terms of having the capacities, skills, information and knowledge to manage assets and develop sustainable livelihoods, was also necessary to prevent the intergenerational transmission of poverty. Parents' level of education, skills and competencies were seen as key factors in determining whether they were able to invest in their children's human capital. While improvements in children's school attendance have been witnessed in recent years, professionals commented that the quality of the education needed to be improved. Job opportunities for school leavers were also crucial and a major priority for widows, widowers and young people. Professionals were concerned that if young people completed school and were unable to find work, parents may be less inclined to invest in their children's education in future.

Professionals identified a range of barriers to their work to alleviate poverty and promote women's and children's rights. These included: insufficient funds; lack of co-ordination and competition between partners and donors at national and local levels; lack of government support and political will to engage with NGO partners; lack of coordination and the unstable, temporary nature of government ministries; donor restrictions on the development of activities to meet identified needs; poor governance in targeting assistance to the most vulnerable groups; reliance on NGOs to fill gaps in state provision of basic services; lack of community engagement; and resistance of religious leaders to the promotion of gender equality in matters of inheritance.

Conclusion

This research has provided insights into the relationship between inheritance, access to resources and the intergenerational transmission of poverty in the context of Serer families living in rural and urban environments in Senegal. For the majority of families interviewed, the death of a spouse or parent had major emotional and material effects on family members and led to changing responsibilities for income earning, domestic and unpaid care work and decision-making within the household. Access to, and the inheritance of land, housing and other resources was based on strict hierarchies of gender, age, sibling birth order and generational relations that discriminated against women and children, especially daughters. Widows in polygamous unions who do not occupy the position of the first wife, who do not have any sons or have no children may be particularly disadvantaged in inheritance practices. Daughters and young sons who are minors also occupy a more vulnerable position in safeguarding their inheritance.

None of the widows or daughters interviewed had inherited land from their husband, father or other family members in rural areas, although rice paddies could be passed from mother to daughter or between sisters through the maternal lineage in Sine Saloum. Sons inherited land and other assets from their father, although assets were often managed by paternal uncles and maintained within the extended family until sons wished to marry and establish their own household. Most women continued to have use rights to agricultural land through their deceased husband's family, unlike in many other African contexts (Budlender and Alma, 2011). However, women rarely had control over land and its products in their own right, despite laws and initiatives to promote gender equality in access to land in Senegal. As Budlender and Alma (2011: 5) emphasise, 'Interventions aimed simply at giving women access to the land on which they work will not necessarily enhance their wellbeing or afford them control over their lives'. While land may be allocated collectively to groups of women by village chiefs and rural councils, more far-reaching changes that confront gender discrimination in family and religious inheritance practices are needed for individual women to be able to control land in their own right in rural communities.

The research suggests that the inheritance and control of land, housing and financial assets may play a significant role in building resilience to household shocks and interrupting the intergenerational transmission of poverty. Widows' inheritance and ownership of property and financial assets in urban areas, in particular, provides important sources of financial and emotional security and autonomy that enable greater investment in children's education, nutrition and healthcare and reduce the likelihood that poverty will be transmitted to the next generation. However, the protection afforded by these assets is often dependent on other factors, including human, social and environmental capital. Human and social capital, such as an individual's age and stage of lifecourse when a spouse/ parent dies and their social networks are significant in determining the impact of the loss, their position regarding inheritance and their vulnerability to chronic poverty. Older widows or widowers who have had the time to accumulate savings, invest in their own property, livestock or business, in addition to inheriting property and receiving a pension, and who have strong social ties with adult children who provide regular financial support are much more resilient to chronic poverty. Younger widows or widowers who have young children to support, lack property and savings and have few sources of extended family or community support they can draw on are much more vulnerable to chronic poverty and their children are more likely to experience poverty throughout their lifecourse.

Furthermore, the value of land inheritance to a young person depends on the quality of environmental capital and opportunities it provides to develop a sustainable livelihood. External factors such population growth, increasing land scarcity, land degradation, climate-related shocks and other environmental pressures and high levels of rural-urban migration may reduce the potential protection this asset could provide in preventing the intergenerational transmission of poverty. Efforts are needed to tackle gendered- and age-related inequalities in asset inheritance, build family members' human and social capital, reduce households' exposure to health-related, economic and environmental risks and develop sustainable livelihood opportunities for the next generation.

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