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Title: The Long-Run Impact of Working-Age Adult Mortality on Asset Accumulation: The

Case of Kagera, Tanzania

Abstract

Working-age adult mortality presents a potential threat to the livelihoods of households in the Kagera region of Tanzania especially in the wake of the HIV/AIDS pandemic that has ravaged this region and the rest of Africa. Using panel data from the Kagera region this paper examines the long-run impact of working-age adult mortality on asset accumulation. The paper also examines the short-run impact of working-age adult mortality and the potential risk coping mechanisms used by households facing this shock. The paper examines whether there is evidence for the use of livestock sales and mutual insurance in form of transfers as risk coping mechanisms. The findings suggest a long-run negative impact of this mortality shock on household asset accumulation. The paper also finds evidence of the use of livestock sales and mutual insurance as risk coping mechanisms in this region.