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Original Research Article

ASSET OWNERSHIP AND CONTROL AMONG WOMEN IN NIGERIA

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ABSTRACT

Aims: To determine the level of asset ownership and control of women in rural Nigeria.
Study design: Quantitative.
Place and Duration of Study: Data from the Nigeria Demographic and Health Survey (DHS) 2013 on 23,403 women were collected. Information on 18,869 women with adequate data was used for the analyses.
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Methodology: Data were analysed using descriptive statistics and composite score analysis
Results: Mean age and household sizes were 36.03 ± 9.20 years and 6.51 ± 1.50 persons, respectively. A higher proportion owned physical assets such as mobile phone (68.66%), radio (63.54%) while 5.98% owned natural assets (land). Women in the intermediate-LAO category constituted 63.75% followed by the low-LAO and high-LAO categories with 20.33% and 15.92%, respectively. However, 57.49%, 48.79% and 44.84% of women in the low-LAO, intermediate-LAO and high-LAO, respectively, had no control over the assets they owned.
Conclusion: The level of asset ownership and control among women was low. Policies should be put in place for women to have control over the assets they owned.

Keywords: Asset Ownership, Control, Rural Nigeria, Women*)*

1. INTRODUCTION (ARIAL, BOLD, 11 FONT, LEFT ALIGNED, CAPS)

Assets are stocks of financial, physical, natural or social resources that can be acquired, developed, improved and transferred across generation; which generate flows, as well as additional stocks [1]. Assets include natural assets such as land, livestock [2]; physical assets such as housing, equipment, jewellery and consumer durables; as well as financial assets such as cash accounts of various kinds, stocks, bonds, trusts, public and private pensions [1,3]. Assets may represent a store of value, have current use value or provide services (as in the case of home ownership), so as to facilitate their conversion into cash, or be a source of generating financial incomes[4,5].

There is a growing concern globally that women's relative lack of rights of access and control of land, housing, and assets constitutes a violation of their human rights, thereby contributing to women's increasing poverty [6]. [7] argued that, in most patriarchal societies, women's property rights are often achieved vicariously, usually through their husbands. Such rights are often limited to use-rights rather than outright ownership-rights [8]. Although there are cultural specificities

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among many African societies, there are patriarchal, social, and cultural structures in which women are marginalised and suffer disadvantages in several aspects of life [9].

It is increasingly being recognized by researchers that access to and ownership of assets is critical for increasing productivity, especially agricultural productivity, and for enabling people to move out of poverty [10]. Most research works have used the household as the unit of analysis. However, households are not static but are formed and dissolved, in part, due to economic circumstances. Thus, it is important to look both beyond and within the household as the unit of analysis to understand the relationships between deprivation and asset ownership. In particular, because women's access to assets is often tied to their relationships within the household and community, they are particularly vulnerable to losing this access when the household dissolves, either through divorce, desertion or death. Household level analyses of asset ownership may not capture women's particular vulnerabilities[10,11].Since individuals within households can experience different kinds of deprivations, a household level multidimensional analysis does not give enough information about the interventions that might be most suitable for individuals based on gender, age, and etcetera[12]. More importantly, a household level analysis does not allow an identification of individuals, both men and women, who might be experiencing severe deprivations.

Asset ownership and control among rural women in Nigeria is an important issue. Women do not own assets. For instance, culturally women are believed to be second class citizens and so because of this rural women are poor and deprived [6, 13].An understanding of the link between owning asset and welfare may have been quite a driving force for welfare deprivation among the women folks which has warranted this study in order to inform adequate social protection policies in the country and also aid policy makers in the design and evaluation of anti-poverty and livelihoods creation programs [12]. Therefore this study disaggregated the household on an individual basis to examine the level of asset ownership and control of women in rural Nigeria. As a result, the study proffered answers to the following research questions:

What is the level of asset ownership and control among women?

2. METHODOLOGY

2.1 Scope of Study

The scope of study for this research was rural Nigeria. Nigeria is a country located in Western Africa, on the Gulf of Guinea. It is found between latitudes 4^0N and 14^0N of the Equator; and between longitudes 3^0N and 15^0E of Greenwich Meridian [13].

Presently, Nigeria is made up of 36 states and a Federal Capital Territory, grouped into six geopolitical zones: North Central, North East, North West, South East, South South, and South West [13,14]. Women constitute a large part of the

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working force in the agriculture sector and they produce most of the food which is consumed locally, they play a vital role in rural development.

Source: DHS, 2013

Figure 1: Map of Nigeria showing the six geopolitical zones

2.2 Type and Sources of Data

Secondary data from Nigeria Demographic and Health Survey [15] was used for this study. The 2013 Nigeria Demographic and Health Survey (DHS) was implemented by the National Population Commission. It is the fifth in the series of Demographic and Health Surveys conducted so far in Nigeria; previous surveys were conducted in 1990, 1999, 2003, and 2008. Information on demographic characteristics (age, household size, marital status, educational level), asset ownership, community information etcetera.

2.3 Analytical Procedure

Descriptive statistics and composite analysis were used for analysis.

2.3.1 Descriptive Analysis

This involved the use of charts, frequency, percentages the construction of simple frequency distribution, and the measure of central tendency such as mean, median and standard deviation, range to outline the socio-economic characteristics and to profile the assets owned by women in rural Nigeria.

2.3.2 Composite Score Analysis

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This was used to measure the level of asset ownership by women (objective 1). This was done based on the number of assets owned by each woman. These assets include radio, television, fan, generating set, mobile telephone, bicycle, motorcycle/scooter, watch, electric iron, and animal-drawn cart, a boat with motor, canoe, computer, air conditioner, cable television, telephone line, car/truck, refrigerator, land and house.

Binary scale, that is scoring 1 point for Yes and 0 for No responses in Table 1 below regarding the assets owned was used to rate the respondents. With 20 assets owned; a respondent can score a maximum of 20 points and a minimum of 0 points. The categorization into the high, intermediate and low level of asset ownership was then achieved using a composite score as given below and as used by [16, 17]:

High category = between 10 points to (Mean + S.D) points

Medium (intermediate) = between upper and lower categories

Low Category = Between (Mean – S.D) points to 0 points.

The assets that were considered include

- Physical (Radio, Television, Refrigerator, Bicycle, motorcycle, mobile phone, house among others),
- Natural capital (land)

3. RESULTS AND DISCUSSION

3.1 Profile of Assets Owned by Women in Rural Nigeria

Communication is one of the major driving forces of economic development in Nigeria since the inception of democratic governance in 1999. It is also expected to ensure better welfare in terms of creating opportunities for income generation and growth [18]. This is revealed in the table below as higher percentage (62.71%) of rural women has access to radio. Information accessed over the radio can be a great relief to women who cannot afford to buy newspapers or access the internet. In other words, ownership of radio has implications for women's deprivation status.

The percentage of women who had television was 27.57%. This can be traced to the epileptic power supply in the country. The percentage of women who own radio is more because radios do use the battery in the absence of electricity. Also, many handsets and other appliances have radios. Lack of access to television limits the volume of information they receive. Women have a mobile phone (67.78%) and this could help to improve their welfare status. More than 80% of these women do not have productive assets like a generator, refrigerator, car/truck which could improve their welfare. The percentage of women that had mobile phones was 67.78 meaning that these women have mobile phones than they have a radio. The percentage of women that own fan is 19.75, this may be as a result of epileptic power supply in the country and 16.73% own a generator.

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A larger percentage of women own motorcycle (40.28%) compared to those that own car (5.09%), this is probably because several state governments have, in the past few years, promoted access to motorcycles (popularly called okada) by granting them as loans to some community groups and members of certain political parties and also because of bad road network in the rural areas [18].

Table 1: Distribution of Women by Asset Ownership by GPZs

GPZs	NC	NE	NW	SE	SS	SW	All
Radio	65.23	49.77	66.96	74.82	62.94	69.77	62.71
Television	38.29	14.05	12.62	61.64	56.18	47.98	27.57
Bicycle	23.49	26.01	29.32	31.51	17.94	4.13	24.64
Motorcycle/scooter	56.18	37.65	38.35	34.88	31.09	39.10	40.28
Mobile telephone	75.00	59.92	60.24	83.77	81.79	81.14	67.78
Watch	60.72	54.60	50.31	66.17	64.95	58.91	56.28
Fan	28.49	7.70	8.87	53.74	51.48	40.74	19.75
Electric iron	16.58	5.76	6.75	35.30	29.16	30.32	14.00
Animal drawn cart	1.81	12.73	11.81	0.84	0.36	0.17	7.62
Boat with a motor	0.95	0.14	0.87	0.42	4.43	1.03	1.18
Generator	26.48	9.29	5.08	37.30	37.61	25.24	16.73
Canoe	2.43	0.52	1.24	0.95	19.56	5.77	3.99
Computer	1.22	0.59	0.49	2.42	2.29	2.15	1.07
Air conditioner	0.39	0.25	0.38	0.95	1.58	0.43	0.55
Cable Television	5.00	2.67	2.21	7.80	10.31	3.96	4.24
Telephone line	1.78	0.50	3.68	0.42	1.26	0.69	1.96
Car or truck	7.17	4.53	3.22	8.54	5.81	8.35	5.09
Refrigerator	9.41	2.44	2.72	18.34	20.47	11.71	7.45

Source: own calculation

3.1.1 Land and House ownership

The majority (94.05%) of the women do not own land, while 95.73% do not own house, and this is in consonance with Africa culture where women are not allowed to own land [6].Ownership of house can help women to obtain credit from the bank. In Nigeria, the customary and formal tenure systems have marginalised women rights (whether as daughters, sisters, wives and mothers) who now tend to have subordinate roles in relation to land [19]. Women farmers are forced to determine and derive their livelihood while operating within the customary tenure systems which are patriarchal and biased against them [20,21]. Women in the SS had the highest percentage of women that owned land. This may be because of the cultural belief in this region. Women can inherit land from their fathers and the ownership of the land of their husbands' can be transferred to them after their death. Women in the North East and North West had the lowest percentage of land ownership because culturally women do not inherit from their fathers and also in the case of death of their husbands' they do not have rights to their properties. This is the reason why women in this zone are worse off than their counterparts in other regions.

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Table 2: Distribution of women by Land and House ownership by (GPZs)

GPZs	NC	NE	NW	SE	SS	SW	All
House	10.39	1.41	1.57	9.59	7.43	3.62	4.27
Land	10.56	2.71	3.82	7.48	11.18	5.86	5.95

Source: own calculation *****Figures in Percentages

3.2 Level of Asset Ownership and Control

3.2.1 Assess the level of asset ownership by women

The distribution of women into levels of asset ownership in rural Nigeria is shown in Table 3. The mean score of ownership 3.75 with standard deviation 2.66. Based on these values, the responses are categorised into three levels

High category = 20 to (Mean + SD) = 20 to 6.41

Intermediate category = Between Upper and Lower Category Limit = 6.41 to 1.09

Lower category = (Mean – SD) to 0 = 1.09 to 0

The result reveals the levels of asset ownership by women. The intermediate level is 63.75%, followed by low level (20.33%) and then high level (15.92%) This implies that majority of the women in the study area are in the intermediate category of asset ownership. The mean value of 3.75 (approximately 3.0) implies that an average woman had about three assets out of a total of 20; they have a minimum of 0 and maximum of 17 assets. Across Geo-Political Zones (GPZs) women in the NE and NW had the highest percentage of women with low level of asset ownership. Women in the southern region had the highest percentage of women with high level of asset ownership.

The asset dimension considered in this study refers to physical and natural assets. Assets can be seen as one of the major concerns of the first SDG, which is to eradicate extreme poverty and hunger. Regarding the gender equality perspectives addressed by the fifth SDG, the [22] suggests considering asset ownership. In fact, the ownership of physical assets can decrease the probability of being monetarily poor [23]. Given that the poor in developing countries often experience income volatility, assets are helpful for smoothing consumption [24] and thus they are likely to capture more closely the permanent part of consumption for households or individuals[25,26]. Therefore, according to [25], a lack of assets could be considered to be a good proxy for chronic poverty. In theory, analysing the ownership of assets is an important way to explore inequality and gender inequality issues among household members. As stressed by [27], women's bargaining power within the household may be related to their possession of assets.

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Table 3: Distribution of Level of Asset Ownership by GPZs

Region	Level of asset ownership		
	Low	Intermediate	High
NC	14.67	61.15	24.18
NE	28.79	63.69	7.52
NW	22.20	71.52	6.28
SE	12.33	51.21	36.46
SS	12.52	53.18	34.29
SW	15.85	58.91	25.24
All	20.33	63.77	15.89

Source: own calculation

3.2.2 Assess the Level of Asset Ownership and Control

Table 4 reveals the level of asset ownership and control. Autonomy (final say on their earnings) was used as a proxy for control in this study. For the low level of asset ownership, 57.49% of women had no control over their assets while 42.51% had control over their assets. For the intermediate category, 48.79% do not have control while 51.20 had control over their assets. In the high category, 44.84% do not have control while 55.16% had control over assets. More women in the high category had control over assets as compared to those in the intermediate and low category. This could be because they had more assets there is the need to be in charge of the assets because a lot of things are at stake. For women in the low category fewer women had control over assets as compared to women in the high category probably because women in the lower category do not have much at stake they could easily let go of the assets as they do not mean much or could be of low value.

With control over assets, women have rights over these assets and they could use them as they want. They could sell them when they are experiencing shocks (sickness of any member of their family or deaths of their husbands).In the case of land or house, they could use them as collateral in obtaining loans from banks.

Figure 2 below is in line with Table 4; it showed the percentage of women in the three levels of ownership that had control or no control over the assets they owned.

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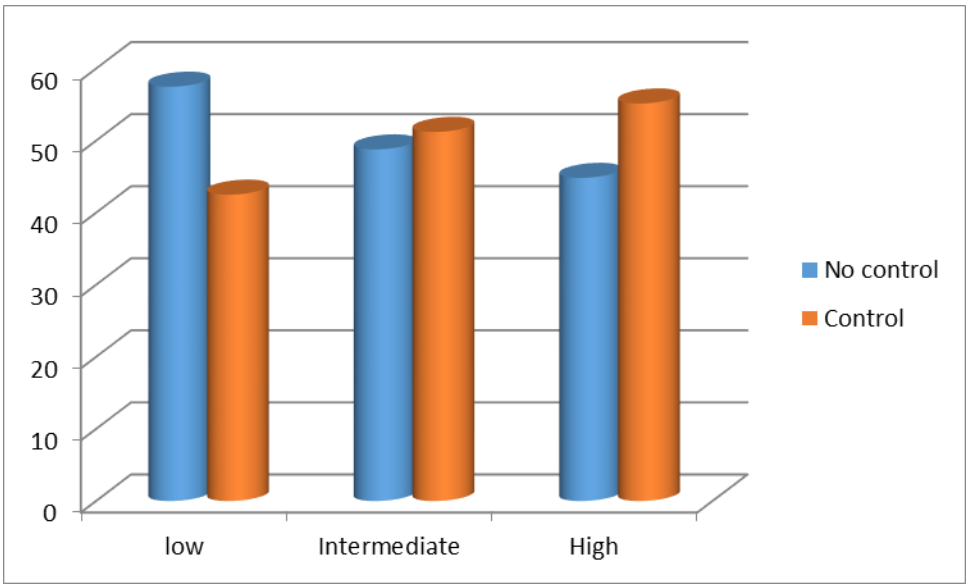
Table 4: Level of Asset Ownership and Control

Autonomy	Low	Intermediate	High
No control	57.49	48.79	44.84
Control	42.51	51.21	55.16

Source: own calculation *Figures in percentage



Source: own calculation

Figure 2: Level of asset ownership and control

3.2.3 Decomposition of the Level of Asset Ownership Across Socio-Economic Groups

Figures 3-6 showed the decomposition of the level of asset ownership across socio-economic groups.

Decomposition of the Level of Asset Ownership by Age Groups

Figure 3 showed the decomposition of the level of asset ownership according to age groups. More women that were aged 15-24 were in the lower category. This is probably because they are young, still in school or learning a trade so they cannot own assets as compared to older women who are working and earning an income. In the intermediate level, there are younger women (15-24years) in this category compared to other age groups. For the high level, there were older women compared to the other age categories. Older women over the ages could have accumulated assets and thus give them an advantage over the other age groups.

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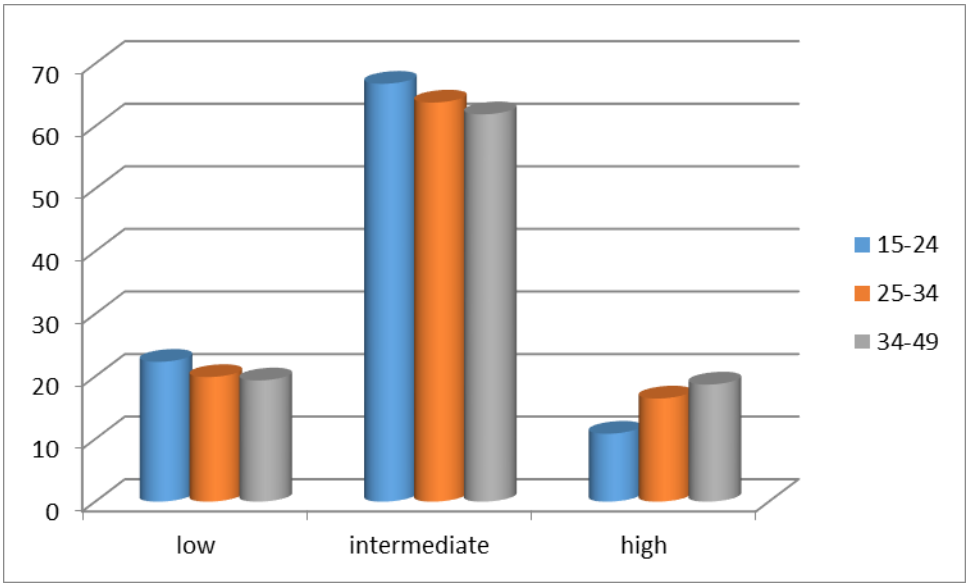
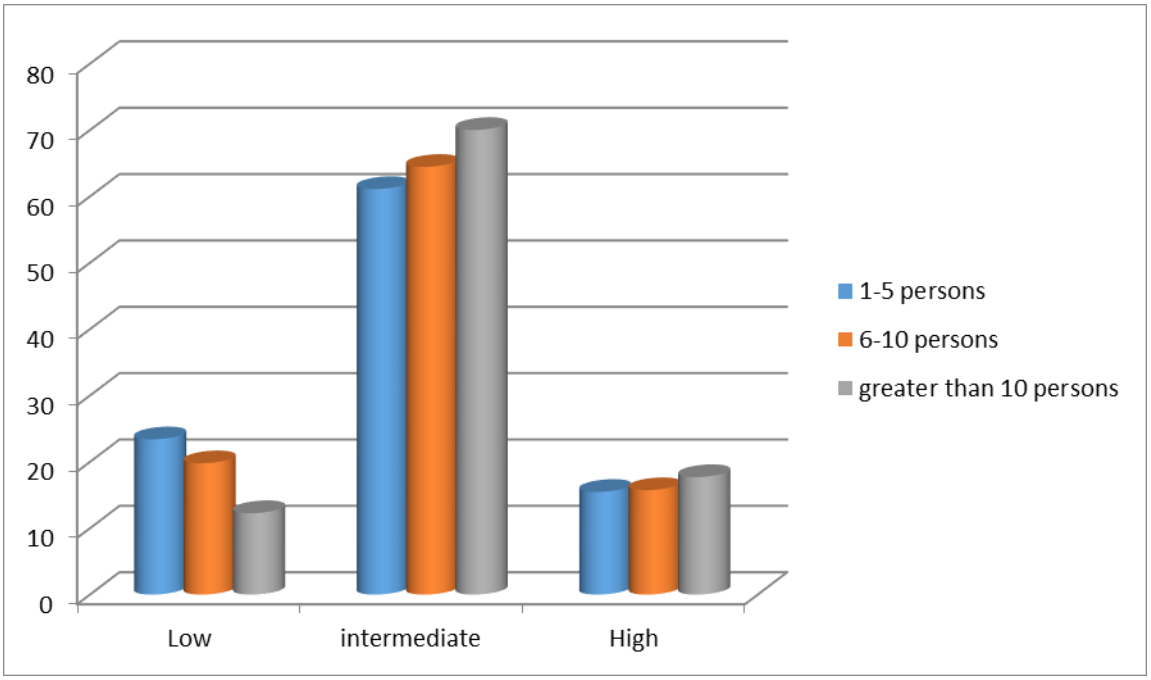


Figure 3: Decomposition of Level of Asset Ownership by Age group

Source: own calculation

Decomposition of Level of Asset Ownership by Household Size

Figure 4 showed the decomposition of the level of asset ownership across household size. Women in small households constitute the majority of women in the low category, this might be because they have more dependents in their households. Thus the little money they earn is used to take care of their household members. Most of the women in large households fall in the intermediate and high category. This might be because they have fewer dependants and family members that bring in money into the household. This could enable them to have little money left with which they could acquire assets.



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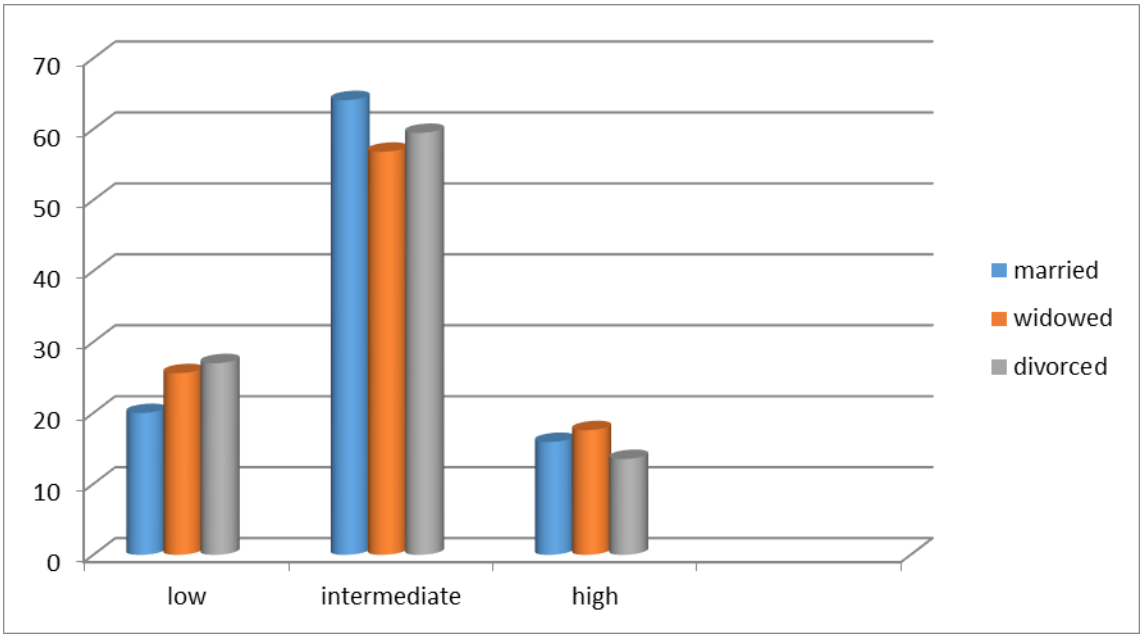
Source: own calculation

Figure 4: Decomposition of Level of Asset Ownership by Household Size

Decomposition of Level of Asset Ownership by Marital Status

Figure 5 showed the decomposition of the level of asset ownership across marital status. More women that were divorced and widowed were in a low category. This might be because these women are heads of their households and the responsibility of their households' falls on them thus this might hinder them from owning assets. Also, most of the women that are in the high category were married and widowed. Married women can get support from their husbands and women that are widowed could get assets from their late husbands.



Source: own calculation

Figure 5: Decomposition of Level of Asset Ownership by Marital Status

Figure 6 also showed the decomposition of the level of asset ownership across educational groups. The majority of women that had no formal education were in the intermediate category. Most of these women would probably be involved with the unskilled manual job and we found out in table 4 that they had a higher probability of owning more assets. Also, majority of women with higher educational level were found in the higher category. This could probably be because education could lead to better opportunities for these women by getting better-paid jobs and thus better opportunity to acquire assets.

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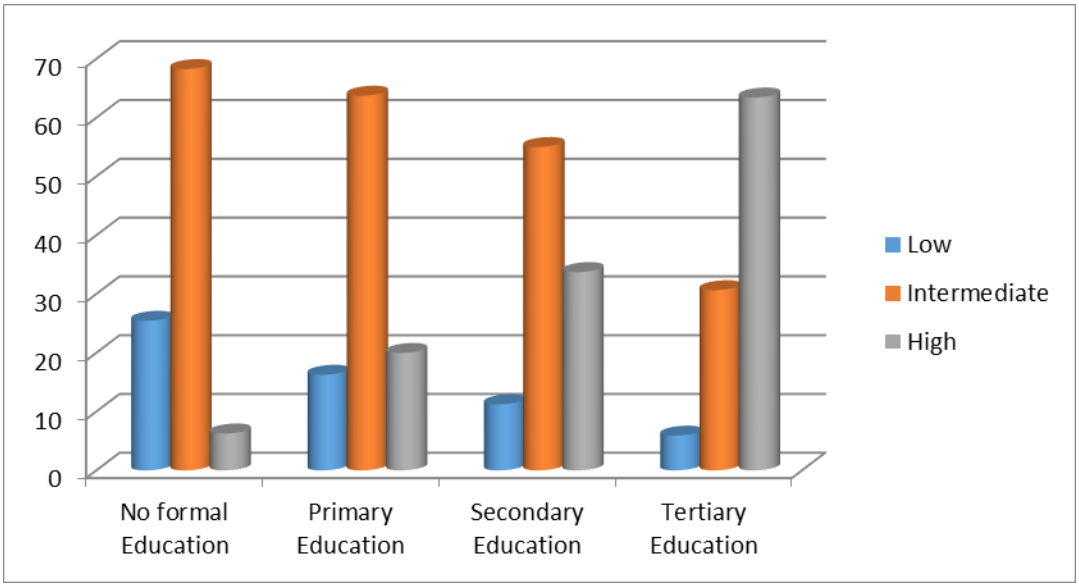

Source: own calculation

Figure 6: Decomposition of Level of Asset Ownership by Educational Level

Decomposition of Level of Asset Ownership by Employment Types

Figure 7 showed the decomposition of the level of asset ownership by employment types. The majority of women that were unemployed falls in the intermediate category of level of asset ownership. This is as against a priori expectation where these set of women are expected to be in a low category. This might be because they get support from their husbands and family members. For women who are professionals or managers, the majority of them were in the high category

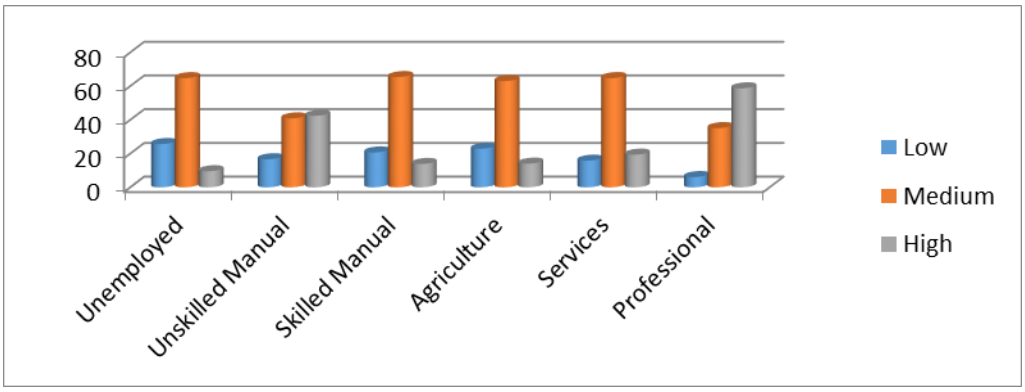

Figure 7: Decomposition of Level of Asset Ownership by Employment Type

Source: own calculation

Decomposition of Level of Asset Ownership by Gender of Household Head

Figure 8 showed the decomposition of the level of asset ownership by gender of household head. The majority of women in the low category were heads of household this might be because women that are heads of households have greater responsibility in taking care of their families compared to women in the male headed households who probably get support from their husbands. There are also more women in female-headed households who are in the high category.

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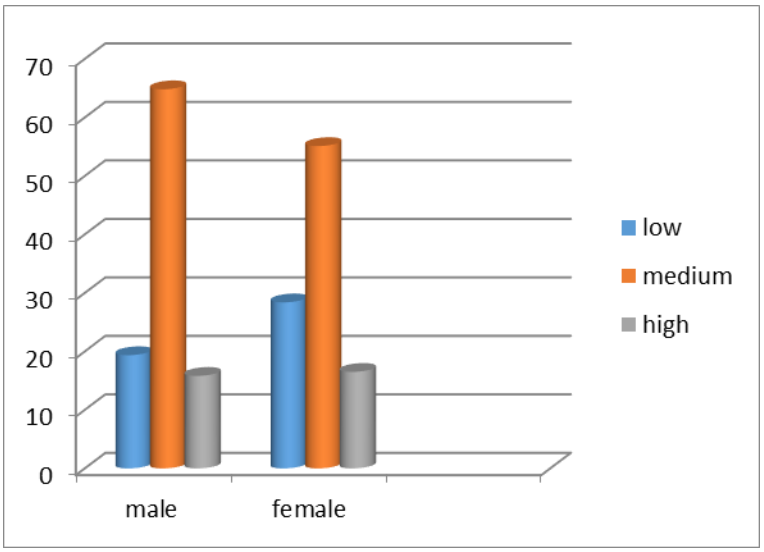
This might be because they have autonomy i.e. they have final say on their own decisions. Thus they make their own decisions on which assets they want to acquire compared to women in male headed households who have to wait for their husbands who make final decisions.

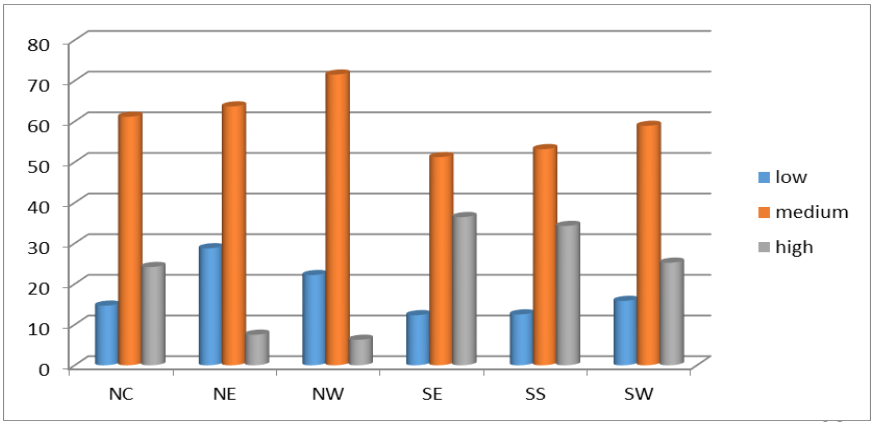


Source: own calculation

Figure 8: Decomposition of Level of Asset Ownership by Gender of Household Head

Decomposition of level of asset ownership across Geo-Political Zones

Figure 9 showed the decomposition of the level of asset ownership across geopolitical zones. Across the zones more women from the NE fell in the low category, more women from the SE fell in the high category while more women in the NW fell in the intermediate category.



Source: own calculation

Figure 9: Decomposition of level of asset ownership by Geo-Political Zones

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4. CONCLUSION

A brief acknowledge This study provides empirical evidence on the level of asset ownership and control of women in rural Nigeria. The majority of women in the study area were in the intermediate level of asset ownership (63.75%), followed by low level (20.33%) and then high level (15.92%) This implies that majority of the women in the study area are in the intermediate category of asset ownership. The mean value of 3.75 (approximately 3.0) implies that an average woman had about three assets out of a total of 20; they have a minimum of 0 and maximum of 17 assets. Across Geo-Political Zones women in the NE and NW had the highest percentage of women with low level of asset ownership. Women in the southern region had the highest percentage of women with high level of asset ownership. Autonomy(final say on their earnings) was used as a proxy for control in this study. For women in the low category, without control, the percentage of women in this level was 21.65 and with the introduction of control, the percentage reduced to 18.42. In the intermediate category 63.13% of women were in this category with no control over the assets they own but with control, the percentage of women in this category increased to 64.89. For women in the high category, 15.22% of women were in this level without control but the percentage increased to 16.89 with the introduction of control. In conclusion, when women have control over assets, they tend to own more assets as shown in the result.

Local and international agencies working with women should embark on enlightenment programs for communities on the need for women to have control of the assets they own.

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