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SUB-THEME 4: SOCIAL WELFARE DEVELOPMENT AND AGRIBUSINESS
LEVEL OF ASSET OWNERSHIP AND CONTROL BY WOMEN IN RURAL SOUTH WEST NIGERIA

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ABSTRACT

Asset ownership and control plays a key role in improving the welfare of women. This study examined the level of asset ownership by women in rural South West, Nigeria. Secondary data from Demographic Health Survey, 2013 was used for this study and 1551 women were sampled. Data analysis was done using descriptive statistics and composite score. Information on socio-economic characteristics [age, household size, marital status, educational level, assets (physical and natural) were extracted for analysis. Using composite score analysis .Level of Asset Ownership (LAO) were classified into low-LAO (< 1.60), intermediate-LAO (7.90-1.61) and high-LAO (7.91-20.00). Age and household size were 29.9years and 6 persons, respectively. Most of the women (62.7%) were married, while 21.5% had no formal education. Higher proportion of the rural women owned physical assets such as mobile phone (81.5%) and radio (69.8%), while only 17.1% owned natural asset (land). Women in low-LAO, intermediate-LAO and high-LAO were 23.9%, 62.9% and 13.0%, respectively. More women in the high category had control over assets as compared to those in the intermediate and low category. The study concluded that asset ownership by women in rural South West is moderate, it was therefore recommended that government and Non- Government Organizations at all levels should put in place policies that will help women to own more assets.

KEYWORDS: Assets, Control, Level of asset ownership, Rural, South West

INTRODUCTION

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 (Ford Foundation, 2002). 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 (Aluko, 2015; Paydar, 2012; Besley and Ghatak 2009). Blau et al., (2014) 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 (Steinzor, 2003). Although there are cultural specificities among many African societies, there are patriarchal, social, and cultural structures in which women are marginalised and suffer disadvantages in several aspects of life (Tuyizere, 2007; Ebila and Musiimenta, 2004).

In sub-Saharan Africa, women own fewer assets than men (Deere and Doss, 2006) and some of the assets tend to be non-income-producing assets such as general households assets (pans, cups, brooms). In some cases, women own animals, but their ownership is typically restricted to small ruminants and relatively low-value assets as compared to men. For example, in rural areas in Africa, while men own drought and dairy cows, women own small cattle, pigs, poultry and so on (Njuki and Sanginga, 2013); when they own dairy cattle, the number is relatively small as compared to that owned by their male counterpart (Njuki and Mburu, 2013). Furthermore, women's ability, to accumulate assets is governed by a traditional system that historically favoured men, thus limiting the extent of women's control over assets.

More than forty-nine percent of Nigeria's population are women and enhancing the ownership of assets among women is important for their welfare to enable them to care properly for their children and the family as a whole (Adeoti and Akinwande, 2013; Atlas of Nigeria, 2011).

Business dictionary defines welfare as the availability of resources and presence of conditions required for reasonably comfortable, healthy and secure living. More so, women's welfare is viewed as an investment good because when physically, socially and economically stable, they will be able to work and earn income to cater for themselves, and their families (Adeoti and Akinwande, 2013). Economically, empowering women is essential both to realise women's rights and to achieve broader development goals such as economic growth, poverty reduction, health, education and welfare (Golla et al., 2011)

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 these rural women are poor and deprived (Aluko, 2015; Adeoti and Akinwande, 2013) As a result, the study proffered answers to the following research questions: what is the level of asset ownership and control of assets among women in rural South West Nigeria? The study therefore examined the level of asset ownership and control by women in rural South West Nigeria.

METHODOLOGY

The area of study for this research is South West Nigeria. Secondary data from Demographic Health Survey (DHS, 2013) 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.

The sample for the 2013 DHS was a stratified sample, selected independently in three stages from the sampling frame. Stratification was achieved by separating each state into urban and rural areas. A total of 38,948 women were interviewed with 23,403 women in the rural areas in Nigeria while data on 1551 women in rural South West (SW) Nigeria were used for analysis.

Analytical Procedure

Descriptive statistics such as charts, frequency, percentages and the measure of central tendency such as mean, median and standard deviation, range were used to describe the socio-economic characteristics and to profile the assets owned by women in rural South West. Composite score used to measure the level of asset ownership by 1551 women in rural South West Nigeria. Women were categorized based on the number of assets owned. These assets include radio, television, mobile telephone, land, house(s) amongst others.

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 women. With the ownership of 20 assets; a respondent can score a maximum of 20 points and a minimum of 0 points. The categorisation into high, intermediate and low level of ownership was then achieved using a composite score as given below. This was used by Salimonu, 2007; Olawuyi and Olawuyi, (2015):

High category= between 20 points to (Mean + S.D) points

Intermediate category = between upper and lower categories

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

RESULT AND DISCUSSION

Socioeconomic characteristics

In Table 1 35.7% of the women fall within the age range of 35-49 followed closely by women within the age range of 25-34(34.6%). The mean age of women is 29.9 ± 10.1 years and also with a mean household size of 5.6 ± 2.9 . Women in the rural areas do not usually migrate to the urban centres unlike men because they have to take care of their children and the elderly ones

in the family. This result implies that with an increase in age, women enhance their knowledge and develop the confidence to cope with day to day activities that can help them to own more productive assets lifting them out of poverty. This is in line with the findings of Wiklander (2010) in India that as a woman gets older she gains more mobility and other productive assets. A lot of the women (45.5%) have secondary education, are married (73.9%) and are employed (62.7%).

Table 1: Distribution of Women according to their Socio economic Characteristics

Variable	Frequency	Percentage
Age		
15-24	536	34.56
25-34	461	29.72
35-49	544	35.72
Mean	30	
Educational attainment		
No formal education	334	21.53
Primary	403	25.98
Secondary	706	45.52
Higher	108	6.96
Household size		
1-5	879	56.67
6-10	582	37.52
>10	90	5.80
Mean	6	
Marital status		
Single	578	37.27
Married	973	62.73
Employment status		
Unemployed	405	31.11
Employed	1146	73.89

Source: Authors' computations, 2013 DHS data

Profile of asset ownership

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 (Oyekale, 2015). In table 2, 81.5% of women own mobile telephones which make it the mostly owned asset while 69.8% owned 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 their asset ownership. More than 60% of these women do not have assets like generating set, refrigerator, electric iron and fan. This is in line with Shambe 2012 claim that, women's access to and control of productive assets are seriously constrained by various social, cultural, economic, political and psychological factors in the household.

Table 2 shows that 24.8%, 36.6%, 7.7% owned bicycle, motorcycle/scooter and car/truck, respectively. They do not own these means of transportation either because of poor road conditions or high cost of purchase. Adeoye et al., (2014) found out that the construction or rehabilitation of rural road was the major key to rural development. This intervention may also potentially usher in public and private transport, for example by making it more profitable as well as feasible to supply transportation services on roads that were previously either non-existent or not easily passable for vehicles.

Majority of the rural women (82.0%) do not own land, while 83.4% do not own houses, this is in consonance with Africa's culture where women are allowed to own land. Land is a major productive asset to the rural women. (Aluko, 2015). Empirical evidence indicates that access to land is positively associated with higher incomes (World Bank, 2007). However, land tends to be distributed unevenly between men and women with the former owning by far the largest share. Deere and Leon (2003), for example, find that in some Latin American countries the male share of owners of farm land ranges between 70 and 90 percent. Moreover, female land owners commonly possess less land than their male counterparts. Underlying factors causing this inequality include inheritance and land titling laws in favor of men (King et al., 2007). 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 (Adeyemo et al., 2015). Women farmers are forced to determine and derive their livelihood while operating within the customary tenure systems which are patriarchal and biased against them (Fenske, 2010; Adedipe et al., 1997). Land remains a key means of claiming identity as a full person throughout rural India (Rao 2012). Lahiri-Dutt from the survey data in 2014, reported that it becomes apparent that the lack of, or poor control over, property rights is one of the key areas that constrain women's autonomy in farming communities in the Eastern Gangetic Plains region.

Table 2: Distribution of women by their asset ownership in rural South West Nigeria

Assets	Frequency(n=1551)	Percentage
Physical/Productive		
Radio	1082	69.76
Television	749	4.32
Bicycle	67	24.75
Motorcycle/scooter	567	36.56
Mobile telephone	1264	81.50
Watch	924	59.57
Fan	647	41.72
Electric iron	477	30.75
Animal drawn cart	2	0.13
Boat with a motor	14	0.90
Generating set	390	25.15
Canoe	96	6.19
Computer	31	2.00
Air conditioner	5	0.32
Cable Television	59	3.80
Car/ truck	119	7.67
Refrigerator	186	11.99
House Ownership	258	16.63
Land Ownership	265	17.09

Source: Authors' computations, 2013 DHS data

Categorisation of the level of asset ownership of women in rural Nigeria

The distribution of women into levels of asset ownership is shown in table 4. The mean score is 4.77 and the standard deviation 3.14. The medium/intermediate category is 86.9%, followed by the low category (23.9%) and then the high category (13.0%). This implies that majority of the women in the study area are in the intermediate category. The mean value of 4.77 (approximately 5) implies that an average woman own five assets which is low. Generally on the average rural women do not own enough assets that could improve their welfare and bring them out of poverty. Deere *et al.*, (2010) also stressed that women's bargaining power within the household may be related to their possession of assets.

Table 3: Distribution of the categories of asset ownership

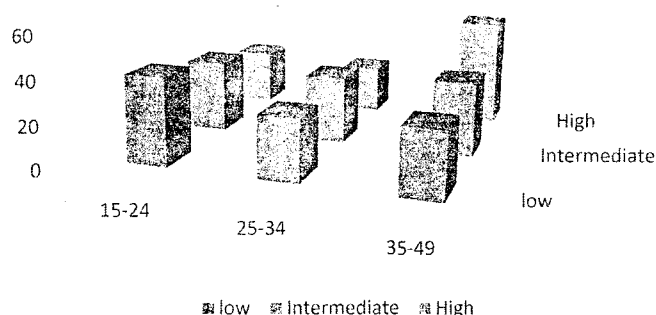
Categories of asset ownership	Frequency	Percentage
Low	372	23.98
Middle	977	62.99
High	202	13.02

Source: Authors' computations, 2013 DHS data

Decomposition of the Level of Asset Ownership across Socio-Economic groups

Figures 2-5 showed the decomposition of the level of asset ownership across socio-economic groups.

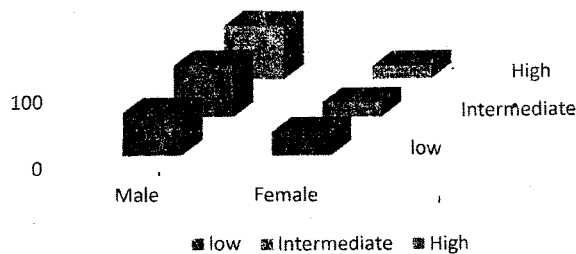
Figure 2 showed the decomposition of the level of asset ownership according to age groups. More women that were aged 15-24 were in the lower category. This is probably because they are young, still in school or learning a trade so they cannot own assets as compared to older women who are working and earning an income. 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. This is in line with the findings of Wiklander (2010) in India that as a woman gets older she gains more mobility and other productive assets.



Source: Authors' computations, 2013 DHS data

Figure 2: Decomposition of Level of Asset Ownership by Age group

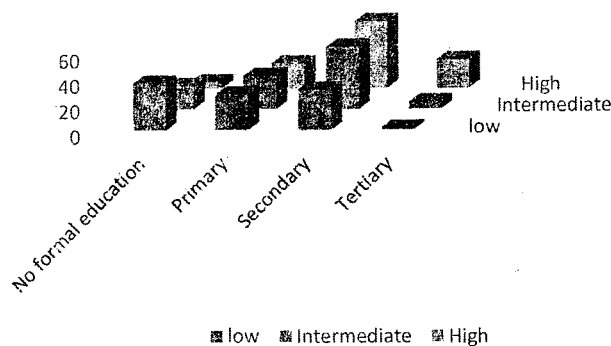
Figure 3 showed the decomposition of the level of asset ownership by sex of household head. The majority of women in the low category were heads of household this might be because women that are heads of households has greater responsibility in taking care of their families compared to women in the male headed households who probably get support from their husbands. There are also more women in female-headed households who are in the high category. 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: Authors’ computations, 2013 DHS data

Figure 3: Decomposition of Level of Asset Ownership by Sex of Household Head

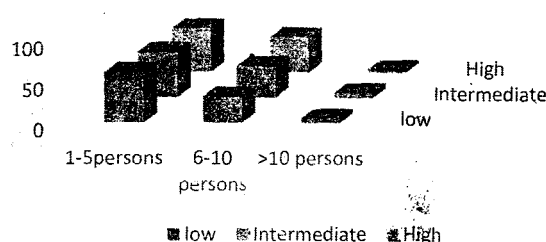
Figure 4 also showed the decomposition of the level of asset ownership across educational groups. The majority of women that had no formal education were in the low category. Also majority of women with secondary educational were found in the high category. This could probably be because education could lead to better opportunities for these women by getting better-paid jobs and thus better opportunity to acquire assets.



Source: Author’s computations, 2013 DHS data

Figure 4: Decomposition of Level of Asset Ownership by Educational Level

Figure 5 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 medium sized 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.



Source: own calculation

Figure 5: Decomposition of Level of Asset Ownership by Household Size

Asset Control

Asset control by women is when they have right over the assets they owned. Autonomy (final say on their earnings) was used as a proxy for control in this study hence table 4 reveals the relationship between level of asset ownership and control. 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. The women in the low category fewer women had control over assets as compared to the women in the high category.

With control over assets, women have rights over these assets and they could use them as they deem fit. These assets could be sold in time of shocks (sickness of any member of their family or deaths of their husbands). In the case of land or house, these could be used as collateral in obtaining loans from banks or other sources. According to UNDP (1996) access to and control of productive assets is crucial to relieving women of their economic dependency and enhances their engagement in productive activities.

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: Authors' computations, 2013 DHS data *Figures in percentage

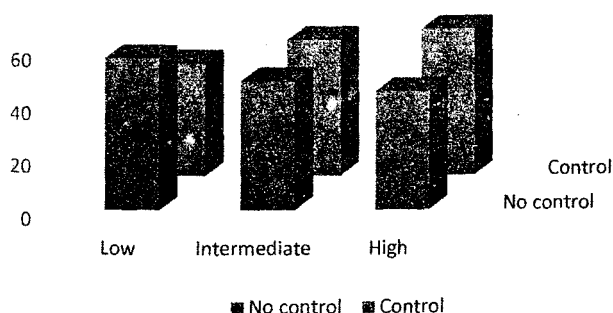


Figure 1: Level of asset ownership and control

Source: Authors' computations, 2013 DHS data

CONCLUSION

Women in the high category had the highest control over the assets they owned showing that the more the women owned assets the greater the level of control over them. Hence the higher the level of control the more the more the women can put them into use especially in times of shocks.

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