



## **Poverty and Gender Inequality in Asset Ownership among Households in Southern Nigeria**

**Glory E. Edet and Nsikak-Abasi A. Etim**

Department of Agricultural Economics and Extension, University of Uyo, P.M.B. 1017, Uyo, Akwa Ibom State, Nigeria

Corresponding Author: Nsikak-Abasi A. Etim, Department of Agricultural Economics and Extension, University of Uyo, P.M.B. 1017, Uyo, Akwa Ibom State, Nigeria

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**Abstract.** Whereas gender equality is a basic human right, and closing the gender gap is key to achieving many development objectives, development stakeholders concerned with achieving gender equality are often constrained by inadequate information to justify channeling limited resources toward closing the gender gap. This study was conducted to fill this lacuna by providing information on gender inequality in the ownership of certain assets among households. With the aid of structured questionnaire, data were obtained from 60 households using the multistage sampling technique. Results of analysis were presented using histograms. Results show considerable gender differentiation in the ownership of land, home, business and savings. The degree of gender differentiation in the ownership of consumer durables reveal that women in most households own appliances associated with domestic labour whereas men have a near monopoly in the ownership of transport vehicles, refrigerators and media sets. Result also indicates that poultry was owned by women in majority of the households. Result shows a high degree of gender disparity with respect to the share of male and female homeowners. Because access to land is crucial for the livelihoods of the rural poor, policies to ensure that women who form the bulk of the rural poor have secure access to land and other vital resources should be encouraged. Policy options that will encourage women own occupier homes should also be formulated.

**Keywords:** Poverty, gender, asset, inequality

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## Introduction

Gender issues are central to the attainment of development goals and poverty reduction and they play prominent role in the United Nations Millennium Development Goals (MDGs), which have been commonly accepted as a framework for measuring development progress (Quisumbing and McClafferty, 2006). Most studies of poverty in Nigeria focus on household poverty. If gender is introduced at all it is usually to make a distinction between male and female-headed households. This has led to a heated debate on whether female-headed households are poorer and whether there is a tendency toward the feminization of poverty (Jackson, 1996; Buvinic and Gupta, 1997; Quisumbing *et al.*, 2001; Medeiros and Costa, 2008; Deere and Unidos, 2010). There has not been a clear direction as to how poverty and gender are associated. While some studies have claimed that more women seem to be affected by poverty than men, some other ones report the reverse. According to IFAD (1992), more than 50 percent of the rural poor are women and that during the last 20 years, the number of poor women increased by about 50 percent as compared to that of men that have increased by 30 percent. The feminization of poverty is more pronounced, according to Dreze and Sen (1989), in some part of Asia where young females are exposed to excess poverty induced nutritional and health risk within households. However, in many countries, females are not generally over-represented in consumption poor households, nor are female-headed households more likely to be poor as a rule. Evidence against widespread feminization of poverty was reported by Dreze (1990) in India, Haddad (1991) and Lloyd and Brandon (1991) in Ghana, Dercon and Krishnan (1998) and Ahmed *et al.* (2007) in rural Ethiopia, World Bank (1996), FOS (1999) and more recently Etim and Edet (2014) in Nigeria. These studies reveal that male-headed households had more poverty than the female-headed households.

Asset ownership is an important component of an individual's fall-back position, or how well off he or she might be in the case a household dissolves, whether due to separation, divorce, or death. According to Deere and Unidos (2010), ownership of assets is hence an important element of women's economic empowerment to the extent that such ownership increases their participation in

household decision making and their range of choices and abilities to respond to opportunities or their capabilities. Quisumbing and Maluccio (2000) reported that the greater a woman's asset holdings at marriage, the larger the share the household spends on children's education. A study conducted by Hallman (2000) in Bangladesh show that a higher share of woman's assets is associated with better health outcomes for girls. Gender differences arise from the socially constructed relationship between men and women whereas sex differences are biological and innate. Differences in gender affect the distribution of resources and ownership of assets between men and women. According to Moser (1989), the distribution of resources between men and women is affected by gender differences. Inequality in resource distribution and asset ownership between men and women has both economic and social consequences. This study was conducted to empirically make comparisons in asset ownership between men and women and to show the extent of differentiation by gender within the household.

## **Methodology**

### **Study Area**

The study was conducted in Akwa Ibom State, Southern Nigeria. The state is located at latitude 4°32' and 5°32' North of the Equator and longitudes 7°28' and 8°25' East of the Greenwich Meridian and occupies a total land area of 7,246km<sup>2</sup>. The state has an estimated population of 3.9 million (NPC, 2006) and is bounded to the North by Abia State, to the East by Cross River State, to the West by Rivers State and to the South by the Atlantic Ocean. It has 6 Agricultural Development Project (ADP) zones viz: Uyo, Oron, Abak, Etinan, IkotEkpene and Eket. The study area is in the tropical rainforest zone and has 2 distinct seasons viz: the rainy and short dry season. The annual rainfall ranges from 2000 – 3000mm per annum.

## **Method of Data Collection**

Primary data used for this study were obtained from 60 households with the aid of questionnaire. Data were collected for a period of 3 months and included data on home and land ownership, ownership of savings, livestock and consumer durables.

## **Sampling and Analytical Techniques**

Multistage sampling technique was used in selecting the representative households that were used for the study. The first stage was the random selection of 2 Agricultural Development zones viz: Uyo and Eket. The second stage sampling was the random selection of 30 households per ADP zone to make a total of 60. Data were analysed using histograms.

## **Results and Discussion**

### **Characteristics of Respondents**

Figures 1 – 4 summarizes the characteristics of respondents. Majority of respondents (63.33 percent) were female whereas 36.67 percent were male. Seventy percent of the respondents were married while only 30 percent were unmarried. About 26.67 percent and 23.33 percent of the respondents were artisans and farmers respectively whereas 20 percent of the respondents were traders and only 30 percent were civil servants. Majority of respondents (60 percent) belonged to social organizations whereas 40 percent did not belong to any social organization. Result suggests that the social capital portfolio of most of the respondents was high. Findings from the study showed that women are more likely to be members of any group than men. Figure 5 reveals that about 58.33 percent of women and 41.67 percent of men were reported belonging to any group. Women tend to belong to same sex groups whereas men are likely to belong to mixed groups.

For owner-occupied homes as shown in figure 6, about 74 percent were owned by men while 22 percent were owned by women. Only 4 percent of the homes were jointly owned by both men and women. Results show a high gender inequality in home ownership. Result however contrast with earlier empirical findings in Argentina and Ecuador by Deere and Unidos (2010) where the

majority of principal dwellings were jointly owned. With respect to land ownership as shown in figure 7, results reveal that the distribution of land ownership by gender is much more skewed to men as about 80 percent owned land. Women constituted 17 percent of the land owners (see figure 7). Only 3 percent of parcels were jointly owned by couples. It thus suggest that female land ownership was uncommon. This result is in conformity with earlier empirical findings of Ahmed *et al.* (2007) who reported that in many countries across the globe, the major source of prevalence of poverty among women is because land ownership rights are not given or transferred to women. Recent and empirical works of Etim *et al.* (2013) and Etim and Edet (2013) confirm that land ownership in Nigeria tends to favour men and the system of inheritance of land tends to perpetuate fragmentation of holding among heirs of land owning families. Result is also synonymous with earlier empirical findings by Meinzen-Dick *et al.* (2007), who reported that the holding of land may be skewed in favour of some groups.

A sex disaggregated ownership of business assets reveal that more women (71 percent) owned businesses. About 25 percent of men owned business assets. It was uncommon for a man and a woman in a household to own business. With respect to ownership of savings as revealed in figure 9, about 80 percent of their accounts were saved while majority of women had no savings account as only 15 percent of them preferred to hold their balances at home. Similar finding was reported by Deere and Unidos (2010).

Figure 10 shows considerable degree of gender differentiation that exists in the ownership<sup>1</sup> of animals. In the vast majority of households sampled, poultry are owned by women. This result agrees with similar findings by Deere and Unidos (2010). In most households, men own goats and sheep. Relatively, few households reported joint ownership of livestock.

The degree of gender differentiation in the ownership of consumer durables reveals that, in majority of households, women own the appliances associated with domestic labour while men have a near monopoly on the ownership of transport vehicles, refrigerators, stereo and television. Few

households reported consumer durables being owned by both a man and a woman as revealed in figure 11.

## **Conclusion**

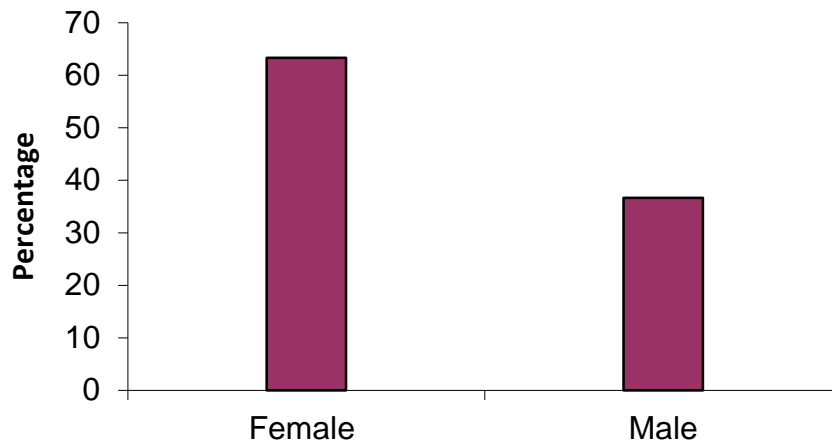
This study examined poverty and gender inequality in asset ownership among households in Southern Nigeria. The study revealed that the ownership of land and homes were skewed in favour of men. This is not unconnected with the prevalent tenural system of land ownership in Southern Nigeria where inheritance of land is mostly among the male children. Considerable gender differentiation was also identified in the ownership of livestock as women owned mostly poultry in most of the households sampled. The ownership of business assets show considerable variation as businesses in most of the households sampled were owned by women. Policies to encourage secure access to land by women should be encouraged. There is need to promote savings culture by women since most financial assets and balances were held at home. This will not only provide security for such assets but serve as a buffer against shock.

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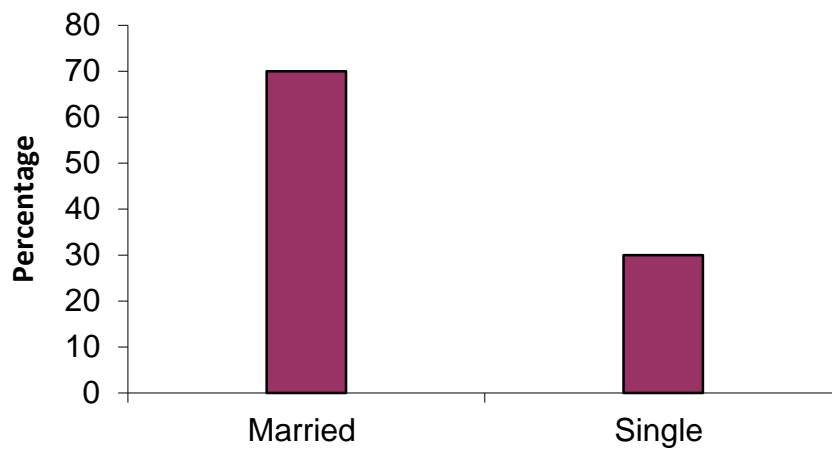
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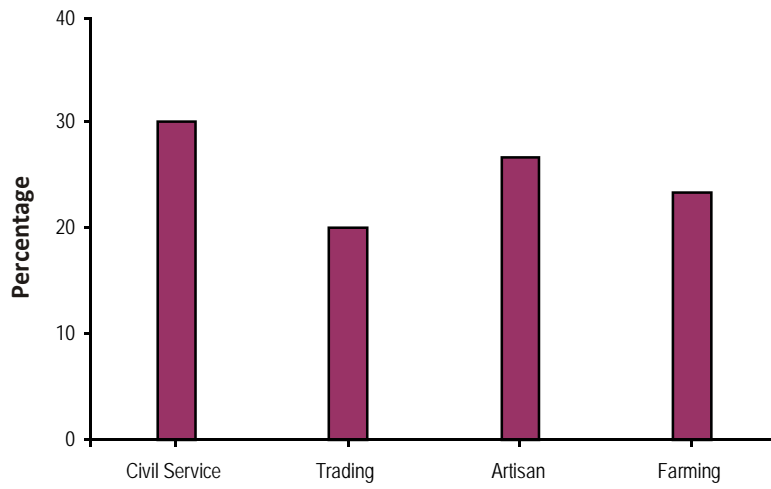




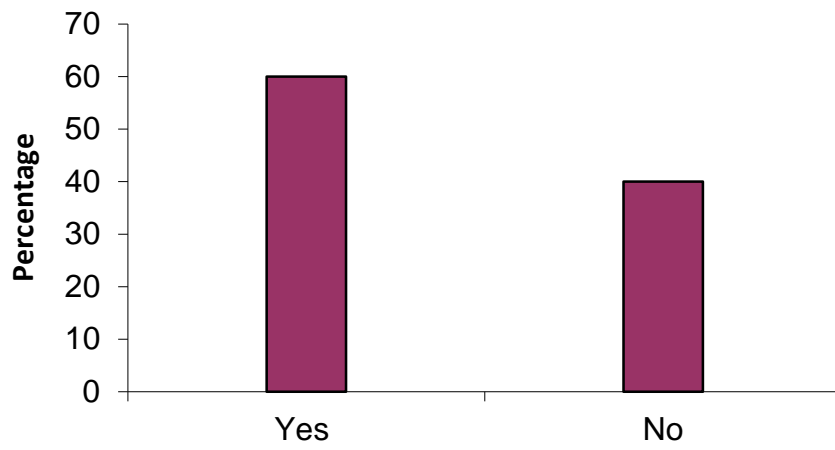
**Fig. 1: Gender**



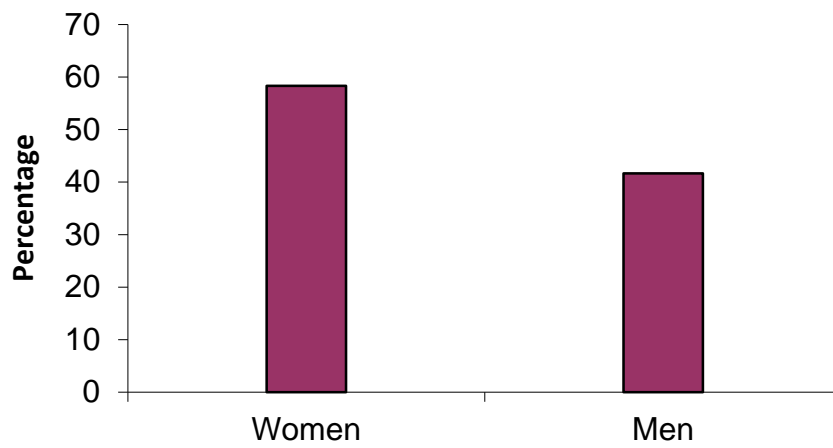
**Fig. 2: Marital Status**



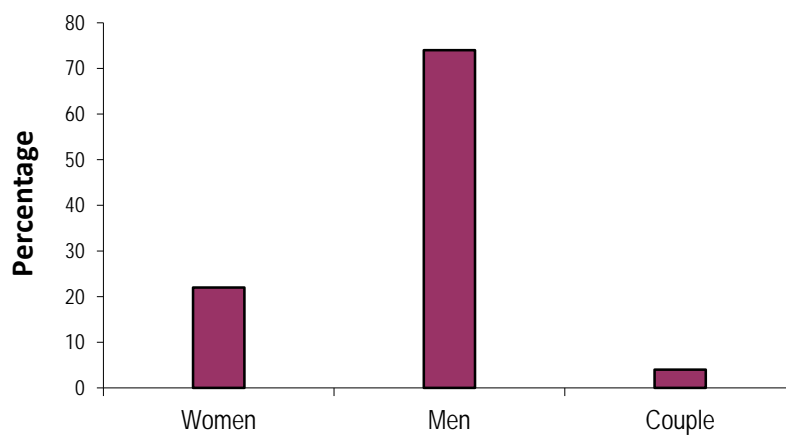
**Fig. 3: Major Occupation**



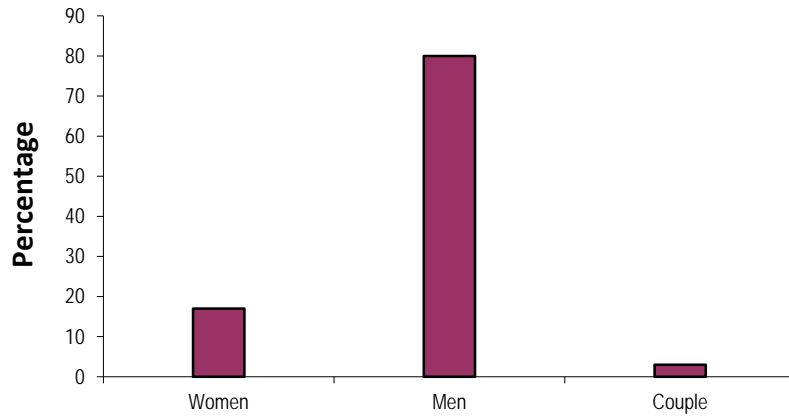
**Fig. 4: Membership of Social Organization**



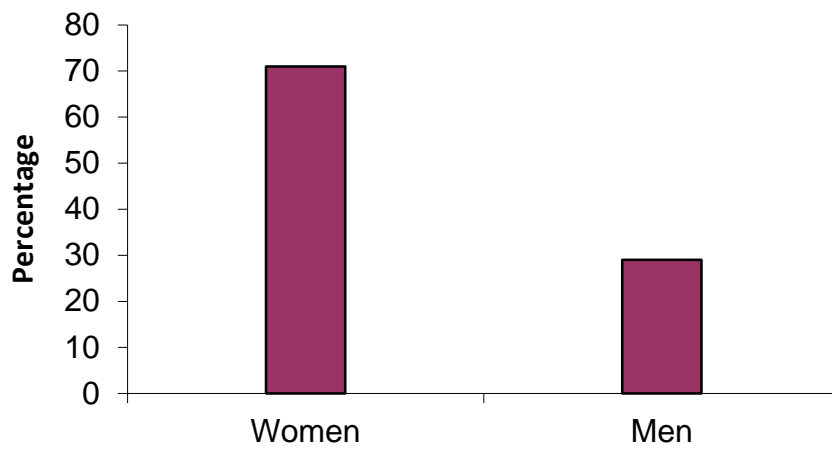
**Fig. 5: Membership of Organization by Gender**



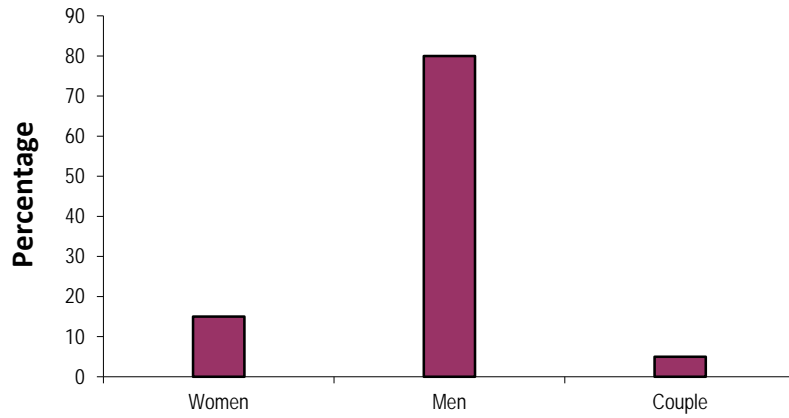
**Fig. 6: Home Onwership by Gender**



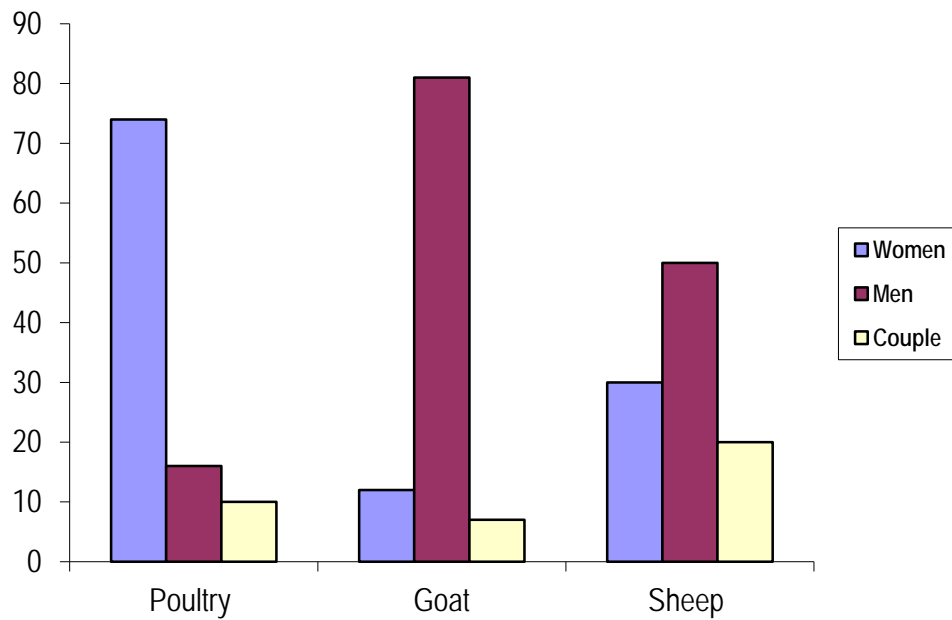
**Fig. 7: Land Onwership by Gender**



**Fig. 8: Business Ownership by Gender**



**Fig. 9: Onwership of Savings by Gender**



**Fig. 10: Ownership of livestock in the household**

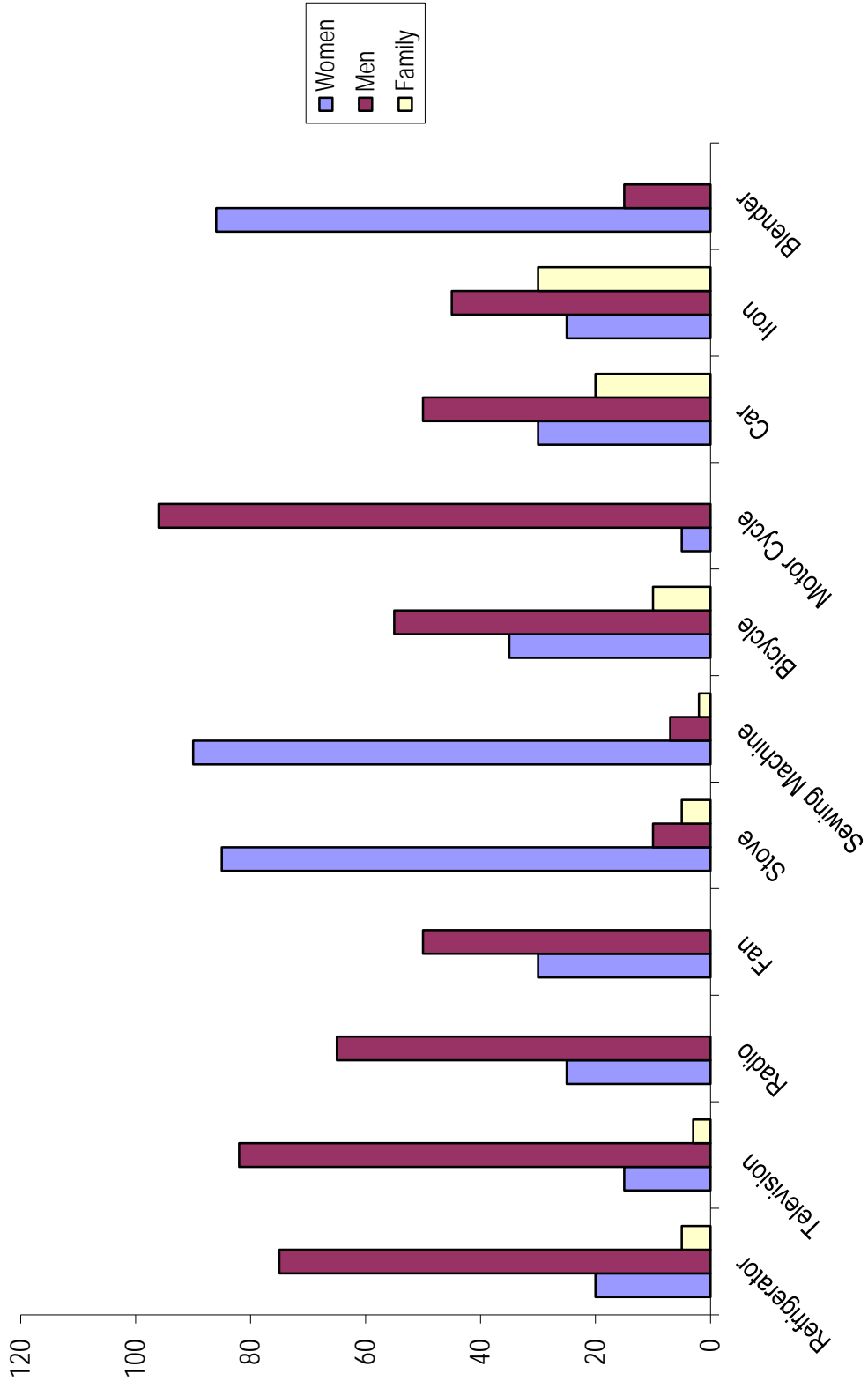


Fig. 11: Ownership of consumer durables in the Household