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GENDER ANALYSIS OF ASSET DISTRIBUTION AND CHILDREN'S SCHOOLING AMONG RURAL HOUSEHOLDS IN OGUN STATE, NIGERIA

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ABSTRACT

There is growing evidence that the gender distribution of wealth matters especially considering the fact that asset ownership is related to wellbeing, women empowerment and poverty alleviation. Not much is known about the gender distribution of wealth in the rural areas in Ogun state, Nigeria. This study assessed gender and asset distribution in Ogun State, South-west Nigeria using cross-sectional data collected from a total of 260 households selected through a five stage sampling procedure. The data were analysed using descriptive statistics and ordinary least squares multiple regression analysis. The findings from the study shows that an average rural household in the sample was made up of six persons and households were predominantly headed by males (88%). The mean worth of households' physical assets was ₦1,402,791.00, about 15% of which was owned by women. The ordinary least squares multiple regression analysis revealed that women's share of assets had a positive influence (P<0.05) on the number of years of formal education completed by children below eighteen years. The education of father and mother were also significant at (P < 0.05) and (P < 0.01) respectively and these show that children have longer access to education when parents have at least secondary school education. Some identified constraints to women asset ownership in the study area were lack of capital (67%), domestic challenges (65%), cultural barriers to female inheritance (56%), and unemployment (52%). Based on these findings it is recommended that women should be encouraged to own more assets so as to be able to positively affect their children's welfare in terms of education. The economic situation of women can be enhanced by promoting their access to productive assets through indigenous savings and credit associations. The rural households should further be exposed to awareness talks through extension agents stressing the values of education to all in our contemporary world.

Keywords: Gender, asset distribution, gender analysis, poverty, children's schooling, rural household.

INTRODUCTION

It is well recognized that the ownership of assets improves the lives of the women and men who own and control them. However, what has recently raised attention is that women may not share in the wealth of men, even within the same household or family (Deere and Doss, 2006; Quisumbing and Maluccio, 2003).

Women and men not only have significant different access to wealth but also they may

use their assets and the income from assets differently, which may have consequences for household wellbeing as well as for the larger society. Women's asset ownership is associated with their increased empowerment and individual wellbeing. Owning assets improve women's productivity and ability to earn a living and women's ownership of assets will on the long run contribute to economic growth and development (Agrawal, 1994).

There are several reasons why gender distribution of wealth is important; the first reason is that gender distribution of wealth is related to equity. If women systematically have less access to wealth, then the problem of inequality will persist in the society. According to Deere and Doss (2006), the patterns of wealth ownership by gender worldwide suggest that women face greater constraints than men in accumulating and keeping assets.

Secondly, men and women may use wealth in different ways. This discrepancy can have effects that originate in the household but permeate the larger society. A large body of evidence suggests that the outcomes of household decisions depend on who has more bargaining power within the household. Since bargaining power is often measured as access to income or ownership of wealth, this suggests that the gender patterns of wealth ownership are important, even within households. Studies have shown that household expenditures differ depending on the assets brought to marriage by each spouse (Quisumbing and Maluccio, 2003) and that the current asset distribution by gender affects household expenditure patterns on food, health, education and household services (Thomas, 1999; Katz and Chamorro, 2003; Doss, 2006a). Women's assets ownership may affect the anthropometric status of children (Duflo, 2000), the incidence of prenatal care (Beegle et al., 2001) and reduce domestic violence (Panda and Agrawal, 2005; Friedemann – Sanchez, 2006).

Thirdly, the importance of gender distribution of wealth is the relationships that exist between assets and poverty. Among the poor, wealth may be very limited, but the asset they own such as land, housing, small businesses and even consumer durables may have an important impact on their wellbeing. Incorporating gender into studies of wealth and poverty could also illuminate the ways gender intensifies or mitigates financial vulnerability during times of economic stress, when assets can provide a degree of security.

Lastly, asset ownership is related not only to wellbeing but also to women's empowerment. Agrawal (1994, 1997) argued strongly that women's ownership of land leads to improvements in women's welfare, productivity, equality and empowerment. Owning assets may give women additional bargaining power not just in the household but also in their communities and other public arenas. There is therefore the need for additional empirical research to demonstrate that women's ownership of assets is likely to keep them out of poverty or safe from destitution; lead to better outcomes for their children; such as increased school retention of children or higher expenditures on education and health; or result in better outcomes for women in case of separation, divorce or widowhood (Deere and Doss, 2006).

Although extensive literature exists on women's income and the gender wage gap, relatively little work has been done on the gender wealth or asset gap in Nigeria, not much is known about the gender distribution of wealth in the rural areas.

In studies that have been carried out in the past, researchers collect most of the data on wealth at the household level rather than the individual level. However, in recent times development economists have come to agree that household level data do not give a true picture of wealth distribution within the household due to the fact that it assumes that wealth is evenly distributed among the members of a household which may not always be true (Haddad and Kanbur, 1990). (McElroy and Horney 1981; Manser and Brown 1980; Chiappori 1988; Lundberg and Pollak 1993; Carter and Katz 1997).

The general objective of the study is to assess the gender distribution of assets and children's schooling among rural households in Ogun State, Nigeria. The specific objectives are to;

1. describe the socioeconomic characteristics of the rural households;
2. assess and compare the levels of physical and human assets (educational level) owned by the male household heads and their spouses in the study area;
3. determine the effect of women's asset ownership on the schooling of children below eighteen years within the household.

Hypothesis

Ho; Women asset ownership has no effect on the schooling of children below eighteen years in a household

Intra Household Resource Allocations

Many important decisions that affect economic development outcomes take place at the household level. Such decisions include fertility decision, education of children, labour force participation and production activities at various agricultural and non- agricultural household enterprises. Naturally, many empirical studies in development economics use the household as the unit of analysis. Most of these studies, with a growing number of exceptions treat the internal decision making processes within the household as a "blackbox" that is, relatively little attention has traditionally been paid to what happens within the household, such as how the decisions are made and how resources are allocated among household members (Fuwa *et al.*, 2006).

There has been an increasing recognition that some aspects of intra household resource allocation issues are of potential importance for policy makers for at least two reasons. First, paying attention to the individual level welfare, rather than the household level welfare may affect the policy makers' view about whom and where the poor are. There is possibility, for example, that some households whose average per capita incomes / expenditures are above the poverty line may still contain household members whose standards of living actually fall below the poverty line due to intra household inequality in resource allocation (Haddad and Kanbur, 1990). Second, the way household members allocate resources among themselves could potentially affect the effectiveness of policy interventions and may even lead to unintended consequences for policy makers (Beaton and Ghassem, 1982).

There are other instances where policy interventions are nullified by the "unanticipated" response by the household, including some instance of the introduction of new agricultural technologies and micro credit programmes. These examples reveal that understanding how resources are allocated within

the household and how policy intervention could potentially affect such allocation behaviour is of great importance for policy makers (Fuwa *et al.*, 2006).

METHODOLOGY

The study was carried out in Ogun State .Ogun State, is one of the southwestern states in Nigeria. It is bounded in the south by Lagos State and bounded in the north by Oyo State. The study was based on primary data collected from a cross-section of 260 rural households drawn by five-stage random sampling technique from the study area. The primary data were sourced through personal interviews with the aid of a questionnaire. Descriptive statistics such as frequency counts and percentages were used to describe information for the socioeconomic characteristics of the rural households and to assess and compare the levels of physical and human assets (educational level) owned by the male household heads and their spouses in the study area. Ordinary least squares regression model was used to determine the effect of women's assets ownership on the number of years spent in school by children below eighteen years in the household following Katz and Chamorro (2003); Thomas (1990, 1994, 1996a) and Quisumbing (1994). The model is implicitly stated as

$$Y_j = f\left(X_1, X_2, X_3, X_4, X_5\right) \text{-------------------------1}$$

Where

Y_j = Number of years spent in school by children below eighteen years in family j

X_1 = Number of children in the household

X_2 = Gender of household head (1= Female, 0 = Male)

X_3 = Proportion of mother's asset from total household asset

X_4 = level of education of male household head (below secondary education = 0, above secondary education = 1)

X_5 = level of education of mother (below secondary education=0, above secondary education =1)

Note: In order to achieve uniformity in data collection, for cases where the family is polygamous, information was obtained from only the first wife and where she is dead from the second wife or the available wife.

RESULTS AND DISCUSSION

General characteristics of the rural households in Ogun State

The general characteristics of the sampled rural households in the study are presented in Table 1, showing the household type, household size, type of housing unit, sex of the household head and number of living rooms in the housing unit. All these variables are indicators of the present socio economic condition of the rural households in the study area.

Household type, size and housing unit

As shown in Table 1 about 70 percent of the rural households were from the monogamous family whereby the household head had only one wife. The remaining 30 percent is made up of households where the husband had two, three or more wives. Polygamous families generally have larger household sizes. This information supports the result obtained for the household size in the sampled population whereby the majority of the households (about 55 percent) have household size between 2-5 persons. The average household size from the sampled population is 6 persons and it compares favourably with the average household size of 6.0 for households in Ogun State according to the National Bureau of Statistics (NBS, 2005). Male headed households were about

88.07 percent while female headed households made up the remaining 11.93 percent. Over 90 percent of the sampled rural households live in room by room ("face-to-face") buildings while only 7 percent occupy flats. The average number of living rooms in the housing unit among the rural households was about seven. The "face to face" housing unit is the most common among the rural households and it is typical of most rural settlements in Nigeria. A relatively larger percentage (38 percent) of the women fell between the ages of 31 - 40 years, this shows that majority of the women were still in the economically active age.

Table 1: General Characteristics of the Rural Households in Ogun State.

	Frequency	Percentage	Mean
1.Household type			
Monogamous family	178	68.50	
Polygamous family	82	31.50	
Total	260	100.00	
2.Household size			
2 – 5	142	54.62	
6 – 9	88	33.85	
10 – 13	27	10.38	6
14 – 17	3	1.15	
Total	260	100.0	
3.Type of housing unit			
Single room	238	91.54	
Flat	22	8.46	
4.Sex of household head			
Male	229	88.07	
Female	31	11.93	
5. Age of household wives (years)			
Below 30	43	18.77	
31 – 40	88	38.42	
41 – 50	38	16.59	40
51 – 60	50	21.83	
Above 60	10	4.37	
Total	229	100.00	

Computed from field survey

Percentage share of physical assets within the household

Table 2 shows the distribution of physical household assets within the rural households. The husbands have a larger percentage share of consumer durables assets such as television, radio, video machine and tape recorder at 87.67 percent, 82.85 percent, 89.65 percent and 87.08 percent respectively. On the other hand, their wives have a smaller percentage share of these same household durables which was between 10 and 17 percent. This could be due to the general belief that it is the responsibility of men to furnish their homes with these items. Women on the other hand personally own these items only when they can afford them. None of the husbands had a stove, and

grinding mill as these are generally believed to be women's properties while grinding mill is used by some of the rural women as an income generating asset.

The husbands' share for cars was about 93.68 percent while the wives' share was just about 6.32 percent. Motorcycles were strictly owned by the husbands while none of the women own a motorcycle. For buildings in the rural area, women's share was about 23.50 and none of the women own a farmland.

Table 2: Percentage share of the value of physical assets within the household.

Type of Asset	Total house-hold asset value (₦)	Total husband's asset value (₦)	Total wife's asset value (₦)	Husband's share (%)	Wife's share (%)
Television	2,648,000.00	2,321,500.00	326,500.00	87.67	12.33
Video	758,500.00	680,000.00	78,500.00	89.65	10.35
Radio	217500.00	180,200.00	37,300.00	82.85	17.15
Tape	385,300.00	335,500.00	49,800.00	87.08	12.92
Grinding mill	903,000.00	-	903,000.00	-	100.00
Fridge	2,889,000.00	1,290,000.00	1,599,000.00	44.65	55.35
Freezer	1,325,000.00	115,000.00	1,210,000.00	8.68	91.32
Furniture	1,832,000.00	1,757,000.00	75,000.00	95.91	4.09
Stove	208,650.00	-	208,650.00	-	100.00
Cooker	64,000.00	-	64,000.00	-	100.00
Motorcycle	5,902,000	5,902,000.00	-	100.00	-
Car	28,499,999.00	26,700,000.00	1,800,000.00	93.68	6.32
House (rural)	100,000,000.00	76,500,000.00	23,500,000.00	76.50	23.50
House (urban)	132,000,000.00	120,000,000.00	12,000,000.00	90.91	9.09
Land (rural)	25,374,998.00	19,770,000.00	5,605,000.00	77.91	22.09
Land (urban)	3,240,000.00	2,240,000.00	1,000,000.00	69.14	30.86
Farmland	16,640,000.00	16,640,000.00	-	100.00	-
Total value	322,887,947.00	274,431,200.00	48,456,750		15.00
Average Value	1,409,991.04	1,198,389.52	211,601.53	85.00	

Source; Computed from field survey. $1=N160 as at t he time of data collection

Educational Level of Household Heads and Wives in the Rural Household.
Table 3 reveals that about 36 percent of the husbands have primary school education, 25 percent have secondary school education while only 24 percent have no formal education. About 72 percent of the husbands have at least primary school education. On the other hand, about 33 percent of the women have no formal education. Those who had primary school education were about 31 percent of the total number of wives sampled and 67 percent had completed at least primary school education. This

result shows that the men were relatively more educated than their wives.

Table 3: Educational level of household husbands and wives.

Level of Education of Husbands	Frequency	Percentage
No Education	63	24.20
Primary 6	83	36.24
JS3	7	2.70
SSCE	57	24.89
GRADE 11	2	0.87
NCE/ND	5	2.18
HND	5	2.18
Bachelor's degree	7	3.06
Total	229	100.00
Level of Education of wives		
No Education	76	33.19
Primary 6	71	31.00
JS3	36	15.72
SSCE	32	13.97
GRADE 11	1	0.44
NCE/ND	6	2.62
HND	5	2.18
Bachelor's degree	2	0.87
Total	**229**	**100.00**

Source: Computed from field survey

KEY;
JS 3 – Junior Secondary Education, level 33
SSCE – Senior Secondary Certificate in Education
GRADE II –Teacher's Certificate, Grade II
NCE/ND – National Certificate of Education
HND – Higher National Diploma
Effect of female asset ownership on children's schooling.

From the result in table 4, the R^2 value of the ordinary least square (OLS) regression model is 63.8 percent. The R^2 value explains the goodness of fit of the regression model. In this case the model was able to properly explain the data collected for the study. The OLS results showing the effects of female asset ownership on number of years spent in school by children below eighteen years (Children below secondary school age) reveals that the total number of children in the household, share of mother's asset, education of father and education of mother were the significant variables affecting children's schooling.

The share of mother's asset from total household asset was significant at one percent (P<0.01) and positive showing that as the female asset ownership increased, the number of years the children spent in school equally increased. This shows that female asset ownership has influence on school retention of children below eighteen years. This result is in correlation with the findings of Quisumbing, (1994); Quisumbing and

Maluccio (1994) and Katz and Chamorro, (2003) which suggested that assets controlled by women have a positive and significant effect on expenditure allocations towards the next generation such as in education and children's clothing. The education of the father and mother were also significant at five percent (P<0.05) and one percent (P<0.01) respectively and these show that the children stay longer in school when the parents have at least secondary school education.

However the number of children in the household (X_1) was significant at one percent (P<0.01) and the coefficient was positive. This implies that the greater the number of children within the household the more the number of years the children will spend in school (that is, educational level) contrary to the a priori expectations that greater number of children within a household will lead to reduction of the level of education. This finding may be due to the fact that in the study area, many people know the value of education and even large households value education especially at the elementary stage.

Table 4: Effect of female asset ownership on children's schooling

Variables	Coefficient	t- value
Number of children (X1)	0.365***	5.753
Sex of household head (X2)	0.159	0.307
Share of mother's asset (X3)	0.160***	2.675
Education of father (X4)	0.142**	2.165
Education of mother (X5)	0.010***	2.95

***Significant at P<0.01, ** Significant at P<0.05 and * Significant at P<0.1
R-square = 0.638   F value = 29.614
Source; Computed from field survey.

Constraints to women asset ownership in the study area.
These are some of the identified constraints to women asset ownership in the study area.
Problem of unemployment
Many of the women are not able to accumulate durable assets because they are unemployed or involved in small scale petty trades which are only sufficient to meet immediate needs. These women lack stable income and are not able to invest in assets. About 52% of the respondents indicated that unemployment was an hindrance in obtaining assets.

Women are hampered by family responsibilities.
One of the commonest problems identified by most of the respondents as causing constraints to women asset ownership is the fact that women are hampered by family responsibilities. Women are responsible for every member of their homes including children and the aged. Meeting the specific needs of their young children and the old does not give them enough time to hustle like their male counterparts to make enough money to accumulate assets. About 65% of the respondents indicated this problem.

Problem of female inheritance.
There are so many bottlenecks in our cultural setting with regards to female inheritance. Even though females' right to inheritance is backed up by law, many families do not give women right to land inheritance in the study area. This problem is even more serious when she has no children and is likely to remarry or when she has male siblings who are regarded as having more right to their late father's wealth. About 56% of the respondents indicated that the problem of female inheritance was a hindrance to obtaining assets.

Lack of Capital
Women in the study area also indicated that of lack of capital to start and expand their businesses is one of the problems hindering the accumulation of assets. The women have less capital than the men. About 67% of the respondents indicated that lack of capital was a hindrance to obtaining assets.

CONCLUSION AND RECOMMENDATIONS

Male household heads have more physical assets compared to their wives. The men have a higher percentage share of consumer durables, transportation assets, building and landed property. Male household heads were also relatively more educated than their wives.
The share of mother's asset has influence on the school retention of children below eighteen years in the household. Furthermore, the more educated the parents in a household, the longer the children will stay in school. Based on the findings of this study, it was recommended that government should accelerate programmes that promote women's education and access to employment opportunities. In doing so, the government is not only enhancing the eco-nomic situation of women alone but more importantly that of their families. Since the women have lower share of assets compared to the men, they should be given better access to credit facilities which can help boost their sources of livelihoods. Better sources of livelihood will at the long run help women to obtain durable assets which can help to provide a degree of security during times of economic stress and also ensure that the children have good education.
Various poverty alleviation programmes implemented by government at various levels should be women centred to ensure they benefit immensely from these programmes. They should equally be involved in the planning and execution of the programmes to meet their needs and solve their problems.

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