

Impact of Women's Ownership of Resources and Socio-Economic Development: A Case of Women in Fika Local Government Area, Yobe State, Nigeria.

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Abstract

Ability of women to have access and control over resources is paramount in achieving gender equality and empowerment for equitable and sustainable growth and development. However, gender inequality in distribution of resources have placed women at disadvantage relative to men. This study examines the relationship between ownership of resources and socioeconomic development. Various degrees of women's ownership of resources have also been identified. The population of women in the study area composed of 66901 according to the 2006 National Census. The sample used in this study was 382. Stratified and simple random sampling techniques were used to select the respondents from various cluster/strata of women's group. Data were collected through structured questionnaire. The collected data were analyzed using frequency, percentage, mean, standard deviation and Pearson Linear Regression. The result shows (41.0%) of respondents were within the age of 20-39 years, majority of women (32.2%) attained secondary education, majority of the respondents (32.9%) have only father, majority of them (32.9%) were single. The result also indicated that women access to ownership of resources include access to job in private companies (2.98%), ownership of economic and financial resources (2.92%), among others. Similarly, the study found that the elements of ownership of resources remained high while ability to manage their own business indicates low. Furthermore, findings of the study show the socioeconomic development among women in two of the elements of socioeconomic development, that is, women's income level and women's standard of living such as their ability to own bank accounts (2.83%), productive assets (2.38%), sleep under mosquito nets (3.02%). The study concludes that women access to ownership and control of resource had significant effect on family socioeconomic development, also recommends that all efforts to empower women should be directed towards economic empowerment such as ownership of land, houses and business activities.

Keywords: Fika, gender inequality, ownership of resources, relationship, socioeconomic development.

Introduction

Globally, women's access to ownership and control of resources has a multiplier effect on their economic security and bargaining power, which in turn may have a strong positive outcome for the health and wellbeing of their children. Women's ownership of resources increase the level of family budgeting and rise in women's ability to make decision in the family (Agarwal, 1994); Pitt, Khandker and Cartwright, 2006) and Deere and Twyman, 2012). Women's decision making capabilities is solely determined by their assets and resources ownership that have positive reflection not only on their own wellbeing, but also their children and family at large. When a woman does not have any right with regard to family resources, she becomes vulnerable, especially

when her marriage dissolves either through divorce or death of a spouse (Agarwal, 1997 and Kabeer, 1999). Household assets benefit the entire members of the family, but assets own by women are more beneficial to their children especially in the areas of their health and nutrition (Lundberg and Pollak, 1993).

In Nigeria for instance, incidence of poverty is a widespread phenomenon. It is even higher among women than men. Meanwhile, women asset ownership forms an important economic and ecological niche not only on the women in particular, but also the community at large. This is because women ownership of resources can make very laudable contributions to women's wealth, children's life, family and society in general especially in rural societies. Other contributions include women's collateral to obtain loans, family good standard of living, and community easy access to social amenities. Therefore, the primary objective of this paper is to contribute to ongoing discourse on the need for both government, stakeholders and community leaders to support and encourage women's ownership and access to resources and assets for economic development.

Need for Women's Ownership of Resources

It has been revealed that access to resources such as financial resources improves women's lives expectancy (Chant, 2013, Das and Pulla, 2014 and Moghadam, 2003). Few decades ago, one of the well-known ways of including women into the formal economy was by giving microcredit loans to less privileged women in the society (Das and Pulla, 2014 and Haase, 2011). The ownership, access and control over assets such as livestock can empower women to participate better in decision-making processes both at family and community levels as a resource such as livestock is a key asset for people especially in rural communities (FAO, 2011). It has been demonstrated that if women have access and control over resources, as well as actively participate in programmes designed for them, they can be said to be economically empowered, but lower levels of equality in control, access and participation indicate lack of empowerment for them (March et al, 1999). Despite women's role in taking care of the resources such as livestock particularly in rural area, they are still socially barred from ownership and control as a result of cultural traits. Nonetheless, men value livestock and see it as store of wealth while women, on the other hand, use it as a buffer for shocks (UNDP, 2005). In Nigeria, Adegoke, Adegoke and Oyedele(2016) point out the factors that influence women access to resources in homes to include low income, unemployment, cultural norms and traditional practices. These factors are pertinent to participation in home ownership.

Women's Ownership of Land Assets

Accessibility to land property either individually or jointly and also access to productive agriculture increase women's bargaining power within and outside the family (Wiig, 2013). Several scientific studies indicate that additional incomes controlled by women leads to greater household expenditure on inputs into child well-being including food, education, and health care services (McElroy 1990, Quisumbing and Maluccio 2003, Kumar and Quisumbing, 2012).

Women Ownership of Housing

Income level plays a significant role in accessing house ownership. In fact, it is one of the major determinants for house ownership and it is derived from either business or return from employment (Wizard Home Loans, 2009). Several socio-demographic variables are relevant in predicting home ownership. The most significant ones are marital status, occupation, age, education and income. Often times, employed women are more likely to own house than unemployed women. Likewise, the position of an individual also determines home ownership. There is evidence that property ownership empowers women by increasing their self-confidence, ability to contribute to decisions, control over their reproductive behavior, ability to borrow and economic independence (Pandey, 2010).

Women's Ownership and Access to Credits

Women's equal access to credits and representation toward lending sometimes reduce bias and enhance their economic development. Ochieng and Sije (2013) maintain that ability to write business proposal, group formation and owning bank account enables women especially entrepreneurial women to access credits from financial institutions. However, inaccessibility to loans, loan information, administrative bureaucracy, high interest, untimely disbursement of loans, untimely supply of inputs, high prices and bureaucracy are amongst the fundamental factors affecting women's ownership of credits (Okunade, 2007). Derre and Doss (2006) in their findings using data from the survey of customer finance found that constraints in borrowing have negative effect on young, black, and single- household. In the same vain, they also postulate that similar challenges have continued to increase for some group of people especially women. Since the 1980s prices began to increase rapidly and have had a major effect on home ownership particularly among the female household.

Constraints to women's Ownership of Resources

Globally, women are disproportionately excluded from resources ownership. Worldwide, women continue to remain minority owners of resources such as land, housing and homes and often face discriminatory customs, religious, laws and institutional practices that severally restrict their ability to obtain property (Centre on Housing Rights and Evictions, 2003). Even though, there are at least some instruments and documents that create support for women's right to land, housing and property, at the local level, laws, customs and traditions pose serious barriers. Also, women's access to resources is limited by a range of legal, institutional and socio-economic factors, the nature of which vary from one setting to another (Walker, 2002). Some of the factors affecting women ownership of resources are:

i. Culture

Cultural taboos that are associated with owning resources such as land and homes are some of the challenges facing women. In Nigeria for instance, culture regards women as property to be inherited after their husband's death and as such they are not expected to own property in their names (Gbadegesin, 2012). Action Aid International (AAI) (2006) also reveals that attempts by women to control property especially landed property are considered by the community as misbehavior. These accepted cultural beliefs and norms in societies are embedded in people's

minds and reflected in people's actions. These cultural beliefs tend to be difficult to change because of their strength to reproduce existing gender relations or contracts to maintain the patriarchal system

ii. Employment Status and Income

It is recognized that women face challenges in achieving resource ownership and this was found to be associated with lower rates of pay, career breaks as a result of preoccupation with motherhood and career roles (Wizard Home Loans, 2009). Merlo and McDonald (2002), discovered that among the factors that were significantly associated with entry into resources ownership are, employment status, which seems to have the strongest impact amongst all others.

iii. Legal Issues

Legal issues include patriarchal laws and traditions that deny women's ability to own and inherit properties such as land and houses (Kupke and Rossini 2012). Meanwhile, land rights that are disputed depend on the ability to press claims before statutory and customary authorities, but all along, there has been systematic difference in land tenure right between men and women and this has been a great contributor to structural inequality leading to poverty for women. The differences in resources ownership between women and men, and lack of direct access to and control of the resources have placed constraints on women's productive role and diminish their power and influence in the household and the community (Tistkata, 2004).

Methodology

The study population was composed of all members of the registered women associations in Fika Local Government Area. The population of women in the study area is sixty six thousand nine hundred and one (66901). For the purpose of this research, three hundred and eighty two (382) women were selected from five (5) different registered women associations based on Stratified and simple random sampling techniques. Data were collected using questionnaire which were structured and validated by the researchers in the field. Women participation in the study area were weighted on a 4 point likert type rating scale of agreement (strongly agree, agree, disagree and strongly disagree). The values of the scales were (4, 3, 2 and 1). The data were analyzed using frequency, percentage, mean, standard deviation and Pearson Linear Regression.

Results and Discussion of Findings

Description of the socio-economic characteristics of the respondents

The result of the socio-economic characteristics of the respondent presented in Table 1, indicates that majority of the respondents (41%) were aged between 20 to 39 years which according to Food and Agricultural Organization (FAO, 1997) are the economically active population. The least respondent's age group in this study were between the ages of 60 years and above (11.5%). This is because people of such age are very few in the society due to the low life expectancy of less than 65 years in Africa. The educational status of the respondents shows that 32.2% of the respondents were secondary school leavers. This is because most of them were constrained by factors such as culture, religion and finance to limit their level of education to

secondary school. The least were Master's Degree holder which constitute 2.2% because very few of them were able to afford education to that level.

With regard to their marital status, majority of the respondents (33.2%) were married. This is due to cultural and religious factors which make most of them to marry at an early age. The findings with regard to the parental status of the respondents revealed that majority (41%) have both parents alive, 26% have only mothers alive.

Table 1. Socio-economic characteristic of the respondents

Variables	Frequency	Percentage
Age Categories		
Below 20 years	68	17.8
20 – 39 years	157	41.0
40 – 59 years	113	29.3
60 and above years	44	11.3
Total	382	100
Educational status		
Primary	48	12.6
Secondary	119	31.1
Certificate	61	16.0
Diploma	83	21.7
Degree	43	11.3
PGD	20	5.2
Masters	8	2.1
Total	382	100
Marital status		
Married	130	34.0
Single	124	32.5
Divorced	63	16.5
Separated	19	5.0
Widowed	46	12.0
Total	382	100
Parental status		
Both parents	151	39.5
Only father	126	33.0
Only mother	105	27.5
Total	382	100

Source: Field survey (2019)

As regard with women in terms of ownership and control of resources, women rated their ownership as high on all the 13 items asked in this questionnaire. The two items rated low are; access and ownership of a business (mean = 2.45, SD = 0.945) and the ability to manage their own business (mean = 1.90, SD = 0.947). The average mean rating for all items on this constructs indicated that women rated their power of resources ownership and control of resources to be generally high (average mean = 2.62, SD = 0.464). On the overall, respondents rated women total ownership to be generally high (overall mean = 2.52, SD = 0.318), an indication that women are now regarding themselves to be economically empowered. the findings went in line with the study of Pambè, Thiombiano and Kabore(2014) that empowering women through education have a multiplier effect on women status particularly regarding their participation in household decision making.

Table 2. Description of the extent women's ownership of resources

Women's ownership and control of resources	Mean	SD	Interpretation	Rank
Access to job in private companies	2.98	1.096	High	1
Access and ownership of economic and financial resources	2.92	1.028	High	2
Access to jobs in public services	2.80	1.044	High	3
Access and ownership of production units	2.75	.938	High	4
Access and ownership of a house	2.73	2.278	High	5
Access and ownership of rentable houses	2.67	1.479	High	6
Access to some monthly incomes	2.61	1.021	High	7
Access and ownership of land	2.60	1.029	High	8
Access to water and energy	2.60	1.074	High	8
Access and ownership of some inherited property	2.55	.940	High	10
Access to modern technology use	2.53	1.457	High	11
Access and ownership of a business	2.45	.945	Low	12
Ability to manage their own business	1.90	.947	Low	13
Average mean	2.62	.464	High	
Overall mean	2.52	.318	High	

Source: Field survey (2019)

The level of the socio-economic development in the study area

The dependent variable in this study was to assess the level of socioeconomic development (SED) among the women of Fika Local Government Area of Yobe State. Socio-economic development was broken into two elements and several questions were asked on each (household income, 5 questions) and family standard of living (12 questions). Women rated their socio-economic development on the different items and their ratings were summarized using means and standard deviation and the results were indicated in the table below. The result with respect to women's income level, respondents in the sample rated their level of SED to be generally low on four items out of five used to measure this construct. The items on which SED was rated highest (and the only one which was high) was on the fact that most women have bank account for saving their money (item mean = 2.83, SD = 1.029). On the overall however, respondents rated their SED to be generally low in terms of women's income level, with an average mean of 2.34 and a standard deviation of 0.595 which fall under low on the interpretation scale.

Regarding SED in terms of family standard of living (SOL) respondents rated themselves high as all people in the house sleep under mosquito nets with a mean of 3.02 and a standard deviation of 1.087, and lowest on the fact that the family house as well furnished with plastered walls, cemented floor and electricity, with a mean of 2.51 and a standard deviation of 0.957 on the overall, combining household income and family SOL (the two elements which made by SED), it was revealed that family SED was generally low, as indicated by the overall mean index of 2.50, confirming that average respondents perceived their SED to be generally low. In this regard, women's access to household income and good standard of living have enormous contribution to their socioeconomic development.

Relationship between women ownership of resources and their socio-economic development

Women ownership of resources is significantly related with their socio-economic development. The study tested the null hypothesis that the two stated variables are not significantly

correlated. To test this hypothesis, the study correlated the mean scores on women ownership of resources in the table below and those on their socio-economic development using Pearson's Linear Correlation Coefficient (PLCC). The result of the test are:

Table 3. Pearson's Correlations for women's ownership of resources and their socio-economic development

Variables correlated	R-value	Sig.	Interpretation	Decision on Ho
Women ownership of resources Vs. income level	.178	.001	Significant correlation	Rejected
Women ownership of resources Vs. SOL	.311	.000	Significant correlation	Rejected
Women ownership of resources Vs. overall SED	.300	.000	Significant correlation	Rejected

Source: Field survey (2019)

Note: R-value = Pearson's Linear Correlation Coefficient

Sig. = Significant Level

The result indicated that women ownership of resource is significantly correlated with all elements of women socioeconomic development (all sig. <0.05). It is also revealed that women ownership of resources is positively correlated with all elements of women's socioeconomic development (all R-value > 0). Which implies that increase in women ownership of resources is likely to increase their socioeconomic development. Based on these results, the stated null hypothesis is rejected and the alternative is accepted and a conclusion is made that women ownership of resources may significantly increase their socioeconomic development. The findings have agreed with Pandey (2010) that property ownership empowers women by increasing their self-confidence, ability to contribute to decisions, control over their reproductive behavior, ability to borrow and enabled them to be economically independent.

Conclusion

This paper has examined the relationship between women ownership of resources and their socioeconomic development in Fika, Yobe State. The findings of this study revealed that there were significant and positive relationships between independent variable and the dependent variable. Interestingly, the relationship was very strong between women ownership of land, houses and business activities with their socioeconomic development. Furthermore, in order to know the predictors of women socioeconomic development, Regression analysis was conducted in which the result shows that indices of women ownership of resources: women ownership of land, houses and business activities can successfully influence or predict women socioeconomic development with R-value 178, except ability for women to manage their own business that cannot predict their socioeconomic development. The findings of the study revealed that women ownership of resource indices such as (women ownership of land, houses, business activities and ability for women to manage their own business) were positively and significantly correlated with socioeconomic development. The findings of the study raised some crucial issues that call for practical recommendations for academics, governments, non-governmental organizations, philanthropists and other stakeholders, as well as recommendations that may be able to direct future studies in the

aspect of women ownership of resources and socioeconomic development. Finally, the results of this study revealed that if women are fully empowered with good resources, definitely they would be self-reliant and would help to reduce gender inequality in society as most of the communities perceived women as second class citizen that are expected to surrender themselves to the will of their husbands. This is happening due to the role played by culture.

Recommendations

Based on the findings of the study, it is recommended that, if any intervention is to be carried out in order to reduce gender equality and women empowerment, women ability to manage their own businesses should be given more emphasis. This is very crucial for government, NGOs and philanthropists to be more positive with women socioeconomic development because women ability to manage their own businesses appeared to be very low in predicting women socioeconomic development. The Nigerian government and those concerned should act fast in reviewing women empowerment programmes and strategies in order to have room for improvement.

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