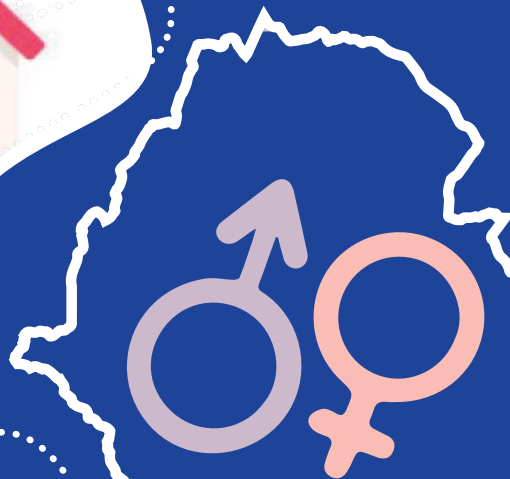


# ETHIOPIAN GENDER ASSET GAP SURVEY

## KEY FINDINGS



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ETHIOPIAN STATISTICS SERVICE  
DECEMBER 2022



## Background

Asset ownership and wealth reflect accumulated income and long-term wellbeing. Some types of assets, such as land and real estate, are also important sources of income, and a source of capital through easing access to credit. Yet, there is evidence that men and women do not always pool assets in the household, that the gender dynamics of asset ownership and wealth might have considerable socio-economic effect on women and their family.

Although Ethiopia has adopted several global, regional and national initiatives that advocate for women's property rights, lack of appropriate data has made monitoring the effectiveness of these laws and policies in promoting women's property rights difficult. The Gender Asset Gap Survey (GAGS) was initiated and implemented by the Ethiopian Statistics Service (ESS) (formerly the Central Statistics Agency (CSA)), with financial and technical support from UN Women, the World Bank and the Government of Ethiopia to fill this data gap. The main objective of the survey was to analyze the gender gap in asset ownership and wealth, and intra-household dynamics.

## Methodology

The conceptual and methodological framework underpinning the survey draws heavily on the UN guidelines for producing statistics on asset ownership from a gender perspective. Covered by the survey include primary dwelling, agricultural land, other real estate, financial assets, livestock, non-agricultural enterprises, consumer durables, agricultural equipment, and valuables. Both individual and household data were collected using separate questionnaires. While the primary unit of observation was asset, the primary unit of analysis was individuals. A two-stage stratified random sampling was used to draw nationally representative sample of households.

In the first stage, 966 enumeration areas (EAs) were randomly selected from a total of 147,602 EAs. In the second stage, 17,388 households were randomly selected, from which 14,450 (5,100 rural and 9,350 urban) couple households were successfully covered by the survey, yielding a response rate of 83.1%. The response rate among households in rural areas was higher (90.81%) than in urban areas (71.91%).

While the individual questionnaire was administered separately and independently to the couples of a selected household, the household questionnaire was administered to the most knowledgeable person in a selected household. The most knowledgeable person was selected by the household members, and she/he may not necessarily be the household head.

# 1. GENDER ASSET GAP

## 1.1. Share of asset owners

The results presented in Figure 1.1 show that except for financial assets and valuables where there are big differences between women and men, the share of women asset owners for all other asset types is close to half, with men more likely to own these than women by a small margin. The share of women financial asset owners from total financial asset owners is as low as 34% compared to a 66% share of men owners. In contrast, women are more likely than men to own valuables, with a share of 69% for women and 31% for men.

Figure 1.1: Distribution of asset owners by sex: country level

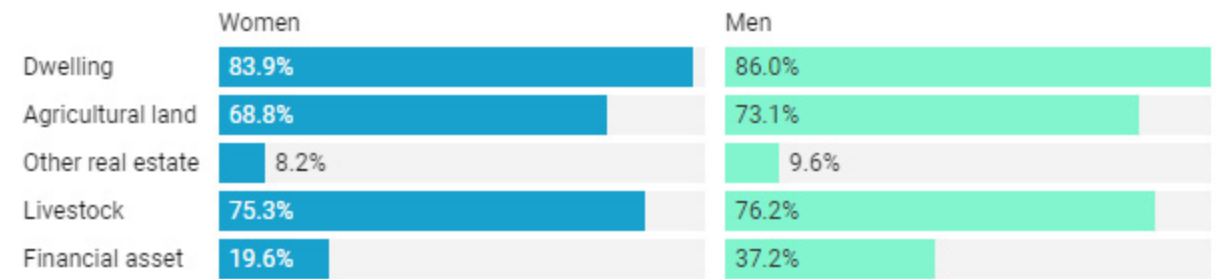
The largest men-women gap in asset ownership among the principal assets was observed for financial asset, which was 32 percentage points, followed by other real estate (8 percentage points).

## 1.2. Prevalence of asset ownership

### 1.2.1. Principal assets

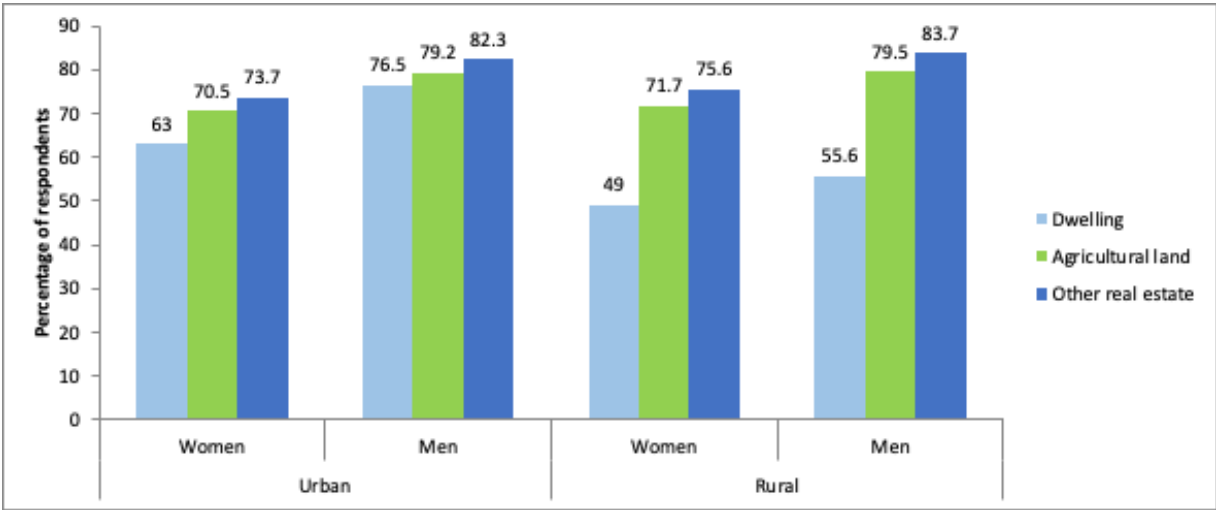
Figure 1.2 shows that, generally, the prevalence of principal asset ownership among women is less than that of men. About 84% of women and 86% of men own dwellings. Consistent with the fact that Ethiopia is an agrarian economy, 69% of women and 73.1% of men own agricultural land. Similarly, 75.3% of women and 76.2% of men own livestock.

Figure 1.2: Prevalence of principal asset ownership by sex: country level



The rural-urban disaggregation of the data in Table 1.3 shows that the prevalence of principal asset ownership by women is lower than that of men in both rural and urban areas. The incidence of ownership of dwellings, agricultural land and livestock by women and men is greater in rural areas than urban areas. On the other hand, the incidence of ownership of financial assets by women and men is greater in urban areas than in rural areas.

Figure 1.3: Prevalence of principal asset ownership by sex and place of residence



1.2.2. Prevalence of asset ownership by sex and place of residence: other assets

Figure 1.4 presents information on the prevalence of ownership of other assets. The results show that the prevalence of women’s ownership of small agricultural equipment, non-agricultural enterprises and consumer durables is relatively lower than that of men. However, valuable item assets are more likely to be owned by women than men. Moreover, the incidence of women owning valuables is higher than men in both rural and urban areas. The corresponding proportions for women and men are, respectively, 49.4% and 28.1% in urban areas, and 22.8% and 8.7% in rural areas.

Figure 1.4: Prevalence of ownership of other assets by sex and place of residence

Figure 1.4 further shows that the incidence of consumer durable asset ownership is high in both the rural and urban parts of Ethiopia. The result also indicates that almost equal proportions of women and men are owners of consumer durables in both rural and urban parts of the country. The prevalence of agricultural equipment and non-agricultural enterprises is generally low for both sexes. Only 12.8% and 3.5% of women in urban and rural areas, respectively, own non-agricultural enterprises.

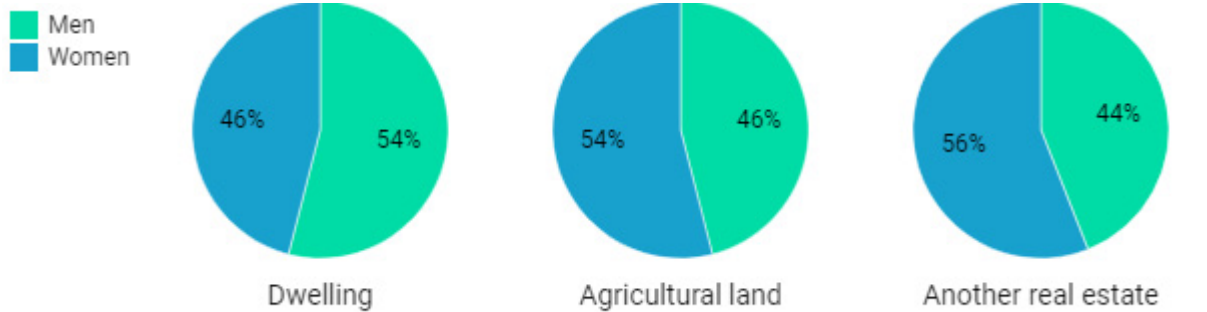
1.3. Documented ownership of assets

1.3.1. Share of women among documented owners of principal assets

Documentation of assets provides tenure security and assurance for ownership rights. Documentation is relevant only for principal physical assets, including dwellings, agricultural land and other real estate. In the Ethiopian context, formal documentation of land ownership includes second-level land certification, first-level land certification and certificate of customary tenure rights. Similarly, formal documentation for dwellings and other real estate in Ethiopia includes title deed, customary certificate, customary certificate of acquisition and purchase agreement.

Figure 1.5 shows that women’s share of documented ownership of dwellings, agricultural land and other real estate is generally lower than that of men’s. About 46% of women reported as documented owners of a dwelling and/or agricultural land.

Figure 1.5: Distribution of documented ownership of principal assets by sex



1.3.2. Prevalence of documented ownership of principal assets

The survey results show that, at the country level, the prevalence of women with documented ownership of dwellings and agricultural land is generally marginally low compared to men. Figure 1.6 shows that about 71.6% and 79.5% women and men owners of agricultural land, respectively, have documentation of their ownership. Similarly, about 51% of women and 58% of men owners of dwelling have documents pertaining to their ownership.

Figure 1.6: Prevalence of documented ownership of principal assets at country level

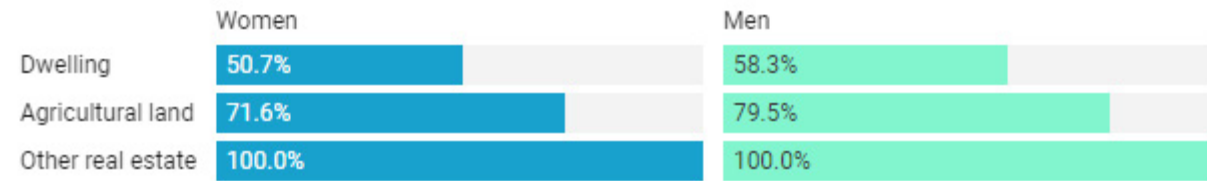


Figure 1.7 shows regional disparities in the incidence of documentation of ownership among women and men dwelling owners. The lowest dwelling documentation incidence is observed in Afar region (9.4% of women owners and 15.6% of men owners) and the highest in Addis Ababa (79.3% of women owners and 87.7% of men owners). The incidence of the documentation of dwelling ownership for women is generally lower than that of their male counterparts across all regions of the country.

**Figure 1.7: Prevalence of documented ownership of dwelling by region and sex**

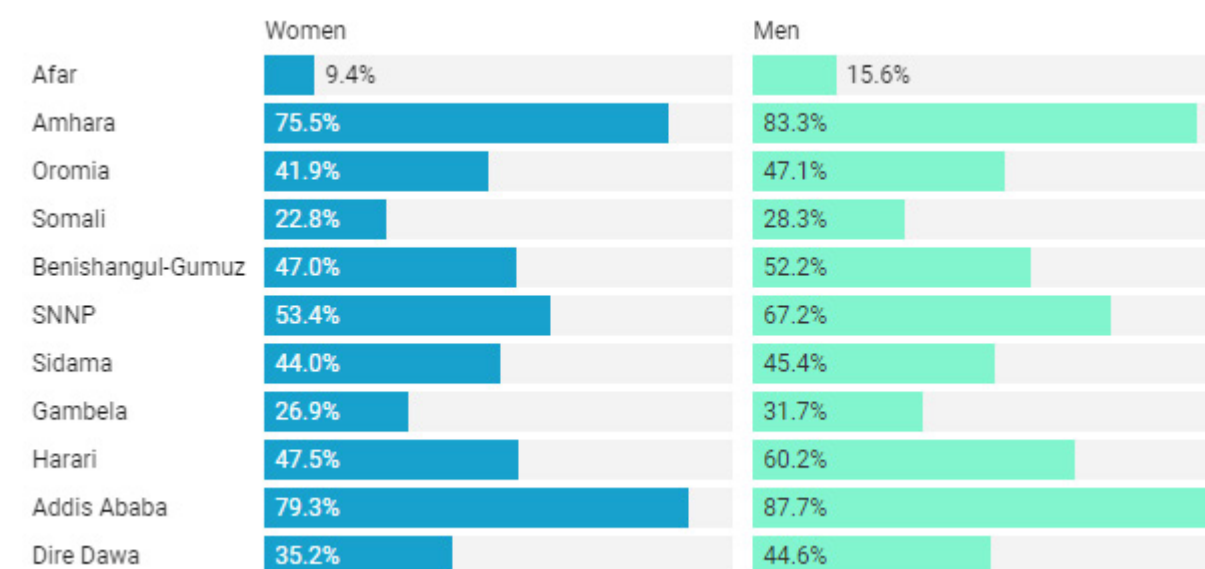
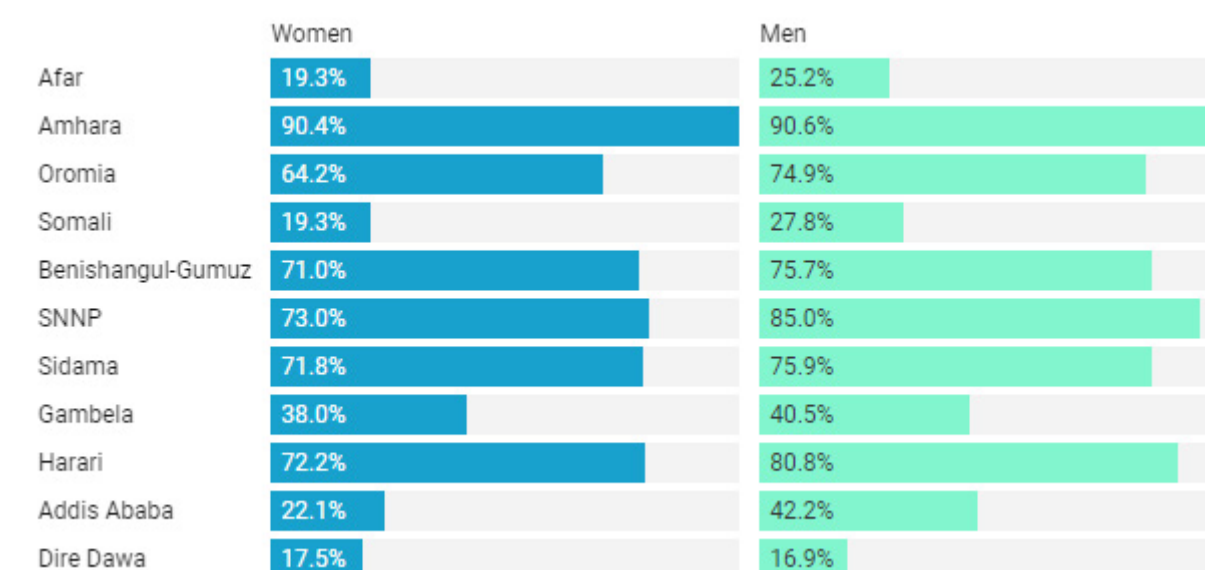


Figure 1.8 demonstrates that, except in Addis Ababa, Amhara and Dire Dawa regions, the incidence of women's ownership of documented agricultural land is generally lower than their male counterparts across all the regional states of Ethiopia. There is considerable regional variation in the incidence of documentation agricultural land ranging from about 90% in Amhara region to about 17 in Dire Dawa.

**Figure 1.8: Prevalence of documented ownership of agricultural land by region and sex**



#### 1.4. Forms of principal asset ownership

Form of asset ownership refers to the extent to which owners share ownership rights with others. The form of ownership can be exclusive or joint. The results in Figure 1.9 show that financial assets and other real-estates are almost exclusively owned by a single owner. While women have generally lower incidence of exclusive ownership of all the principal assets both in rural and urban areas, the gender gap is more pronounced for financial estates in both rural and urban areas and financial asset ownership in rural areas<sup>1</sup>.

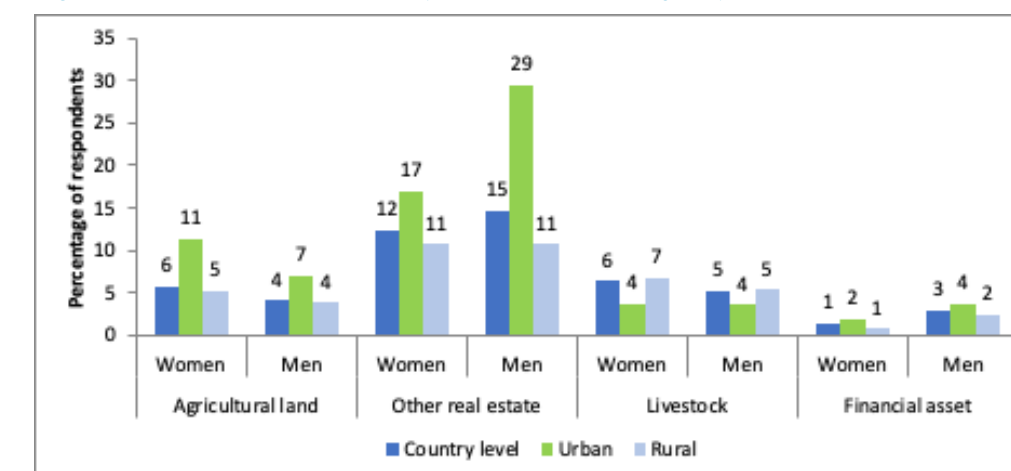
**Figure 1.9: Prevalence of exclusive form of assets ownership: principal assets**

Other principal assets including dwelling, agricultural land, other real estate and livestock are predominantly owned jointly by partners. Figure 1.10 shows that almost all livestock and dwelling is jointly owned by women and men. Also about 89% agricultural land is owned jointly by women and men. The figure also shows asymmetric joint ownership of financial assets in rural areas. That is, about 17% of rural women but only 12% of their men counterparts reported owning financial assets jointly with their partners.

**Figure 1.10: Prevalence of joint form of assets ownership: principal assets**

A third possible way of owning assets might be a mix of both the exclusive and joint forms when a couple or individuals have more than one asset units or variants of a given asset category, and ownership is separately accounted for each unit. In this survey, ownership is separately accounted for different plots of land, different units of livestock, different types of other real estate and different types of financial asset. Yet, the couple's primary dwelling is unique and would be owned either jointly by both partners or exclusively by one of them. The results in Figure 1.11 show that the rate of mixed ownership is highest among owners of other real estate. At country level, about 12% of women and 15% of men other real estate owners respectively reported both exclusive and joint ownership of this asset category.

**Figure 1.11: Prevalence of mixed (both exclusive and joint) form of assets ownership: principal assets**



<sup>1</sup> Note that the information presented in Figures 1.9, 1.10 and 1.11 show prevalence in which proportion is computed from each category of asset owners. For example, 82% of women and 84% of men financial asset owners are the sole owners of their respective financial asset.



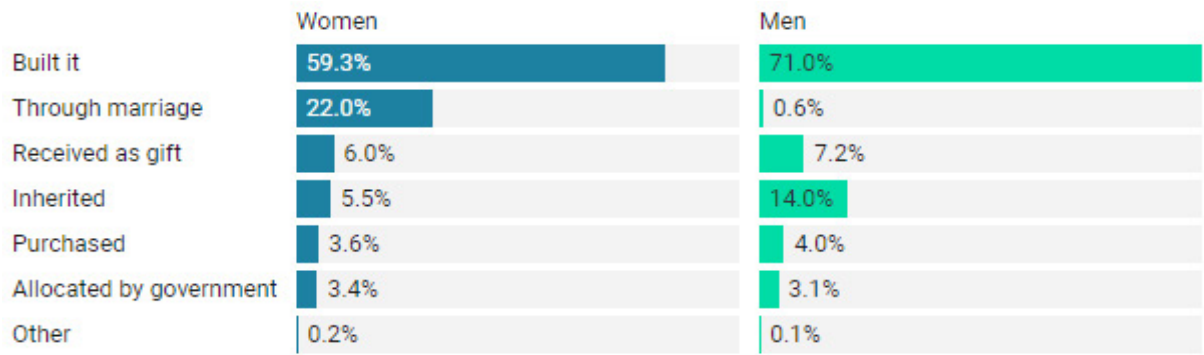
1.5. Modes of asset acquisition

1.5.1. Modes of acquisition of dwelling

Figures 1.12 and 1.13 show that the most prevalent mechanism of acquiring dwelling by women and men in both rural and urban areas is building by themselves. In rural areas, 59.3% of women owners and 71% of men owners acquired their principal dwelling by building it themselves. The corresponding figures in urban areas are 44% and 50.8% for women and men, respectively.

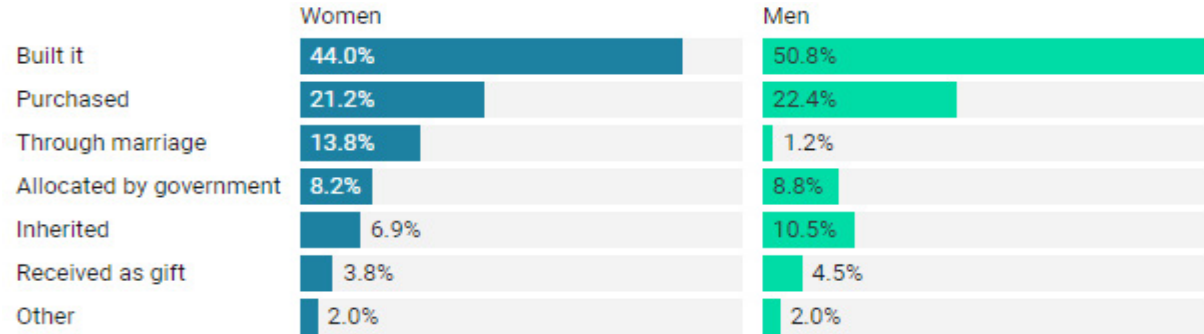
The results show that there is rural-urban difference in the importance of the different modes of acquisition of dwelling for women and men. For women in rural areas, the most important mode of dwelling acquisition next to constructing is marriage; for men in rural areas, it is inheritance. About 22% of women and 0.6% of men acquire their dwelling through marriage. In contrast, 5.5% of women and 14% of men acquire their dwelling through inheritance.

Figure 1.12: Distribution of mode of dwelling acquisition in rural areas by sex



However, in urban areas the second most important mode of dwelling acquisition for both women and men, as presented in Figure 1.13, is purchasing. About 21% of women and 22% of men acquire their principal dwelling unit through purchasing. Yet, marriage still remains an important means of acquiring dwellings for women but not for men, as about 14% of women and 1.2% of men acquire dwellings through marriage. On the other hand, inheritance is more important for men than women, even in urban areas, indicating that women might have not fully enjoyed their right to inherit property. Allocation through government programs is equally more important for urban women and men residents than their rural counterparts.

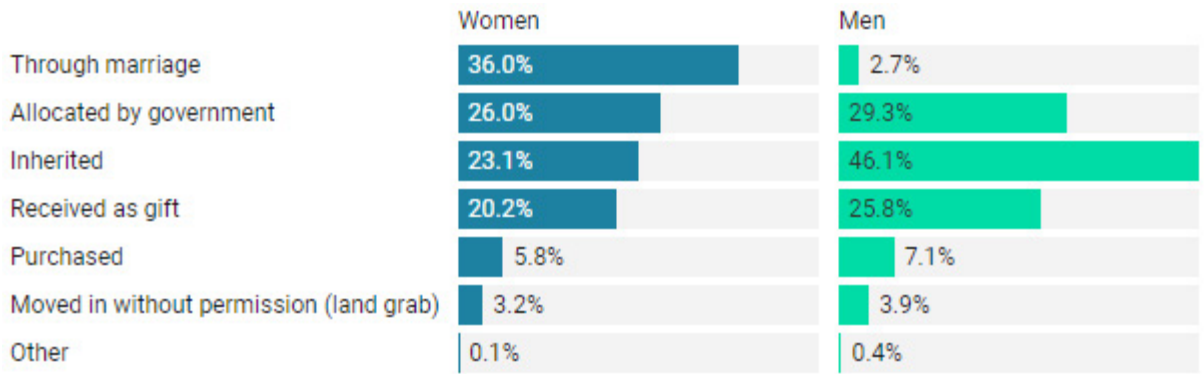
Figure 1.13: Distribution of mode of dwelling acquisition in urban areas and sex



1.5.2. Modes of acquisition of agricultural land

Figure 1.14 demonstrates the existence of a marked difference in the importance of acquisition of agricultural land for women and men. The most important mode of acquiring agricultural land for women is marriage, at 36%. In contrast, only 2.7% of men acquired agricultural land through marriage. Instead, inheritance is the most important means of acquiring agricultural land for men, in which 46.1% of men agricultural land owners acquired through this mechanism, while only 23.1% of women agricultural land owners acquired their land through inheritance. Allocation through government programs and gifts are also important ways of acquiring agricultural land for both women and men. Some people also acquire land through by purchasing it.<sup>2</sup> The pattern of mode of acquisition in urban areas is similar to rural areas of the country.<sup>3</sup>

Figure 1.14: Distribution of mode of agricultural land acquisition in rural areas by sex



1.5.3. Modes of acquisition of other real estate

Figures 1.15 and 1.16 show that purchasing, building/constructing and allocation through government programs are the most prevalent forms of acquiring other real estate in both urban and rural areas of the country in the respective order of their prevalence. In rural areas, 37% of women and 44% men acquire other real estate (which includes non-agricultural land and/or non-residential building) through purchasing. Also 32% of women and 30% of men acquire other real estate (non-residential house) by building themselves. Furthermore, 12% of women and 15% of men acquire other real estate through government allocation. Generally, while purchasing and building are the most important of ways acquisition for both sexes, women have a marginal edge over men in the latter and men in the former. Also, a higher proportion of women (6%) acquire other real estate through marriage than men (0.2%).The pattern of distribution of modes of acquisition of other real estate in urban areas is similar to that in rural areas.

2 Even though land is public property in Ethiopia and has not been able to be sold in the market since the 1975 land reform, some people might own land purchased before the reform.

3 In Ethiopia, agricultural land holding is allowed only for citizens who rely on agriculture as their main source of livelihood. Citizens who rely on a formally registered business or employment as their main source of livelihood are not allowed to own agricultural land by any means. However, some urban dwellers, especially in small towns, may rely on agriculture and own agricultural land. Moreover, some people may also practice urban agriculture.



Figure 1.15: Percentage distribution of mode of other real estate acquisition in rural areas by sex

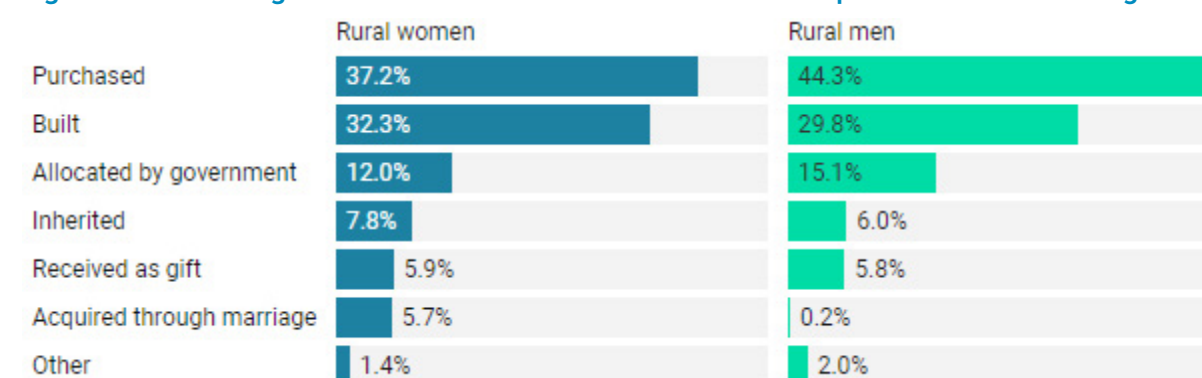
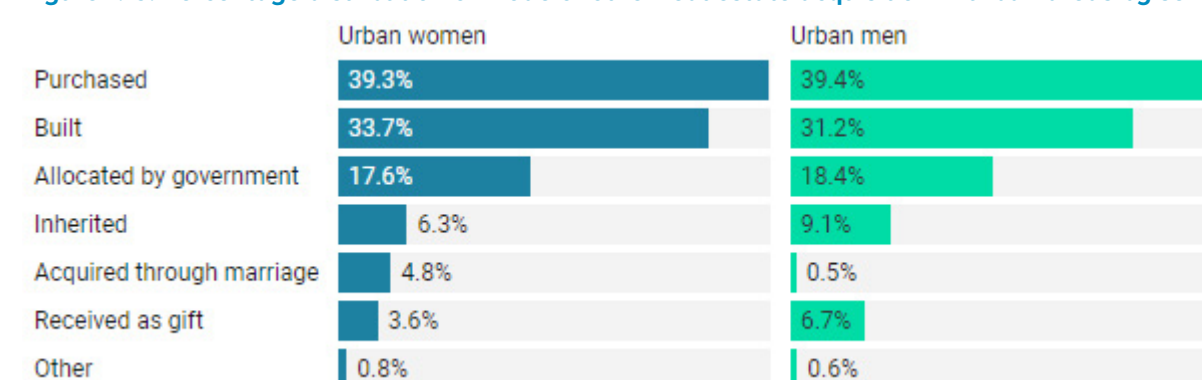


Figure 1.16: Percentage distribution of mode of other real estate acquisition in urban areas by sex



## 1.6. Asset ownership alienation rights

### 1.6.1. Rights to sell assets

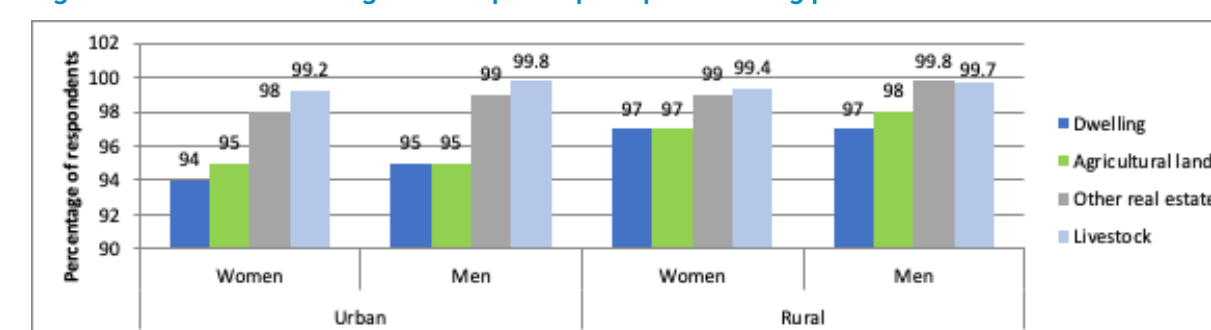
As depicted in Figure 1.17, the incidence of the right to sell assets at national level is more than 90% for all asset categories under consideration. The gender difference regarding the right to sell is marginal in favour of men, and gender parity has almost been achieved across all assets.

Figure 1.17: Prevalence of rights to sell assets by place of residence and sex

### 1.6.2. Rights to bequeath assets

As presented in Figure 1.18 the prevalence of right to bequeath assets at the national level is similar to the pattern of the distribution of rights to sell assets. There is a high incidence of rights to bequeath all categories of assets for both women and men. Yet, there is still narrow difference in the incidence of rights to bequeath all assets, except for non-agricultural business and livestock (only in rural areas), in favour of men.

Figure 1.18: Prevalence of rights to bequeath principal assets by place of residence and sex



2. GENDER WEALTH GAP

The information presented in Figure 2.1 shows that the total net wealth of women and men in Ethiopia is about 1.35 trillion Birr and 1.5 trillion Birr, respectively, when values of the highest 2% and the lowest 2% observations are winsorized.<sup>4</sup> The analysis of the gender wealth gap in this section is based on the winsorized observations. The rural-urban distribution shows that urban wealth is larger than rural wealth for both women and men. While women’s wealth constitutes about 47% of total wealth, men’s wealth constitutes the balance of 53% in both rural and urban areas.

Figure 2.1: Distribution of wealth by place of residence and sex (Net wealth in billion Birr winsorized to the 2% and 98%percentiles)

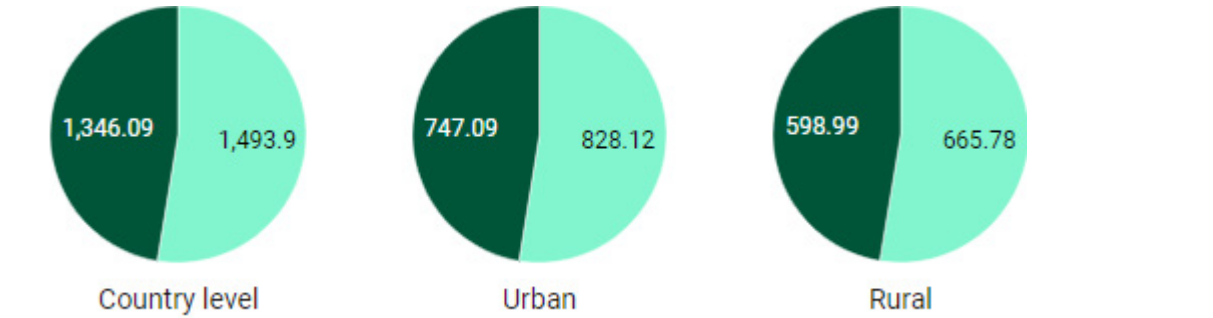


Figure 2.2 shows that, on average, Ethiopian married women own assets worth of about Birr 79,137, while the wealth of their male counterparts amounts to Birr 88,103. The urban-rural gap in average wealth is considerable – the wealth of urban women and men is more than three times greater than that of rural women and men. The average wealth of men is greater than that of women in both rural and urban areas by about 10%.

Figure 2.2: Distribution of mean wealth by sex and place of residence

Figure 2.3 further shows the distribution of the value of different assets. As it can be seen from the figure, dwelling is the largest source of wealth (constituting about 75% of net wealth), with other real estate the second most important source of wealth for both women and men in Ethiopia. Surprisingly, despite Ethiopia being a predominantly agrarian economy, agricultural land is the third most important source of wealth, and its total value is much lower than that of dwellings. Such low valuation of agricultural land might be due to the land tenure system of the country, which only allows owners use rights. This means that land cannot be sold in Ethiopia and therefore does not necessarily have a real market-related economic value. In the case of all three assets, the value of women’s assets is slightly lower than that of men.

Figure 2.3: Distribution of value of assets by sex of owners

	Women	Men
Dwelling	2,031.06	2,130.32
Other real estate	318.95	376.64
Agricultural land	290.64	294.82
Livestock	31.8	25.9
Non-agricultural enterprise	34.58	52.53
Consumer durables	17.36	6.31
Small agricultural equipment	0.87	0.82

Figure 2.4 further reveals the distribution of wealth by regional states. The results show that Oromia and Amhara combined controls more than 60% of the wealth of the country. While Oromia constitutes about 35%, Amhara constitutes about 27% of the total national net wealth. In both of the regions, women’s assets constitute about 47% of total wealth. SNNPR and Addis Ababa own the third and fourth largest proportions of wealth in the country, contributing about 14% and 11%, respectively. Women’s wealth constitutes slightly less than half of the total wealth in both of the latter regions. The four regions combined control about 88% of the national wealth.

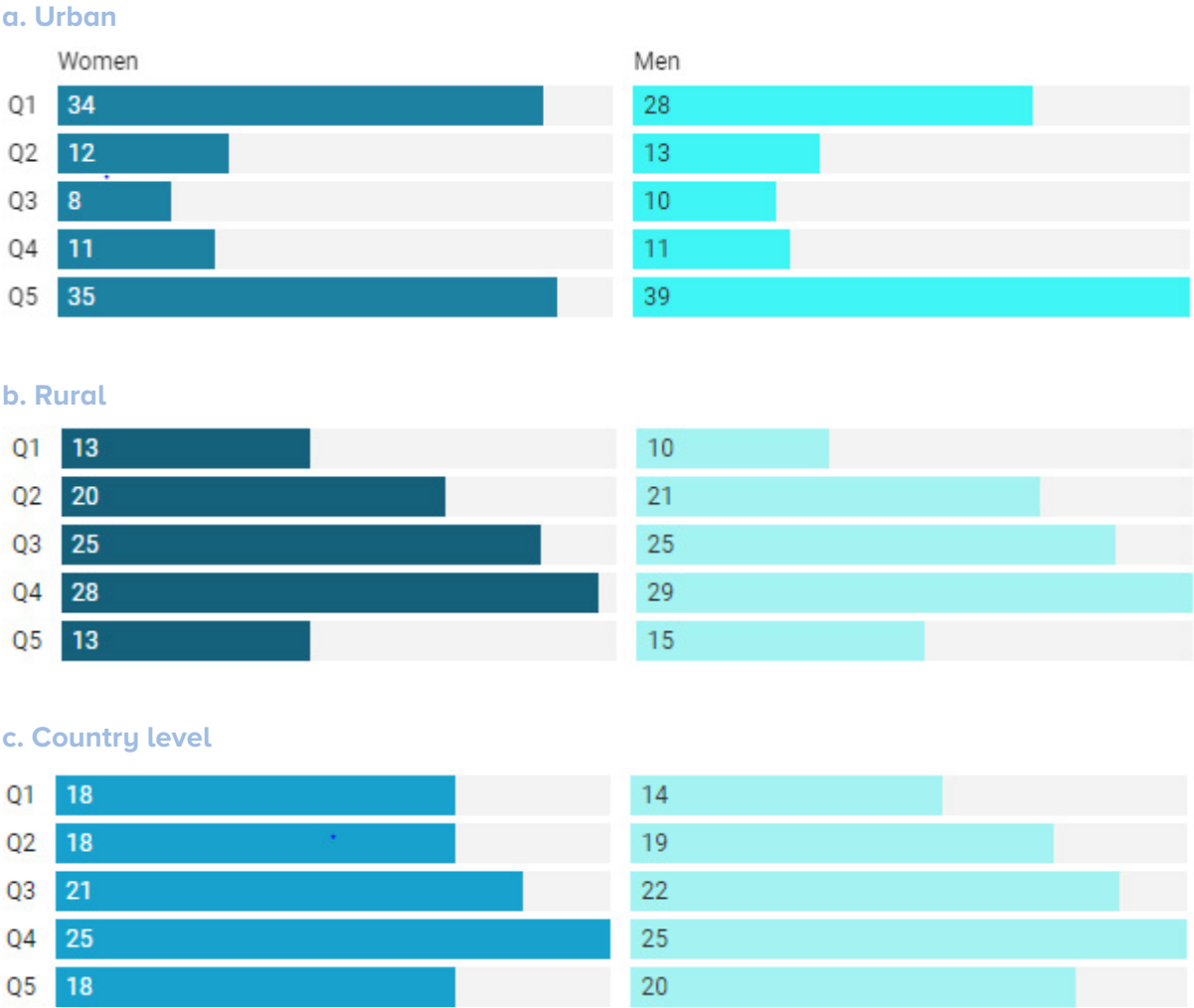
Figure 2.4: Wealth distribution by region and sex

	Women	Men
Afar	0.4%	0.4%
Amhara	12.5%	14.2%
Oromia	16.7%	19.0%
Somali	1.5%	1.6%
Benishangul-Gumuz	0.4%	0.4%
SNNP	7.0%	7.2%
Sidama	2.5%	2.7%
Gambela	0.2%	0.2%
Harari	0.3%	0.3%
Addis Ababa	5.4%	6.1%
Dire Dawa	0.5%	0.6%

Figure 2.5 show the distribution of asset owners by wealth quintile. Based on the data presented in the figure, the distribution of asset owners across wealth quintiles at country level seems to be quite balanced. While the number of owners in quintiles one and two is disproportionately low, the fourth quintile is populated by about 25% of the asset owners. Furthermore, the distribution of wealth among women seems to be more balanced than that of men.

<sup>4</sup> Winsorization of observations is a method of mitigating the effects of outliers by replacing them with less extreme values.

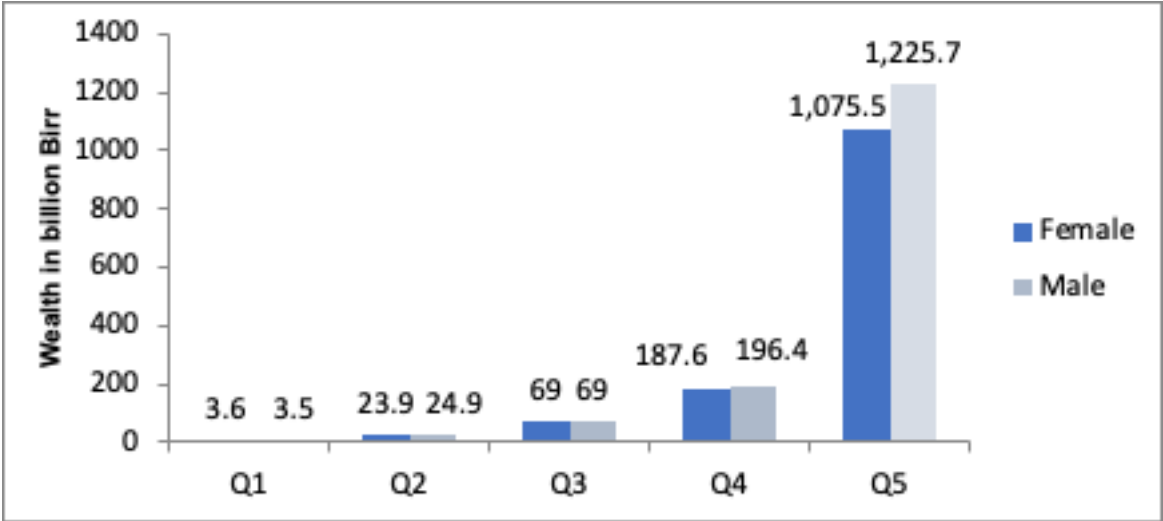
Figure 2.5: Percentage distribution of asset owners by wealth quintile



However, the pattern of distribution of asset owners across wealth quintiles is different in urban and rural areas. In urban areas, the distribution of wealth is polarized, with the populations in the poorest and richest quintiles constituting larger population than the other quintiles. The distribution of both women and men asset owners in rural areas is less compact than the national one, and the poorest and richest quintiles are least populated. The extremes of the distribution of owners in urban and rural areas seem to counter each other, forming a smoother combined distribution at country level.

Contrary to the pattern of the distribution of asset owners across wealth quintiles discussed above, the actual wealth distribution is skewed. Figure 2.6 shows that the richest 20% of individuals own about 80% of the total wealth, a pattern which is shared by both the men and the women population groups.

Figure 2.6: Distribution of net wealth by quintile

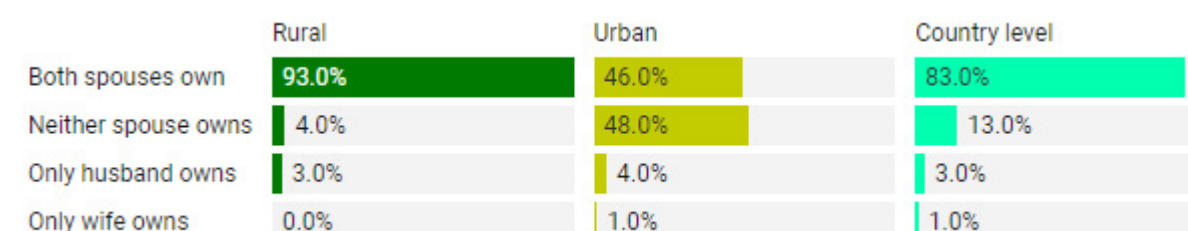


### 3. INTRA-HOUSEHOLD DYNAMICS OF ASSET OWNERSHIP, WEALTH AND DECISION MAKING

#### 3.1. Intra-household distribution of dwelling ownership

As indicated in Figure 3.1, both spouses own a dwelling in 83% of couples, while neither spouse owns this asset in 13% of them. In just 3% and 1% of the couples do only the husband and only the wife, respectively, own this asset. Therefore, dwelling is mainly jointly owned by couples in Ethiopia.

Figure 3.1: Intra-household distribution of dwelling ownership by place of residence



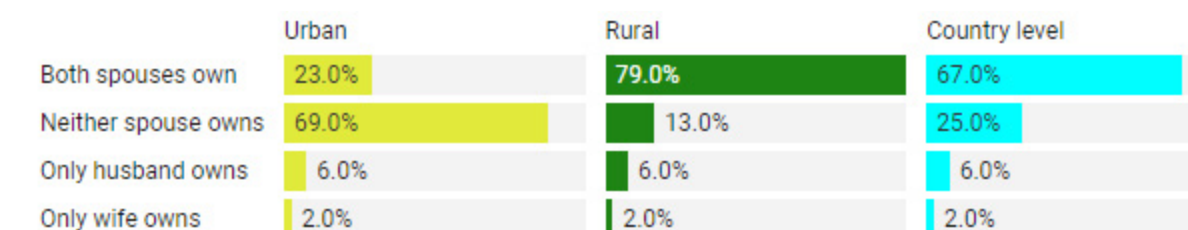
Rural-urban disaggregation of the ownership statistics reveals that both spouses report ownership in 93% of rural couples. For 4% of the couples, neither spouse owns a dwelling, and in 3% of them only the husband owns a dwelling. No rural couple was included in the survey sample for which only the wife was the owner of the household's principal dwelling.

Nevertheless, neither spouse owns a dwelling in about half of the urban couples, nor only in 46% of them do both spouses report ownership of their principal dwelling. Moreover, in 4% and 1% of the couples only the husband and only the wife, respectively, owned their dwellings. Generally, the results show that there is limited intra-household dynamics of asset ownership among married or cohabitating couples in Ethiopia.

#### 3.2. Intra-household dynamics of agricultural land ownership

Figure 3.2 shows that, nationally, in 67% of couples, both spouses are owners of agricultural land, and neither spouse owns agricultural land in 25% of them. In terms of agricultural land, in 6% of couples, the husband has exclusive ownership; the equivalent proportion for women is 2%.

Figure 3.2: Intra-household distribution of agricultural land ownership

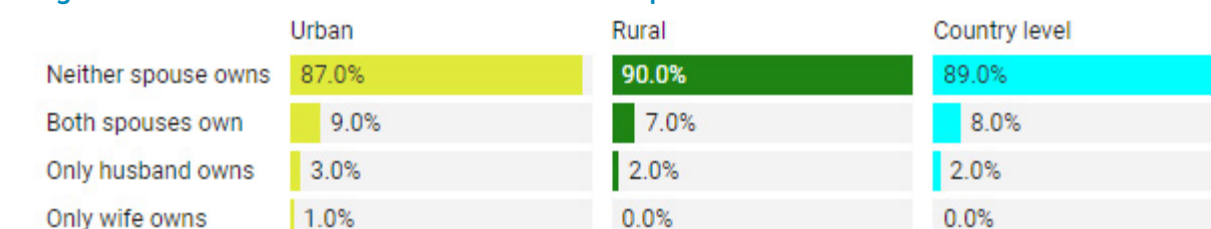


As expected, neither spouse owns agricultural land in 69% of urban couples. Yet, in about a quarter of them, both spouses are reported as owners of agricultural land. In rural areas, both spouses reported to be owners of agricultural land for 79% of the couples, and 13% reported that neither couple owns the land. The percentage of couples in which only the husband and only the wife were reported as agricultural landowners is similar in both urban and rural areas.

#### 3.3. Intra-household dynamics of ownership of other real estate

The distribution of ownership of other real estate among married or cohabitating spouses is presented in Figure 3.3. The results indicate that neither spouse owns other real estate in nearly 90% of couples. Nationally, both spouses reported ownership of other real estate for only 8% of the couples. It is only in 2% of the couples and almost none of the couples respectively that only the husband and only the wife reported as owner of other real estate.

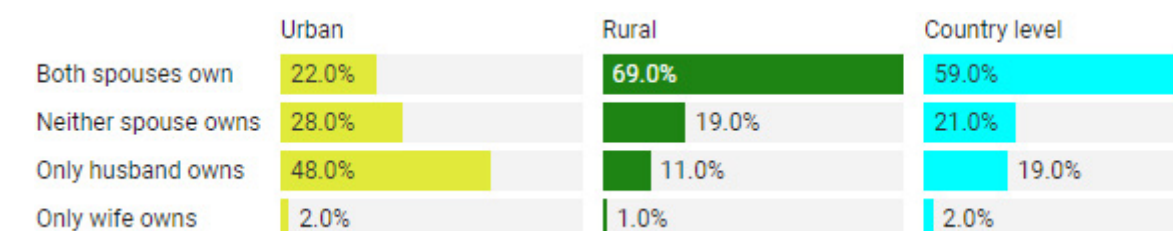
Figure 3.3: Intra-household distribution of ownership of other real estate



#### 3.4. Intra-household dynamics of financial asset ownership

Figure 3.4 shows that the intra-household disparity of asset ownership is more pronounced in the case of financial assets than other categories of asset. At national level, neither spouse reports ownership of financial assets in 59% of couples. The corresponding figures for rural areas and urban areas are 69% and 22%, respectively. Only the husband owns financial assets among 19% of the couples at national level, and among 48% and 11% of rural and urban couples, respectively. In contrast, only the wife owns financial assets in at most 2% of the couples. While both spouses reported ownership of financial assets among 69% of the urban couples, the corresponding rural and national level statistics falls to 22% and 59%, respectively.

Figure 3.4: Intra-household dynamics of ownership of financial assets



#### 3.5. Intra-household dynamics of livestock ownership

Both spouses own livestock in the majority of couple households, especially in rural areas (95%). Neither spouse owns livestock in 14% of urban couples. Furthermore, for livestock, the intra-household variation of ownership is limited.

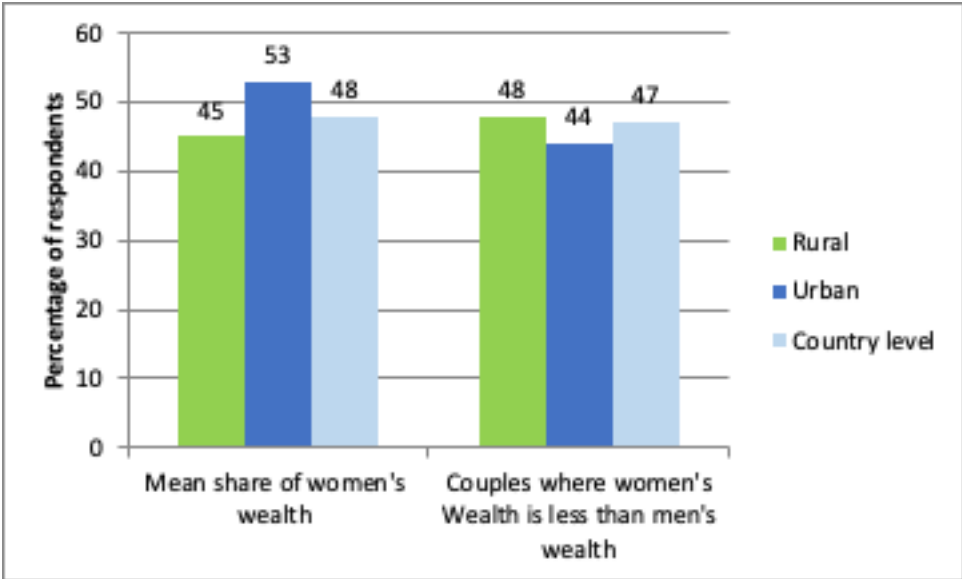
Figure 3.5: Intra-household distribution of ownership of livestock

	Urban	Rural	Country level
Both spouses own	82.0%	95.0%	92.0%
Neither spouse owns	14.0%	2.0%	5.0%
Only husband owns	3.0%	2.0%	2.0%
Only wife owns	1.0%	1.0%	1.0%

3.6. Intra-household distribution of wealth

The intra-household distribution of wealth shows to what extent wealth is distributed between couples in a household. Figure 3.6 shows the average of women’s share of wealth and the percentage of couple households in which women’s wealth is less than that of men. The results indicate that women’s share of wealth is slightly less than that of men. The gap is wider in urban areas, where women report controlling about 44% of the national wealth, compared to 48% in rural areas.

Figure 3.6: Intra-household distribution of wealth

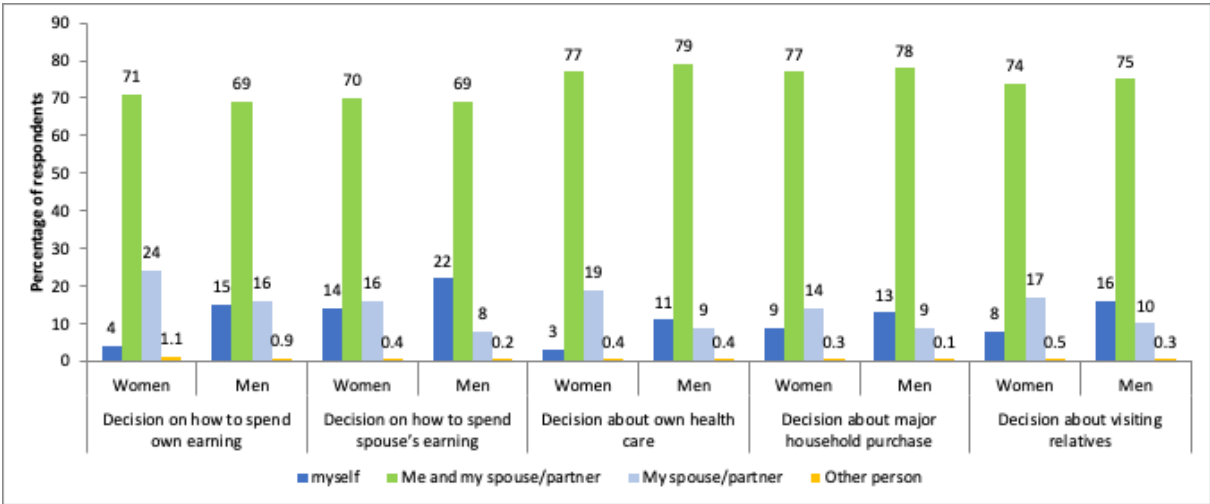


When it comes to parity in intra-household distribution of wealth, men’s wealth is larger than women’s wealth in 53% and 45% of urban and rural households, respectively. The results in Figure 6.6 show that generally there is small intra-household gender gap in wealth, and that the gap is larger in urban areas compared to rural areas.

3.7. Intra-household dynamics of decision making

Figure 3.7 shows the gendered distribution of decision making in five dimensions: spending own earnings, spending spouse’s earnings, health care, major household purchase and visiting relatives. The results show that most household decisions are made jointly by partners. Another salient pattern in the data is that about 24% of women indicated that it is their partner who decides how to spend the income earned by the woman, while about 22% of men indicated that they make solitary decisions on spending their spouse’s earnings. In most of the dimensions, decisions are made either jointly by women and men, or made unilaterally by men.

Figure 3.7: Intra-household decision making by sex



3.8. Correlates of decision making

The results in Table 3.1 show that despite enjoying close to parity rights on property ownership, Ethiopian women, on average, fare worse than men in terms of making important personal and household decisions. Women are about 10% less likely to have their say on how to spend their own earnings, compared to men. Moreover, women are about 37.2% less likely than men to make solitary decisions or participate in decisions on major household purchases. They are also about 26.7% and 18.6% less likely than men to decide on their own health care and make visits to relatives or friends, respectively. The results indicate that women have disproportionately lower decision-making power compared to their share in asset ownership and wealth. Contrarily, and surprisingly, women are about 15% more likely than men to participate in decision regarding spending spouse’s earnings.



Table 3.1: Correlates of decision making (odds ratio of logistic regression results)

	Decision on how to spend own earnings	Decision on how to spend spouse's earnings	Decision about own health care	Decision about major household purchase	Decision about visiting relatives
Rural=1, Urban=0	0.750***	0.777***	0.804***	0.866**	0.847**
Sex of respondent (Women=1, Men=0)	0.882***	1.145***	0.733***	0.628***	0.804***
Age of respondent	0.998	1.001	1.001	1.002	1.001
Form of marriage (Baseline=Monogamous)					
Polygamous	0.938	0.979	1.116	0.997	1.118
Cohabiting	0.734	0.772	1.322	0.567*	1.14
Level of education (Baseline=No education)					
Informal education	0.599***	0.663***	1.461*	1.348*	1.610**
Pre-school	0.72	0.58	1.497	1.065	2.89
Primary school	1.077*	1.058	1.055	1.121**	1.038
Secondary school	1.132*	1.103	0.969	1.067	0.915
Above secondary school	1.331***	1.380***	1.246*	1.428***	1.277**
Employment and sector (Baseline=Unemployed or Inactive)					
Employee at gov't service	1.295***	0.615***	1.139	1.129	0.928
Employee at gov't parastatal	1.125	0.616*	1.163	1.069	0.851
Employee at private orgn.	1.432***	0.554***	1.448***	1.581***	1.402**
Employee at intl. NGO	1.364	0.487**	1.235	0.785	0.9
Employee at domestic NGO	1.093	0.593***	1.146	1.590*	1.059
Self-employed – agri.	0.172***	0.175***	1.266***	1.187***	0.976
Self-employed – non-agri.	0.353***	0.281***	1.466***	1.450***	1.218**
Unpaid family worker – agri.	0.243***	0.224***	1.392***	1.347***	1.085
Unpaid family worker – non-agri.	0.457***	0.403***	1.085	0.958	1.112
Employer	0.598	0.622	1.728	1.838	1.459
Other	0.813	0.531***	1.099	0.944	0.764
Household size	0.994	0.988	0.981*	0.980*	0.982*
Sex of household head (Women=1)	1.363***	1.420***	0.777***	0.852**	0.804***
Dwelling	0.854**	0.935	0.977	0.957	0.962
Agricultural land	1.002	1.033	1.176***	1.282***	1.247***
Livestock	1.067	0.989	1.442***	1.419***	1.428***
Financial asset	0.963	0.959	0.890*	0.944	0.900*

	Decision on how to spend own earnings	Decision on how to spend spouse's earnings	Decision about own health care	Decision about major household purchase	Decision about visiting relatives
Log of net wealth	1.012	1.006	0.988	0.995	0.993
Share of wealth	0.999	0.999	0.997**	0.998*	0.998*
	26458	26919	26919	26919	26919
** p<0.01 *** p<0.001”					

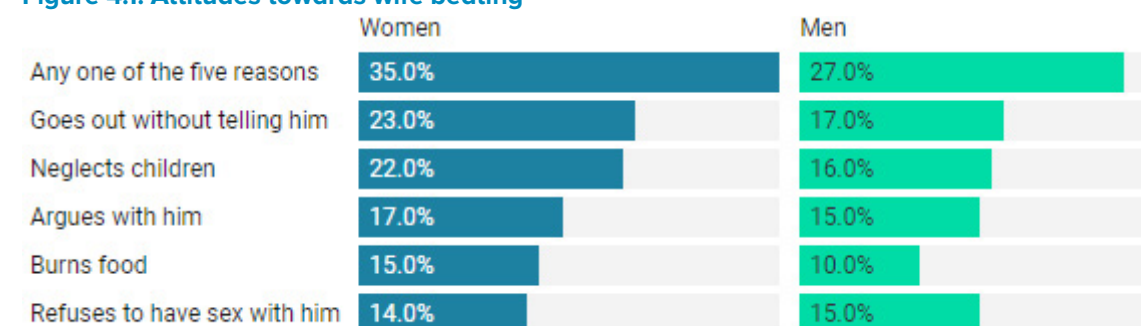


## 4. ATTITUDE TOWARDS WIFE BEATING AND ASSET OWNERSHIP

### 4.1. Prevalence of justifications for wife beating

Survey respondents were asked if they agree that a husband is justified in hitting or beating his wife under each of the following five circumstances: if she goes out without telling him, if she neglects the children, if she argues with him, if she burns food and if she refuses to have sex with him. If respondents answered 'yes' in one or more circumstance, they were considered to have attitudes that justify wife beating. Figure 4.1 indicates the prevalence of justifications for wife beating.

Figure 4.1: Attitudes towards wife beating



Overall, women are more likely than men to say that it is justifiable for a man to beat his wife under certain circumstances. The only exception is for sex, where men were slightly more likely than women to say it is justified. More than a third (35%) of women and 27% of men of aged 18 and above who are currently married or cohabiting believe that a husband is justified in beating his wife for at least one of the five specified reasons.

### 4.2. Correlates of justification for wife beating

The results in Table 7.1 show that women are more than twice as likely as men to be physically abused by their spouse. What is surprising, as also indicated above, is that women are more likely than men to justify wife beating by her partner except that the reason is refusal of having sex with him. Given the different reasons for wife beating presented in Table 4.1, overall women are about 27% more likely than men to justify wife beating. Generally, ownership of principal assets, except dwelling, reduces the likelihood of being physically abused by partner and being supportive of wife beating. Individuals who own livestock and financial asset are less likely to justify wife beating than non-owners. Wealth is also related to less likelihood of being supportive of wife beating. While the effect of agricultural land ownership is mixed, individuals who own dwelling are more likely to be supportive of wife beating than non-owners.

Table 4.1: Correlates of spousal physical violence and attitude towards wife beating (odds ratio of logistic regression)

	Ever been slapped or kicked by partner	Justify wife beating if go out without telling partner	Justify wife beating if she neglects children	Justify wife beating if she argues with partner	Justify wife beating if she burns food	Justify wife beating if she refuse to have sex with her partner	Justify wife beating (for any reason)
Rural=1, Urban=0	0.877	0.983	1.017	1.106	1.307***	1.079	0.965
Sex of respondent (Women=1, Men=0)	2.074***	1.356***	1.324***	1.026	1.485***	0.869**	1.272***
Age of respondent	1.005	0.996**	0.994***	0.994***	0.996*	0.993***	0.994***
Form of marriage (Baseline=Monogamous)							
Polygamous	1.354*	1.355***	1.496***	1.581***	1.592***	1.475***	1.356***
Cohabiting	2.018	1.166	1.467	0.824	0.744	1.124	1.415
Level of education (Baseline=No education)							
Informal education	0.414*	0.700**	0.672**	0.365***	0.716*	0.695*	0.666***
Pre-school	1.493	0.651	0.670	0.810	1.906	1.367	0.733
Primary school	0.839*	0.857***	0.855***	0.831***	0.804***	0.801***	0.812***
Secondary school	0.816	0.718***	0.721***	0.702***	0.735**	0.702***	0.696***
Above secondary	0.573**	0.531***	0.533***	0.536***	0.664**	0.521***	0.474***
Employment and sector (Baseline=Unemployed or Inactive)							
Employee at gov't service	0.666	0.952	1.028	0.893	0.900	0.911	0.983
Employee at gov't parastatal	2.201	0.734	1.096	0.734	0.580	0.739	0.909
Employee at private orgn.	1.169	0.730*	0.697**	0.811	0.702*	0.613***	0.749**
Employee at intl. NGO	3.379*	0.746	1.131	0.625	1.016	0.852	0.757
Employee at domestic NGO	1.447	0.842	0.724	0.880	0.597	0.376**	0.660*
Self-employed – agri.	1.294**	1.490***	1.318***	1.309***	1.616***	1.402***	1.401***
Self-employed – non-agri.	0.983	0.949	0.915	0.851*	0.942	0.867	0.910
Unpaid family worker – agri.	1.559***	1.372***	1.316***	1.161*	1.341***	1.319***	1.277***
Unpaid family worker – non-agri.	0.802	1.335*	1.254	1.177	1.616**	0.944	1.170
Employer	1.468	0.457	0.429	0.506	1	1	0.204
Other	1.293	0.690	1.169	1.106	1.051	0.835	1.007
Household size	1.023	1.009	1.021*	1.005	1.010	1.025*	1.012

	Ever been slapped or kicked by partner	Justify wife beating if go out without telling partner	Justify wife beating if she neglects children	Justify wife beating if she argues with partner	Justify wife beating if she burns food	Justify wife beating if she refuse to have sex with her partner	Justify wife beating (for any reason)
Sex of household head (Women=1)	0.600***	0.675***	0.775***	0.656***	0.690***	0.898	0.727***
Dwelling	1.074	1.155*	1.184*	1.059	1.265**	1.377***	1.204***
Agricultural land	0.890	1.078	1.159***	1.028	0.967	0.775***	0.993
Livestock	0.930	0.813**	0.723***	0.761***	0.801**	0.911	0.776***
Financial asset	1.018	0.895*	0.955	0.813***	0.967	0.888*	0.908*
Log of net wealth	0.998	0.953***	0.955***	0.985	0.958**	0.934***	0.956***
Share of wealth	0.998	1.003**	1.004***	1.002	1.004**	1.004***	1.003**
N	25662	26350	26374	26300	26296	25797	26022
*p<0.05 **p<0.01***p<0.001							

