

ACCOUNTING FOR GENDER ISSUES: A STUDY OF VARIATIONS AND FACTORS INFLUENCING WOMEN'S PARTICIPATION IN HOUSEHOLD FINANCIAL DECISIONS AMONG MAJOR ETHNIC GROUPS IN NIGERIA

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Abstract

Gender issues are not widely discussed in accounting literature. This may explain why male dominance of the accounting profession and practice is yet to be effectively addressed, especially in developing economies like Nigeria. This paper examines variations and social factors influencing women's participation in household financial decisions among major ethnic groups in Nigeria, using documentary accounts made available by secondary sources of data. The dependent variable is participation in household financial decision. The independent variables are a number of women's individual socio-economic characteristics. Husband characteristics were used as the control variables in the study. The binary logistic regression was applied. Results showed that 9.4%, 34.8% and 45.8% of Hausa/Fulani, Igbo, and Yoruba women, respectively, participated in the household financial decisions. The development of an accounting system that would ensure effective social and behavioural communication programme to focus on household decision-making based on accounting information relevant to their financial and material contributions is imperative in Nigeria. It would not be out of place for the programme to be initiated by the Institute of Chartered Accountants of Nigeria (ICAN).

Keywords: Accounting system, Household, Financial decision, Gender issues, Documentary accounts, ICAN

INTRODUCTION

Gender issues are not widely discussed in accounting literature. Though, some studies have examined the issue of the rarity of women in the top echelons of the accounting profession (Komori, 2008; Dambrin & Lambert, 2012; Whiting, Gammie & Herbohn, 2015) This may explain why male dominance of accounting profession and practice is yet to be effectively addressed across the world. With the prominence given to gender issues across the world particularly during the 1995 Berlin Women Conference, the accounting profession cannot afford to be indifferent to the global calls for greater involvement of women at all levels of decision-making, particularly in decisions affecting women and their children. Accounting as a distinct discipline must be made to take account of gender disparity, inequity and equality by encouraging further investigations of gender issues in the profession.

In Nigeria, women are marginalised in national and political leadership, with very few women in critical decision-making positions (Federal Ministry of Women Affairs & Social Development [FMWA & SD], 2006). There is presently no woman-Governor or traditional ruler in Nigeria. In most Nigerian communities, social norms and cultural practices discriminate against women. Cultural practices such as wife inheritance, genital cutting, early and forced marriages, wife-battery, and other harmful practices are widespread (National Population Commission [NPC], 2004). Social relations at the household level are not different as most women are not involved in the decisions affecting their health and general well-being (Kritz & Makinwa-Adebusoye, 1999). Partner with the larger income was likely to play a more dominant role in household financial decisions (Volger, 1998); wives should be allowed to have access to economic resources through paid employment, in order to balance power relations between both of them (Layard, 2005). When male partners controlled finances or make decisions alone, both male and female partners will not be happy with their relationship as when responsibilities were shared. Some Nigerian women are prevented from participating in the labour force (Uwakwe, 2004; British Council, 2012). This impoverishes women and denies them the opportunity of improving their social status and welfare. Studies by Kirchler, Hapiness and Meler (2001) found that men had more influence over, and more benefit from financial decisions, than women. Equally men were more likely than women to claim that control balance out between partners over time. Women were far more likely to see it as crystallised according to traditional gender roles and the characteristics of the couple.

One key aspect of the Nigerian household in which discrimination against women has been socially sustained is participation in household financial decisions, particularly in decisions about large household purchases. Research evidence reveals that household financial decisions are largely dominated by men (Baba, Zain, Idris & Sanni, 2015; Lamidi, 2016). Acharya, Jacqueline, Padam, Edwin and Pramod (2010) investigate women autonomy in household decision making and findings show that women autonomy in decision making is positively associated with their age, employment and numbers of living children. Studies in other climes, particularly in developing countries have also revealed similar lack of women autonomy in household financial decisions (Rammohoran & Johor, 2009; Yusof & Duasa, 2010; Acharya et al., 2010; Baliyan, 2014). Chritina (2004) argues that mothers who contribute to the household financial decision have significant influence. Against this backdrop, a number of studies have examined female financial autonomy within Nigerian households. Volger, Lyonette and Wiggins (2008) did a study on money, power and spending decision in intimate relationships, their result shows that men and women should have power over household financial decisions in order to have a satisfactory family life. However, Salway, Jesmin and Rahman (2005) findings show that working women are more likely to manage money, shop for household provisions and move about outside the home than non-working women (Omeje, Oshi & Oshi, 2011; Baba et al., 2015; Solanke, Isa & Manukaji, 2015; and Lamidi, 2016). However, little is still known about ethnic variation in women's participation in household financial decisions, as well as the distinct factors influencing it among major and minority ethnic groups in the country. This study attempts to fill this gap. It is important to understand ethnic dimension of women's participation in household financial decisions because of the significant role ethnicity plays in social relations in the country. Improving women's financial autonomy in the country may require understanding factors that are peculiar to specific ethnic groups in the country. The objectives of the study are thus to assess variations in women's participation in household financial decision across major ethnic groups; examine association between socio-economic characteristics and women's participation in household financial decisions; and identify the predictors of women's participation in household financial decisions across major ethnic groups in Nigeria.

METHODOLOGY

Data Source

The data analysed in the study were extracted from the 2013 Nigeria Demographic and Health Survey (NDHS). Since 1999, the NDHS has been conducted every five years by the National Population Commission (NPC) with funding and technical support of ICF International. The survey provides valid information on basic socio-demographic and health characteristics of the Nigerian population. These include education, health, domestic violence, maternal and child health, family planning, and women empowerment (NPC & ICF International, 2014).

Sample Design and Size

The 2013 NDHS adopted a cross-sectional descriptive design. The sample was nationally representative. Respondents were randomly selected across the 36 States and the Federal Capital Territory. A total of 38,948 women were covered in the survey (NPC & ICF International, 2014). However, in the current survey, only women of three ethnic groups, namely Hausa/Fulani, Igbo, and Yoruba were included in the study. The study thus analysed a sample of 21,817 women. This consists of 10,698 Hausa/Fulani women, 5,636 Igbo women, and 5,482 Yoruba women.

Dependent Variable

The dependent variable in the study is participation in household financial decision. This was measured in the NDHS by asking surveyed women who had final say in household decision on purchase of large household items. The options for response are respondent, male partner, joint with male partner, and someone else. However, in the present study, only two categories are used. Women who solely had final say or who had final say jointly with their male partners were grouped as 'participated' while other women were grouped as 'no participation'. Hence, the dependent variable is a categorical variable.

Independent and Control Variables

The independent variables in the study are individual women's socio-economic characteristics. These are education, place of residence, employment status, access to mass media, religion, types of earning, and ownership of house or land. Access to mass media was grouped into three categories of none, low, and moderate, based on whether women had exposure to newspaper, radio, and television per week. Three household characteristics, namely, partner education, type of marriage, and household wealth quintile were selected for statistical control in the study.

Method of Data Analysis

Data were analysed at three levels, namely, univariate, bivariate and multivariate levels. At the univariate level, frequency distribution and percentages were used to describe respondents' profile. At the bivariate level, cross tabulation of the research variables were carried out with the Chi square test used to examine whether or not an association exists between the research variables. To identify the predictors of women participation in household financial decision, the binary logistic regression model was used.

The general form of the binary logistic model is:

$$Y = \hat{\alpha}_0 + \hat{\alpha}_1 X_1 + \hat{\alpha}_2 X_2 + \hat{\alpha}_3 X_3 + \hat{\alpha}_4 X_4 + \hat{\alpha}_5 X_5 + \dots + \hat{\alpha}_k X_k + e_i$$

Where Y = participation in household financial decision having only two possible outcomes denoted as 1 (participated) and 0 (non participation).

$\hat{\alpha}_1, \dots, \hat{\alpha}_k$ are the regression coefficients estimated by odds ratios

$\hat{\alpha}_0$ is the intercept of the model

X_1, \dots, X_k = are the independent and control variables

e_i is the error component of the model (Rawlings, Pantula & Dickey, 1989). All analyses were done using STATA version 14 (StatCorp, 2015).

RESULTS

Univariate Results

Table 1 presents the socio-economic characteristics of the sampled women, as well as the prevalence of women's participation in household financial decisions across the studied ethnic groups. As shown in the table, the majority (73.0%) of Hausa/Fulani respondents had no formal education compared with less than one-tenth of Igbo and Yoruba respondents. Across the studied ethnic groups, secondary education was dominant among educated women, though the proportion was lower among Hausa/Fulani respondents. Among all groups, higher education was the least attained by the respondents. More than two-thirds of Igbo (73.6%) and Yoruba (78.7%) respondents were urban residents compared to less than one-third (29.4%) of urban Hausa/Fulani respondents. Across the ethnic groups, more than half of respondents were working as at the time of the survey. However, the proportions of unemployed women were highest among Hausa/Fulani respondents (42.2%) but lowest among Yoruba respondents (26.1%). Moderate exposure was higher among Igbo and Yoruba respondents compared with their Hausa/Fulani counterparts.

Virtually all Hausa/Fulani respondents were Muslims, while virtually all Igbo respondents were Christians. On the other hand, the Yoruba respondents had a mixture of both Christian and Muslim women though with slightly higher proportion of Christian respondents. In all the studied groups, the majority of respondents earned cash for their economic activity. The majority of women particularly among Hausa/Fulani and Yoruba respondents do not own land or a house. Among respondents who owned either land or a house, the ownership was jointly with their male partners. Partner education was similar to the pattern of respondents' education. Secondary education was the dominant educational level reached by respondents' partners, while higher education was the least attained among respondents' partners irrespective of ethnicity. Among Hausa/Fulani respondents, the majority were either in the 'poorest' or 'poorer' wealth category compared with their Igbo and Yoruba counterparts who were either in the 'richer' or 'richest' wealth category. Across the three ethnic groups, more than half of the respondents were in polygynous marriage. Among Hausa/Fulani respondents, 9.3% participated in household financial decision compared with 35.4% among Igbo respondents and 48.8% among Yoruba respondents.

Bivariate Results

In this section, the dependent and independent variables were cross tabulated to assess the prevalence of women's participation in household financial decision due to changes in socio-economic characteristics. The chi-square test was carried out to examine the significance of the association between the research variables. Findings are presented in Table 2. As shown in the table, the association between women's education and participation in household decision was not significant among Hausa/Fulani women. However, among Igbo women ($\chi^2=19.1$; $p<0.01$) and Yoruba women ($\chi^2=38.7$; $p<0.01$), the associations were statistically significant. Place of residence and participation in household financial decision were not significantly related in the studied ethnic groups. Access to mass media and participation in financial decision were significantly associated in the three ethnic groups. Among Hausa/Fulani women, religion and participation in financial decision were significantly associated, while among Igbo and Yoruba women, religion and participation in decision had no significant association. In the three ethnic groups, employed women had higher participation in household financial decision. For instance, among Igbo women, 46.3% of employed women participated in the decision compared with 15.7% of unemployed women who participated in the decision.

Among Hausa/Fulani and Yoruba women, women who earned cash only had higher participation in household financial decision. On the contrary, Igbo women who earned cash and kind had higher participation in household financial decision. The association between ownership of house/land and participation in household financial decision were significantly associated in the studied ethnic groups. However, among Igbo (61.4%) and Yoruba (72.9%) women, higher participation in household financial decision was reported by women who had joint and sole ownership of assets. Except among Yoruba women, the women whose husbands had higher education had higher participation in household financial decision. Nevertheless, the associations between partner education and participation in household decision were statistically significant in all the ethnic groups. Likewise, in all the ethnic groups, monogamous women had higher participation in household financial decision compared with polygamous women. The association between household wealth and participation in household decision was mixed in all the ethnic groups studied. The associations were however statistically significant among Hausa/Fulani ($\chi^2=4.4$; $p<0.05$) and Igbo women ($\chi^2=7.4$; $p<0.01$).

Multivariate Results

This section examines the socio-economic characteristics that predict the likelihood of women's participation in household financial decision. The results are presented in Table 3. Education significantly predicts participation in household financial decision among Igbo and Yoruba women. Place of residence did not exert significant influence on women's participation in financial decision in all the ethnic groups. Access to mass media had significant influence on participation in financial decision only among Hausa/Fulani women. For instance, Hausa/Fulani women who had moderate access to the mass media were more than twice more likely to participate in financial decision compared with women who had no access to the mass media (OR=2.175; $p<0.01$). Religion had significant influence on the likelihood of women's participation in household financial decision. Among Hausa/Fulani women, Muslim women were less likely to participate in financial decision (OR=0.204; $p<0.01$), while among Igbo women (OR=2.739; $p<0.01$) and Yoruba women (OR=2.727; $p<0.01$), women who practiced other faith were more than twice likely to participate in household financial decision.

compared with Christian women. Also, among Igbo and Yoruba women, women's employment status had significant influence on the likelihood of women's participation in household financial decision.

In the three ethnic groups, types of earning had significant influence on the likelihood of women's participation in household financial decision. Among the Hausa/Fulani women, those who earned cash were 63.3% more likely to participate in household financial decision compared with women who earn no cash (OR=1.633; $p < 0.05$). Also, among Yoruba women, the likelihood of participation in household financial decision was more than twice likely among women who earned cash compared with women who earned no income (OR=2.681; $p < 0.01$). Ownership of land or house had significant influence on women's participation in household financial decision in the studied ethnic groups. Likewise, in all the ethnic groups, partner education and type of marriage exert significant influence on the likelihood of women's participation in household financial decision. Except among Yoruba women, the likelihood of women's participation in household financial decision significantly increase as household wealth improves. Based on the multivariate results, the general predictors of women's participation in household financial decision across the three ethnic groups are religion, types of earning, and ownership of assets, partner education and type of marriage.

Discussion

This study has ascertained variations in women's participation in household financial decision; examined association between women's socio-economic characteristics and participation in household financial decision; and identified the general predictors of women's participation in household financial decision across three major ethnic groups in Nigeria. The study made contributions to literature on female financial autonomy in Nigeria by improving upon previous studies (Omeje, Oshi & Oshi, 2011; Baba, Zain, Idris & Sanni, 2015; Solanke, Isa & Manukaji, 2015; Lamidi, 2016) which did not examine ethnic variations and influence on women's participation in household financial decision in the country. Evidence from the study reveals that Hausa/Fulani women had the least level of participation in household financial decision among the studied ethnic groups. This implies that social interventions aiming to improve women's social position in Nigerian households should focus more attention on Hausa/Fulani women compared with Igbo and Yoruba women. One way of achieving this may be to scale up women's education among the Hausa/Fulani women. This may create more opportunities for the women to delay childbearing and also to increase prospect for economic productivity among the women. It is expected that with increase participation in the economy, women will improve in income generation and contribution to household wealth, thereby improving their involvement in household financial decisions.

It was evident in the study that the general factors that exert influence on women's participation in household financial decision in all ethnic groups studied are religion, types of earning, and ownership of assets, partner education and type of marriage. The implication of this finding is that all women-centred initiatives to promote women empowerment in the country should target these factors or build strategies around the factors. For instance, government can collaborate with faith-based organisations in designing Social Behaviour Change Communication (SBCC) programme that are not inconsistent with dominant religious beliefs in the country. Such programme could specifically target women in polygamous marriages by mobilising men to ensure that none of the wives in the household is relegated to the background when vital household decisions are to be taken. Professional bodies such as the Institute of Chartered Accountants of Nigeria (ICAN) can help promote gender issues such

as female financial autonomy by the development of an accounting system that would ensure effective social and behavioural communication programme to focus on household financial decision-making based on accounting information relevant to women's financial and general well-being.

CONCLUSION

This study confirms variations in women's participation in household financial decision across major ethnic groups in Nigeria. The main predictors of women's participation in household financial decision are religion, ownership of assets, types of earning, partner education, and type of marriage. The development of social behaviour change communication programme through collaborative efforts of faith-based organisations, professional associations and other civil society organisations is imperative in the country.

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Table 1: Respondents' Socio-economic Characteristics, 2013 NDHS

Characteristics	Hausa/Fulani (n=10,699)		Igbo (=5636)		Yoruba (=5482)	
	Number	%	Number	%	Number	%
Education						
None	7807	(73.0)	259	(4.6)	246	(4.5)
Primary	1281	(12.0)	1976	(19.1)	1052	(19.2)
Secondary	1439	(13.4)	331	(58.7)	3141	(57.3)
Higher	172	(1.6)	991	(17.6)	1043	(19.0)
Place of residence						
Urban	3145	(29.4)	4147	(73.6)	4312	(78.7)
Rural	7554	(70.6)	1489	(26.4)	1170	(21.3)
Employment status						
Not working	4514	(42.2)	2002	(35.5)	1430	(26.1)
Working	6184	(57.8)	3634	(64.5)	1170	(21.3)
Access to mass media						
None	4000	(37.4)	513	(9.1)	218	(4.0)
Low	2716	(25.4)	1624	(28.8)	939	(17.1)
Moderate	3983	(37.2)	3499	(62.1)	4324	(78.9)
Religion						
Christianity	91	(0.9)	5532	(98.1)	218	(55.9)
Islam	10,552	(98.6)	16	(0.3)	939	(43.0)
Others	55	(0.5)	88	(1.6)	4324	(1.1)
Types of earnings						
Not paid	4448	(41.6)	2456	(43.6)	1526	(27.8)
Cash only	5760	(53.8)	2541	(45.1)	3697	(67.5)
Cash and kind	491	(4.6)	639	(11.3)	259	(4.7)
Ownership of house or land						
Does not own	8922	(83.4)	3976	(70.5)	4403	(80.4)
Alone only	413	(3.9)	337	(6.0)	220	(4.0)
Joint and alone	884	(8.3)	1051	(18.7)	731	(13.3)
Both alone and jointly	480	(4.5)	272	(4.8)	128	(2.3)
Partner education						
None	7450	(69.6)	2497	(44.3)	1924	(35.1)
Primary	1345	(12.6)	1181	(20.9)	765	(14.0)
Secondary	1242	(11.6)	1437	(25.5)	1843	(33.6)
Higher	661	(6.2)	522	(9.3)	949	(17.3)
Household wealth quintile						
Poorest	3447	(32.2)	190	(3.4)	4	(0.1)
Poorer	3326	(31.1)	575	(10.2)	186	(3.4)
Middle	18169	(17.0)	1172	(20.8)	609	(11.1)
Richer	1392	(13.0)	1479	(26.2)	1800	(32.8)
Richest	720	(6.7)	2221	(39.4)	2882	(52.6)
Types of marriage						
Monogamy	4896	(45.8)	3639	(64.6)	2806	(51.2)
Polygamy	5803	(54.2)	1997	(35.4)	2676	(48.8)

Participation in financial decision					
No participation	9706	(90.7)	3639	(64.6)	2806 (51.2)
Participated	993	(9.3)	1997	(35.4)	2676 (48.8)

Table 2: Cross-tabulation (%) and association between variables

Characteristics	House/Fulani		Igbo		Yoruba	
	None	Participated	None	Participated	None	Participated
Education						
None	90.8	9.2	58.9	41.1	30.1	69.9
Primary	88.8	11.2	53.0	47.0	33.8	66.2
Secondary	92.3	7.7	70.1	29.9	58.6	41.4
Higher	87.6	12.4	60.2	39.8	51.5	48.5
Statistic	+2 = 1.4; p > 0.05		+2 = 19.1; p < 0.01		+2 = 38.7; p < 0.01	
Place of residence						
Urban	90.0	9.1	64.6	35.4	51.5	48.5
Rural	90.6	9.4	64.4	35.6	50.2	49.8
Statistic	+2 = 0.3; p > 0.06		+2 = 0.08; p > 0.05		+2 = 0.2; p > 0.05	
Access to mass media						
None	93.7	6.3	64.6	35.4	46.9	53.1
Low	92.2	7.8	60.2	39.8	60.2	39.8
Moderate	86.7	13.3	66.6	33.4	49.5	50.5
Statistic	+2 = 15.4; p < 0.01		+2 = 5.2; p < 0.05		+2 = 12.5; p < 0.01	
Religion						
Christianity	68.4	31.6	64.8	35.2	53.1	46.9
Islam	91.0	9.0	58.5	41.5	48.7	51.3
Others	80.9	19.4	51.6	48.4	50.7	49.3
Statistic	+2 = 17.6; p < 0.01		+2 = 2.6; p = 0.08		+2 = 2.1; p > 0.05	
Employment status						
Not working	94.4	5.6	84.3	15.7	92.2	7.8
Working	88.1	11.9	53.7	46.3	36.7	63.3
Statistic	+2 = 47.3; p < 0.01		+2 = 178.6; p > 0.01		+2 = 752.6; p < 0.01	
Types of earnings						
Not paid	94.5	5.5	82.4	17.6	91.7	8.3
Cash only	87.8	12.2	51.2	48.8	35.2	64.8
Cash and kind	90.9	9.1	49.5	50.6	41.3	58.7
Statistic	+2 = 25.1; p < 0.01		+2 = 140.2; p < 0.01		+2 = 363.6; p < 0.01	
Ownership of house or land						
Does not	89.9	10.1	71.7	28.3	56.7	43.3
Alone	89.0	11.0	8.6	51.4	36.1	63.9
Jointly	96.7	3.3	49.6	50.4	26.9	73.1
Both jointly and alone	97.1	2.9	38.6	61.4	27.1	72.9
Statistic	+2 = 10.4; p < 0.01		+2 = 51.4; p < 0.01		+2 = 58.2; p < 0.01	
Partner education						
None	92.4	7.6	95.2	4.8	91.5	8.5
Primary	87.5	12.5	43.3	6.7	26.3	73.7
Secondary	87.3	12.7	39.5	60.5	29.7	70.3
Higher	85.5	14.5	35.2	64.8	31.3	68.7
Statistic	+2 = 10.4; p < 0.01		+2 = 282.8; p < 0.01		+2 = 277.3; p < 0.01	
Types of marriage						
Monogamy	88.2	11.8	34.1	65.9	26.3	73.4

Polygamy	92.8	7.2	93.5	6.4	74.4	25.6
Statistic	$\div 2=28.8;$	$p<0.01$	$\div 2=490.2;$	$p<0.01$	$\div 2=498.7;$	$p<0.01$
Household wealth quintile						
Poorest	93.4	6.6	67.9	32.1	38.8	61.2
Poorer	90.4	9.6	70.2	29.6	48.3	51.7
Middle	86.1	13.9	69.7	30.3	53.5	46.5
Richer	91.8	8.2	65.2	34.8	52.7	47.3
Richest	89.4	10.6	59.7	40.3	50.0	50.0
Statistic	$\div 2=4.4;$	$p<0.05$	$\div 2=7.4;$	$p<.01$	$\div 2=0.8;$	$p>0.05$

Table 3: Predictors of women's participation in household financial decisions

Characteristics predicting participation	House/Fulani Odds ratio	Igbo Odds ratio	Yoruba Odds ratio
Education			
None	1.000	1.000	1.000
Primary	.918	.585**	.373**
Secondary	.650	.450*	.243*
Higher	.789	.492**	.308*
Place of residence			
Urban	1.000	1.000	1.000
Rural	1.430	1.091	1.058
Access to m/media			
None	1.000	1.000	1.000
Low	1.180	1.186	.734
Moderate	2.175*	.732	1.282
Religion			
Christianity	1.000	1.000	1.000
Islam	.204*	1.223	1.079
Others	.573	2.739*	2.752**
Employment status			
Not working	1.000	1.000	1.000
Working	1.368	2.231*	2.727*
Types of earning			
Not paid	1.000	1.000	1.000
Cash only	1.633**	1.181	2.681*
Cash and kind	1.193	1.885**	2.453**
Ownership of house			
Does not	1.000	1.000	1.000
Alone	.786	1.397	1.164
Jointly	.278	1.404**	1.403
Both jointly and alone	.220**	1.860**	1.500
Partner education			
None	1.000	1.000	1.000
Primary	1.340**	5.095*	11.090*
Secondary	1.391**	6.266*	9.714*
Higher	1.671**	6.297*	8.483*
Types of marriage			
Monogamy	1.000	1.000	1.000
Polygamy	.581*	.112*	.379*
Household wealth quintile			
Poorest	1.000	1.000	1.000
Poorer	1.405	1.261	2.525
Middle	2.235**	1.461	1.753
Richer	1.258	1.778**	1.309
Richest	1.536	2.816*	1.403

Notes: RC= Reference category, * p<0.01, **p<0.05