



## Perception of Gender Discrimination in Asset Ownership Among Families Residing in Abak Local Government Area, Akwa Ibom State, Nigeria

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**ABSTRACT:** Gender discrimination in asset ownership remains a persistent issue, particularly in regions where socio-cultural norms and legal frameworks favor male inheritance and control. This study examines the perception of gender discrimination in asset ownership among families in Abak Local Government Area (LGA) of Akwa Ibom State, Nigeria. Using a structured questionnaire and a sample of 400 respondents selected through a simple random sampling technique, the study explores the perceived existence and extent of gender-based asset discrimination. Findings indicate that a significant majority of respondents (75.5%) reported experiencing asset ownership denial due to gender, with 78.8% perceiving high levels of discrimination within their families. Correlation analysis further reveals that marital status, household headship, education level, and occupation significantly influence perceptions of gender discrimination. The study underscores the need for policy interventions aimed at addressing discriminatory inheritance laws, enhancing women's access to financial resources, and promoting gender-sensitive community awareness programs. Tackling these issues holistically can foster economic empowerment and reduce gender disparities in asset ownership in Abak LGA.

**KEYWORDS:** Gender discrimination, Asset ownership, Inheritance rights, Economic inequality, Akwa Ibom State, Socio-cultural norms

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### I. INTRODUCTION

The ongoing problem of gender-based discrimination in asset ownership greatly affects women's social standing and financial capacity in many societies. Many countries' traditional laws and customs give men first priority in issues of resource distribution and control [1, 2]. This causes ongoing variations. This inequality not only limits women's capacity to attain financial independence but also denies them access to education, health care, and employment, therefore disadvantaging them [3, 4]. Though not always carried out, laws guarantee equal rights for men and women. This is especially true in rural areas, where customs govern property ownership and inheritance [5, 6].

Gender-based property ownership is still important in Nigeria, especially in areas where patriarchal customs dominate. In many parts of the country, including Akwa Ibom State [7, 8], women are not given major or any rights to family property. Land and property are usually only passed on to male heirs, thus this social conventions and family expectations usually hinder the application of laws supporting equal property rights for men and women [9]. Studies have shown that these unfair policies greatly hinder women's access to credit, money, and employment in Nigeria as well [10, 11]. As a result, they often find themselves in financial trouble and have to rely on male relatives [12].

Consequently, understanding gender discrimination in asset ownership requires an analysis of the interaction among economic systems, legal systems, and cultural values, therefore producing various possibilities for men and women. In areas like Akwa Ibom State's Abak Local Government Area (LGA), strong gender norms are common and women often struggle to acquire property, homes, and money [13]. Apart from property rights, other research like Garcia-Moran [14] have shown that these concerns greatly affect women's

economic possibilities. Lack of control over assets aggravates the inequality between men and women [2, 7] by amplifying the cycles of poverty and financial dependency. Thus, the goal of this study is to determine the views of Abak LGA families on gender-based discrimination in relation to property ownership. By looking at the size of these differences and the underlying reasons, the study intends to show how legal, economic, and social elements affect the property ownership experiences of men and women. Advancing economic inclusion and gender equality in Nigeria depends on the elimination of these inequalities.

## **II. METHODOLOGY**

### **2.1. Study Area**

The study was conducted in Abak Local Government Area (L.G.A.) of Akwa Ibom State. Abak L.G.A. is located at the following coordinates: 4°59' and 4°98'N and 7°47' and 7°83'E. The southern border is set by Oruk Anam LGA, the eastern boundary by Uyo LGA, the western border by the Essien Udim, Etim Ekpo and Ukanafun LGAs., while the northern border is provided by Ikono LGA. The State has an average yearly temperature of about 27°C; and the average yearly rainfall surpasses 2500mm [15, 16]. People living in the LGA work in many different fields, including farming in some towns, the running of industrial and commercial businesses, and the delivery of civil and public services [17].

### **2.1. Sampling Technique and Data Collection**

The Simple random sampling procedure was used to select 400 respondents for this study based on the Taro Yamane's formula for computing sample size. The use of simple sampling technique ensured that every inhabitants in the population had an equal chance of being selected.

A well-constructed questionnaire reflecting the specific objectives of the study was used to elicit data from the respondents. A two staged sampling technique was employed. The first stage involved a purposive selection of four (4) out of the five (5) clans that make up Abak LGA with proximity using the bars for selection. The second stage involved a simple random selection of 100 from each of the four selected clans (Abak Urban, Otoro, Midim and Ediene) making it a total of 400 respondents to represent sample for the study. The questionnaire had four sections each reflecting the specific objectives of the study.

Section A covered the socioeconomic characteristics, while Section B sought information about the perception of the existence of gender discrimination in the study area. It included three items that demanded the respondents to identify their response as SA (strongly agree), A (Agreed), SD (Strongly disagree), D (Disagreed) with rating point of 4, 3, 2 and 1 respectively. Section C sought information about the perceived level of asset ownership along gender lines in the study area. With the respondents indicating which asset belongs to which gender. Section D sought information about the perceived factors that influence asset ownership along gender lines in the study area, it demanded response of not a factor, minor factor and major factor with rating points 0, 1, and 2 respectively.

### **2.3. Validation of Research Instrument**

The research instrument was a structured questionnaire used to gather primary data from the field for analysis. The questionnaire was divided into sections. The questionnaire was prepared in line with the study's objectives in order to meet the study's goals. To ascertain that the research instrument (questionnaire) was adequate enough to achieve the result, it was validated by a professional in the Department of Home Economics and Agricultural Extension, University of Uyo. The instrument was examined for corrections and suggested restructuring where made as necessary. The research instrument was subjected to face and content validation.

### **2.4. Reliability of the Research Instrument**

To make sure the survey instrument was reliable, the researcher conducted a test-retest process with 20 randomly selected respondents. This entails testing the instrument multiple times and measuring its consistency. The resulting reliability index of 0.83 was obtained, indicating that the instrument is indeed reliable and can be trusted to produce consistent results over time [18].

### **2.5. Data Analysis**

Data for the study were derived from the questionnaires administered randomly to 120 respondents in the study area. All the questionnaires administered were retrieved from the respondents for analysis. The collected data were analyzed using both descriptive and inferential statistics such as frequency counts, percentages, means and correlation. All these analysis were conducted using the Statistical Package for the Social Sciences (SPSS) version 23.

### III. RESULTS AND DISCUSSION

#### 3.1. Demographic characteristics of respondents

The results in Table 1 indicates that among the study participants, 228 were male, constituting 57% of the sample, while 172 were female, representing 43%. The male-dominated sample aligns with some studies conducted in specific regions of Nigeria, particularly those focusing on rural or semi-urban areas where traditional gender roles may be more pronounced [19][20][21]. However, it contrasts with studies that have achieved more balanced gender representation, particularly in urban settings or those specifically targeting women's experiences [22].

The age distribution showed that the majority of respondents were between 21 and 40 years old, accounting for 56.8% of the sample, while 37% were between 41 and 60 years old. Only 4.5% were less than 21 years old, and 1.8% were above 60 years old. The age distribution, with a significant concentration in the 21-40 age bracket, is consistent with national demographic trends, indicating a youthful population. This age group's prominence is also reflected in studies examining socioeconomic issues in Nigeria, as they constitute a significant portion of the workforce and family units [23][24].

In terms of marital status, 48.5% of the respondents were married, 35.8% were single, and 15.8% were widowed. This distribution, with a substantial proportion of married and widowed respondents mirrors findings in studies focusing on household dynamics and family structures in similar Nigerian communities. This aligns with the understanding of marriage and widowhood as significant life events shaping individuals' socioeconomic roles and experiences [25].

Regarding education, 46% had secondary education, 44.3% had tertiary education, and 9.8% had primary education. The relatively high educational attainment (secondary and tertiary) contrasts with some studies conducted in more rural or economically disadvantaged areas, where access to education may be limited. However, it aligns with increasing national trends in educational attainment, particularly among younger generations [26]. Concerning their occupations, 45% were involved in business or trading, 30% were in the civil service, 20% had other occupations like tailoring, hairdressing, or barbing, and 5% were into farming. This results reflect common employment patterns in many Nigerian communities. This is consistent with studies that document the prevalence of informal sector activities and public sector employment in the country [27]. In terms of monthly income, 64% earned between 1 and 50,000, 33% earned between 50,001 and 100,000, and 3% earned above 100,000. This shows that majority earning of the respondents were within a specific lower-middle-income bracket, aligning with national poverty and income inequality data. This pattern is often observed in studies examining socioeconomic disparities in Nigeria [7][28].

**Table 2.** Perceived existence of gender discrimination in the study area

Characteristic	Category	Frequency	Percentage (%)
1. Sex	Male	228	57
	Female	172	43
2. Age	Less than 21 years	18	4.5
	21-40 years	227	56.8
	41-60 years	148	37
	Above 60 years	7	1.8
3. Marital Status	Single	143	35.8
	Married	194	48.5
	Widowed	63	15.8
4. Household Head	Yes	216	54
	No	184	46
5. Educational Level	Primary education	39	9.8
	Secondary education	184	46
	Tertiary education	177	44.3
6. Occupation	Civil service	120	30
	Business/Trading	180	45
	Farming	20	5
	Others (tailor, hairdressing, barbing etc.)	80	20
	Christianity	400	100
7. Religion	Other	0	0
	Other	0	0
8. Monthly Income	₦1 - ₦50,000	256	64
	₦50,001 - ₦100,000	132	33
	Above ₦100,000	12	3

#### 3.2 Perceived existence of gender discrimination in the study area

The results in Table 2 revealed that a significant majority of respondents (75.5%) believe they have been denied ownership or control of assets due to their gender, with 49.5% strongly agreeing and 26.0% agreeing. Similarly, a large proportion (99%) reported facing challenges in owning assets because of their gender, with 48.5% strongly agreeing and 50.5% agreeing. However, there was a mixed perception regarding

gender equality in the community. While 65% of respondents agreed that men and women are treated equally and have equal rights, a substantial 35% disagreed. The findings align with existing research, particularly concerning Nigeria. The high prevalence of respondents reporting denial or challenges in asset ownership due to gender reflects documented patterns of unequal property rights. This corroborates World Bank data, which highlights a significant gender gap in Nigerian land and property ownership, often attributed to cultural norms and customary laws [29]. Reports, like those from [30], indicate that regional cultural norms frequently prevent women from inheriting land. The mixed perception regarding community gender equality mirrors the complex reality of gender relations in Nigeria. This reflects the gap between legal equality and lived experiences, consistent with studies on de jure and de facto gender equality [31]. The persistence of patriarchal structures contributes to these disparities. Also, the significant influence of customary laws on land ownership, often discriminatory against women, further supports the study's findings [32]. The high perception of asset discrimination reflects the lived reality of these legal and cultural barriers.

**Table 2.** Perceived existence of gender discrimination in the study area

Statement	SA	A	D	SD
I have been denied ownership or control of assets due to my gender.	198 (49.5)	105 (26.0)	93 (23.3)	4 (1.0)
I have faced challenges owning assets due to my gender.	194 (48.5)	202 (50.5)	0 (0.0)	4 (1.0)
Men and women are treated equally and have equal rights in my community.	122 (28.0)	148 (37.0)	140 (35.0)	0 (0.0)

### 3.3 Perceived levels of gender discrimination among families

The data clearly indicates that a significant majority of families in the study area perceive a high level of gender discrimination. Specifically, 78.8% of respondents reported a gender discrimination scale score of 8 or higher, classifying them as experiencing high levels of discrimination. Conversely, only 21.3% of families perceived low levels of gender discrimination, with scores below 8. This stark contrast underscores the prevalence of gender discrimination within the families residing in the Abak LGA. This suggests that while many respondents recognize gender-based asset discrimination, a significant minority still perceive inequality in their community. It largely reinforce established patterns concerning the influence of marital status, household roles, and education on perceived gender discrimination, particularly within the Nigerian context. The consistency observed with [33] work on marital power, [4] exposition of domestic violence faced by widows and [34] findings on education suggests that the study's observations are not isolated but rather reflect broader societal dynamics. The alignment with [35] emphasis on occupational disparities further strengthens the study's credibility by situating its findings within a global framework of gender inequality.

**Table 3.** Perceived levels of gender discrimination among families

Perceived levels	Gender discrimination scale score	Frequency	Percentage
Low	<8	85	21.3
High	≥8	315	78.8
Total		400	100

### 3.3 Relationship between Demographic characteristics of Respondents and Perceived Level of Discrimination

The correlation analysis examining the relationship between demographic characteristics and perceived gender discrimination in Abak LGA revealed statistically significant associations across all variables ( $p < 0.01$ ). Marital status (Cramér's  $V = 0.519$ ), household head status (Cramér's  $V = 0.516$ ), education level (Cramér's  $V = 0.490$ ), and sex (Cramér's  $V = 0.478$ ) demonstrated moderate correlations with perceived gender discrimination, indicating that these factors play a considerable role in shaping individuals' experiences and perceptions of discrimination. Occupation (Cramér's  $V = 0.466$ ) also exhibited a moderate association, suggesting that employment type may influence perceptions of gender-based biases. Conversely, age (Cramér's  $V = 0.310$ ) and monthly income (Cramér's  $V = 0.289$ ) showed weaker correlations, although both were still statistically significant.

These results are in accordance with a substantial body of literature exploring the intricate relationship between demographic factors and perceived gender discrimination. Earlier research consistently highlights the significant influence of marital status and household headship on these perceptions. For instance, [36] found that

married women often experience heightened levels of gender discrimination, largely due to entrenched traditional gender roles and expectations within households. This aligns closely with the present study's observations, which demonstrate a strong association between household head status, marital status, and perceived discrimination. Specifically, it suggests that the structure of gender roles within the family unit significantly contributes to perceptions of inequality, particularly for women who are not household heads.

Similarly, the impact of education on perceptions of gender discrimination has been explored in depth. Meece et al. [37] found that higher educational attainment correlates with an increased ability to recognize and challenge gender biases. This finding supports the current study's observation of a notable association between education level and discrimination perception. However, while [36] highlighted that higher education significantly mitigates perceived gender discrimination, this study indicates that discrimination persists across various education levels, albeit with varying intensity. This difference may point to the influence of localized cultural and socioeconomic factors.

Conversely, certain findings of this study diverge from existing research. For example, the weak associations found between age, income, and gender discrimination perceptions contrast with studies such as [37], which observed that older individuals and those with lower income levels reported higher levels of perceived discrimination, particularly within workplace settings. This discrepancy can likely be attributed to contextual differences.

**Table 4.** Relationship between Demographic characteristics of Respondents and Perceived Level of Gender Discrimination

Variable	Cramér's V (Expanded)	p-value	Significance	Strength of Association
Sex	0.478	$1.03 \times 10^{-41}$	*** ( $p < 0.01$ )	Moderate
Age	0.310	$1.28 \times 10^{-49}$	*** ( $p < 0.01$ )	Weak
Marital Status	0.519	$2.10 \times 10^{-94}$	*** ( $p < 0.01$ )	Moderate
Household Head	0.516	$3.67 \times 10^{-48}$	*** ( $p < 0.01$ )	Moderate
Education Level	0.490	$4.48 \times 10^{-84}$	*** ( $p < 0.01$ )	Moderate
Occupation	0.466	$1.94 \times 10^{-112}$	*** ( $p < 0.01$ )	Moderate
Monthly Income	0.289	$1.16 \times 10^{-29}$	*** ( $p < 0.01$ )	Weak

#### IV. CONCLUSION AND FUTURE SCOPE

This study sheds light on the deep-rooted gender discrimination in asset ownership among families in Abak Local Government Area, where cultural norms and traditional practices often limit women's rights to inherit and control property. Many women continue to face significant barriers, leaving them economically dependent and with fewer opportunities to build financial security. The findings emphasize the need for change—legal reforms must ensure that women have equal inheritance rights, while better access to financial resources can help bridge the gap. Thus, community conversation and education help to shape people's views even more. Involving religious and traditional leaders in these conversations will help to drive out antiquated ideas and support a more tolerant and inclusive society.

Future researches should focus on the execution of focused policy changes and the assessment of their efficacy in closing the asset ownership gap between men and women. Though studies comparing other areas might offer more knowledge on the most successful tactics, longitudinal research can track progress over time. The study of the functioning of microfinance initiatives and financial literacy programs could help women economically as well. Also, ensuring that the increases in asset ownership rights and gender equality in Abak LGA and other areas are maintained will depend on strengthening community-led initiatives and institutional support.

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