

# Determinants of Women's Financial Autonomy in Nigerian Households: Evidence From 2013 Nigeria Demographic and Health Survey

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## Abstract

**Background:** In spite of increasing research attention on women's autonomy, studies have rarely explored the determinants of women's financial autonomy in Nigeria.

**Objectives:** To assess the prevalence of women's financial autonomy and to examine the factors influencing women's financial autonomy in the country.

**Methods:** Data on women's financial autonomy and its correlates were extracted from the 2013 Nigeria Demographic and Health Survey (NDHS) dataset. A weighted sample size of 29,622 women aged 15-49 was analysed in the study. The dependent variable in the study is women's financial autonomy. The explanatory variables are women's individual characteristics such as education, place of residence, household wealth index, employment status, cash earnings and media exposure. Stata (version 12) computer software was used for statistical analyses. The multinomial logistic regression was used to determine the factors influencing women's financial autonomy.

**Results:** Findings showed that 64.7% of the women had no financial autonomy; 30.1% had partial financial autonomy; 5.2% had full financial autonomy; and lack of financial autonomy is more prevalent in the northern region of the country. Result further showed that education and employment are the key determinants of financial autonomy among women. **Conclusions:** Disparity in education among northern and southern women must be fully addressed by social and economic policies in the country.

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**Keywords:** Women; financial, autonomy, household

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## Introduction

Women's autonomy refers to the ability of women to freely take decision on issues affecting their social, economic and political conditions particularly issues affecting their position within the family. All over the world, women are less autonomous than men in virtually all spheres of life most especially within households. Most societies are based on patriarchal ideology which not only encourages male dominance of the society, but also encourages the subjugation and oppression of women (Idyorough, 2005). The agitations for increased autonomy and empowerment of women were brought to the fore of global attention during the 1994 Cairo International Conference on Population and Development and the 1995 Beijing Women Conference. The Plan of Actions that emanated from these global fora gave priority to the development of policies and programmes to facilitate change in the role of women in the society.

Nigeria as a signatory to international conventions to improve women's socio-economic conditions has devised several initiatives including the development and implementation of 2006 National Gender Policy aiming to promote greater women's autonomy and empowerment in the country. Though Nigeria largely remains a patriarchal nation, the position of women in the country is however improving steadily compared to their positions several years ago. Over the years, women in the country have made significant improvement in education and many Nigerian women have entered traditionally male dominated occupations (National Bureau of Statistics [NBS], 2011). Similarly, gender activist in the country, civil society organisations and several women-centred Non Governmental Organisations have formed a coalition known as the National Coalition on Affirmative Action to facilitate gender mainstreaming into national policies and programmes (National Population Commission [NPopC] and ICF Macro, 2009).

How these initiatives have resulted into greater financial autonomy for Nigerian women has not been well documented in the country. Most women within Nigerian households still depend on men for economic and financial decisions and many lack access to financial resources (British Council, 2012). Thus, women in the country are still faced with series of barriers in exercising financial autonomy within the family (Sanusi, 2012). In spite of increasing research attention on women's autonomy (Kishor and Neitzel, 1997; Matthews, Brookes, Stones and Hossain, 2005; Hindin, 2005), studies have rarely explored the determinants of women's financial autonomy in Nigeria. This study attempts to bridge the existing gap by investigating the determinants of women's financial autonomy in the country using a nationally representative sample. The specific objectives of the study are therefore to assess the prevalence of women's financial autonomy in Nigeria, and to examine the factors influencing women's financial autonomy in the country. It is important to understand the factors influencing women's financial autonomy for the purpose of identifying issues to be addressed by social and gender policies aiming to boost the financial status of women in the country.

## **Methods**

### ***Data Source and Sample Size***

Relevant data on women's financial autonomy and its correlates were extracted from the 2013 Nigeria Demographic and Health Survey (NDHS) dataset. The 2013 NDHS is the fifth Demographic and Health Survey (DHS) conducted in the country. It provided credible information on fertility, mortality, marriage, and reproductive health issues. The survey covered a total of 40,680 Nigerian households with 16,740 households from urban areas and 23,940 households from rural areas (NPopC and ICF International, 2014). The data analysed were accessed on-line ([www.measuredhs.com](http://www.measuredhs.com)) through the website of MEASURE DHS Programme, an international organisation set up to assist developing countries collect basic demographic data. The survey provided information on 38,948 women selected across the country. However, we analysed a weighted sample size of 29,622 women aged 15-49 years having excluded unmarried women from the study.

### ***Research Variables***

The dependent variable in the study is women's financial autonomy, which was measured by women's participation in household decision to purchase large items. Women who did not participate were defined as having 'no autonomy', women who participated jointly with their male partner were defined as having 'partial autonomy', and women who solely participated were defined as having 'full autonomy'. The explanatory variables are

women's individual characteristics such as education, employment status, cash earnings, media exposure, and husband education. Other explanatory variables are place of residence and household wealth. The selection of the explanatory variables was based on the findings of previous studies (Matthews, Brookes, Stones and Hossain, 2005; Hindin, 2005). They also represent the basic resources that act as building blocks for women empowerment (Head, Zweimueller, Marchena and Hoel, 2014).

### ***Data Analysis***

Stata (version 12) computer software was used for statistical analyses. Analyses were carried out at three levels, namely, univariate, bivariate, and multivariate levels. The univariate-level used frequency distribution to describe respondents' profile. At the bivariate-level, the chi-square test was used to examine the relationship between the research variables. At the multivariate-level, the multinomial logistic regression was used to determine the factors influencing women's financial autonomy. The multinomial logistic regression is appropriate for the study because it is usually used when the dependent variable has more than two nominal categories (Falavigna, 2008). The method is also increasingly being used in similar management studies (Bayaga, 2008). The result of the multinomial logistic is expressed as relative risk ratio (rrr) which shows the likelihood of no financial autonomy or full financial autonomy given a specified outcome as compared with the base outcome (partial autonomy). For each set of determinant a reference category is arbitrarily determined by the Stata command. The reference category has a likelihood of 1.000. The rrr of other categories are then compared with that of the reference category to indicate less or more likelihood of the outcome variable.

## **Results**

### ***Respondents' Profile***

Table 1 presents the description of the respondents' characteristics by geo-political zone in the country. As shown in the table, educational attainment is not evenly distributed in the country. More women in the northern region had no formal education compared with their southern counterparts. The dominant educational level in the northern region is primary education compared with the dominance of secondary education among southern women. The proportion of women who reported higher educational attainment is highest in the south-west zone and lowest in the north-east and north-west zones. With the exclusion of south-east and south-west zones, more women reside in the rural areas among the women sampled.

On the one hand, the distribution of household wealth index show that in the northern region particularly in the north-west zone, majority of the respondents are from households in the 'poorest' wealth group. The proportion of respondents in households with 'poorest' wealth indicator is equally substantial in the north-east zone. On the other hand, majority of respondents in the southern region are either in the 'richer' or 'richest' wealth group. More women in northern Nigeria are unemployed compared with women in the southern region. Among the women sampled in north-west and south-west zones, cash only is the dominant type of earnings while in the other four zones, cash and kind are the dominant types of earnings among women.

**Table 1: Characteristics of respondents by geo-political zone (frequency and percentages)**

Characteristic	Geo-Political Zone						Number of women
	North-Central	North-East	North-West	South-East	South-South	South-West	
<b>Education</b>							
None	1,630 (11.6)	3,515 (25.0)	7,942 (56.5)	226 (1.6)	234 (1.7)	501 (3.6)	14,048
Primary	1,098 (18.7)	672 (11.5)	1,208 (20.6)	795 (13.6)	949 (16.2)	1,135 (19.4)	5,857
Secondary	1,057 (14.0)	563 (7.5)	1,075 (14.2)	1,300 (17.2)	1,429 (18.9)	2,121 (28.1)	7,546
Higher	349 (16.1)	176 (8.1)	176 (8.1)	330 (15.2)	414 (19.0)	728 (33.5)	2,172
<b>Place of residence</b>							
Urban	1,007 (9.2)	1,177 (10.7)	2,514 (22.9)	1,808 (16.5)	1,113 (10.1)	3,350 (30.5)	10,969
Rural	3,126 (16.8)	3,749 (20.1)	7,887 (42.3)	843 (4.5)	1,913 (10.1)	1,136 (6.1)	18,653
<b>Wealth index</b>							
Poorest	464 (7.0)	2,055 (31.1)	3,845 (58.3)	138 (2.1)	9 (0.1)	89 (1.4)	6,601
Poorer	893 (14.1)	1,306 (20.6)	3,210 (50.7)	348 (5.5)	283 (4.5)	297 (4.7)	6,337
Middle	1290 (23.5)	716 (13.0)	1,569 (12.0)	660 (12.0)	750 (13.7)	500 (9.1)	5,485
Richer	856 (15.6)	514 (9.4)	1,099 (20.1)	766 (14.0)	968 (17.7)	1,273 (23.2)	5,476
Richest	631(11.00)	335(5.9)	676 (11.8)	739 (12.9)	1,015 (17.7)	2,326 (40.6)	5,723
<b>Employment Status</b>							
Unemployed	866 (9.8)	2,536 (28.7)	3,970 (44.9)	485 (5.5)	534 (6.0)	451(5.1)	8,843
Employed	3,267 (15.7)	2,390 (11.5)	6,430 (30.9)	2,166 (10.4)	2,491(12.0)	4034 (19.4)	20,779
<b>Type of Earnings</b>							
Not paid	981 (10.10)	2,996 (30.9)	3,802 (39.2)	722 (7.4)	726 (7.5)	473 (4.9)	9,701
Cash only	2,615 (14.9)	1,624 (9.2)	6,143 (35.0)	1,461(8.3)	1,989 (11.3)	3,731 (21.2)	17,565
Cash and Kind	537(22.8)	305 (13.0)	455 (19.3)	468 (19.9)	310 (13.1)	281 (11.9)	2,356
<b>Ownership of asset</b>							
Does not own	3,044 (12.4)	4,593 (18.8)	9,277 (38.0)	1,841 (7.4)	2,043 (8.4)	3,603 (14.8)	24,402
Owens alone	402 (23.7)	182 (10.7)	456 (26.9)	226 (13.3)	223 (13.1)	206 (12.2)	1,695
Own jointly	540 (20.3)	132 (5.0)	283 (10.6)	500 (18.8)	617 (23.1)	594 (22.3)	2,666
Alone &	146 (17.0)	19 (2.3)	385 (44.8)	84 (9.7)	143 (16.6)	81(9.5)	859

jointly							
<b>Access to media</b>							
No	1,272 (13.5)	2,971 (31.6)	3,908 (41.5)	332 (3.5)	576 (6.1)	350 (3.7)	9,408
Low	718 (10.7)	767 (11.5)	2,892 (43.2)	827 (12.3)	712 (10.6)	782 (11.7)	6,699
Moderate	2,143 (15.9)	1,188 (8.9)	3,601(26.6)	1,492 (11.0)	1,737 (12.8)	3,354 (24.8)	13,515
<b>Total</b>	4,134 (14.0)	4,926 (16.6)	10401 (35.1)	2,651 (8.9)	3,026 (10.2)	4,485 (15.1)	29,622

**Source:** 2013 Nigeria Demographic and Health Survey

Results shown in Table 1 further reveal that across the country, substantial proportions of women either owns assets alone or jointly with their male partner. In the northern region, with the exclusion of the north-east zone, more than one-fifth of the respondents owned assets alone. This proportion is higher than the reported proportions of women who owned assets alone across the three southern zones. However, in the southern region, joint ownership with male partners is the dominant form of assets ownership among the respondents. Distribution of respondents by access to mass media show that among the sampled women, the highest proportion of women who had no access to mass media were reported in the north-west zone which also dominated the proportions of women with low or moderate access to the mass media.

#### ***Prevalence of Women's Financial Autonomy***

Table 2 presents result of women's financial autonomy by geo-political zone. As shown in the table, nearly two-thirds (64.7%) of the respondents have no financial autonomy, while less than one-tenth (5.2%) of the respondents had full financial autonomy. When the result is disaggregated by region, it is evident that women with no financial autonomy are predominant in the northern region. Across the country, the highest proportion of respondents who had no financial autonomy is highest in the north-west zone. Slightly more than one-fifth (20.9%) of the respondents in the north-east zone had no financial autonomy. The proportion of women with no financial autonomy is lowest among southern women with respondents from the south-south zone having the least proportion of lack of financial autonomy.

With respect to partial financial autonomy, respondents in the north-east zone had the least proportion of partial financial autonomy (9.6%) compared with the 27.2% of respondents with partial financial autonomy in the south-west zone. Among the sampled women, respondents in the south-west had the highest proportion of full financial autonomy (35.0%) compared with the least proportion of 3.3% reported in the north-east zone. It is however evident that the north-central zone show similar features with zones in the southern region. For instance, women with partial or full financial autonomy in the north-central zone is higher than the proportions reported in the other northern zones and is as well higher than the proportions reported in the in the south-east zone.

**Table 2: Women's financial autonomy by geo-political zone**

<b>Geo-political zone</b>	<b>Level of women's financial autonomy</b>			<b>Number of women</b>
	No autonomy Frequency %	Partial autonomy Frequency %	Full autonomy Frequency %	
North-Central	2,412 12.6	1,426 16.0	296 19.1	4,134

North-East	4,021	20.9	854	9.6	52	3.3	4,926
North-West	8,892	46.4	1,385	15.5	123	7.9	10,400
South-East	1,206	6.3	1,253	14.0	192	12.4	2,651
South-South	1,111	5.8	1,570	17.6	345	22.2	3,026
South-West	1,517	7.9	2,426	27.2	543	35.0	4,485
Total	19,159	(64.7)	8,913	(30.1)	1,551	(5.2)	29,622

Source: 2013 Nigeria Demographic and Health Survey

### *Predictors of Women's Financial Autonomy*

Table 3 presents the results of cross tabulation of women's individual characteristics and financial autonomy. Analyses reveal significant relationship between financial autonomy and all the characteristics investigated. Women with no education had the highest level of lack of financial autonomy. As educational attainment improves among the respondents, lack of autonomy declines progressively from 84.2% among women with no formal education to 54.4% among women with primary education. It further decline to 44.9 and to 35.1% respectively as education improves to secondary and higher. The proportion of women with partial or full financial autonomy similarly improves in tandem with improvement in women's educational attainment. This relationship is confirmed by the chi-square test showing statistical significance ( $\chi^2 = 293.6, p < 0.05$ ).

Place of residence tends to associate with women's financial autonomy. Rural women tend to lack financial autonomy compared with urban women. For instance, 40.6% of urban women had partial autonomy compared with 23.9% of rural women who had partial autonomy. The proportion of women with full autonomy is also higher among urban women than rural women. When the relationship between place of residence and financial autonomy was examined by the chi-square test, result confirm a significant relationship between the variables ( $\chi^2 = 69.4, p < 0.05$ ). Other women's characteristics investigated were statistically significant at the 5% level of significance indicating that all the characteristics may influence the level of financial autonomy among the women. The extents of influence are investigated using the multinomial logistic regression.

**Table 3: Cross tabulation of Women's characteristics and financial autonomy**

Variable	Level of financial autonomy						Statistic
	No autonomy		Partial		Full		
	Number	%	Number	%	Number	%	
<b>Education</b>							
None	11,826	84.2	1,975	14.1	247	1.8	$\chi^2 = 293.6, p < 0.05$
Primary	3,186	54.4	2,220	37.9	451	7.7	
Secondary	3,386	44.9	3,480	46.1	679	9.0	
Higher	762	35.1	1,237	56.9	174	8.0	
<b>Place of residence</b>							
Urban	5,617	51.2	4,454	40.6	898	8.2	$\chi^2 = 69.4, p < 0.05$
Rural	13,541	72.6	4,459	23.9	653	3.5	
<b>Wealth index</b>							
Poorest	5,747	87.1	796	12.0	57	0.9	$\chi^2 = 148.1, p < 0.05$
Poorer	4,915	77.6	1,248	19.7	174	2.7	
Middle	3,426	62.5	1,714	31.2	345	6.3	
Richer	2,904	53.0	2,133	39.0	439	8.0	
Richest	2,165	37.8	3,022	52.8	535	9.4	

<b>Employment Status</b>							
Unemployed	7,310	82.7	1,392	15.7	142	1.6	$\chi^2 = 324.0, p < 0.05$
Employed	11,849	57.0	7,521	36.2	1,409	6.8	
<b>Type of earnings</b>							
Not paid	7,744	79.8	1,751	18.1	207	2.1	$\chi^2 = 129.9, p < 0.05$
Cash only	10,148	57.8	6,196	35.3	1,221	6.9	
Cash and kind	1,268	53.8	966	41.0	123	5.2	
<b>Ownership of assets</b>							
Does not own	16,427	67.3	6,776	27.8	1,199	4.9	$\chi^2 = 46.2, p < 0.05$
Owens alone	1,077	63.5	506	29.9	111	6.6	
Owens jointly	1,126	42.2	1,330	49.9	210	7.9	
Alone and jointly	528	61.4	300	35.0	31	3.6	
<b>Access to media</b>							
No access	7,534	80.0	1,643	17.5	231	2.5	$\chi^2 = 101.1, p < 0.05$
Low access	4,301	64.2	2,020	30.2	377	5.6	
Moderate access	7,323	54.2	5,249	38.8	943	7.0	

Table 4 describes the likelihood of no financial autonomy among women. As shown in the table, education exerts significant influence on financial autonomy. Each additional improvement in the level of education reduces the likelihood of no autonomy rather than partial autonomy indicating that less educated women were more likely not to have financial autonomy. For instance, as educational attainment improves from primary to secondary education, the likelihood of having no financial autonomy reduces ( $rrr = 0.383, p < 0.01$ ).

**Table 4: Multinomial logistic regression of women's financial autonomy on women's socio-economic characteristics for no financial autonomy with partial autonomy as base outcome**

Determinant	rrr	t-value	p-value
<b>Education</b>			
None (RC)	1.000	-	-
Primary	0.478	-10.29	$p < 0.01$
Secondary	0.383	-10.93	$p < 0.01$
Higher	0.259	-12.24	$p < 0.01$
<b>Place of residence</b>			
Urban (RC)	1.000	-	-
Rural	0.869	-1.47	$p < 0.01$
<b>Wealth index</b>			
Poorest (RC)	1.000	-	-
Poorer	0.815	-1.92	$p > 0.05$
Middle	0.570	-4.65	$p < 0.01$
Richer	0.497	-5.56	$p < 0.01$
Richest	0.307	-8.74	$p < 0.01$
<b>Employment status</b>			
Unemployed (RC)	1.000	-	-
Employed	0.400	-7.77	$p < 0.01$
<b>Type of earnings</b>			
Not paid (RC)	1.00	-	-
Cash only	1.047	0.41	$p > 0.05$

Cash and kind	0.725	-2.39	p<0.05
<b>Ownership of asset</b>			
Does not own (RC)	1.000	-	-
Owens alone	1.134	1.27	p>0.05
Owens jointly	0.602	-7.05	p<0.01
Alone and jointly	0.764	-2.00	p>0.05
<b>Access to media</b>			
No access (RC)	1.000	-	-
Low access	0.960	-0.56	p>0.05
Moderate access	0.952	-0.66	p>0.05

Note: RC is reference category

Against conventional expectation, the likelihood of having no financial autonomy reduces for rural women compared with urban women (rrr=0.869, p<0.01) indicating that urban women are less likely to have no autonomy compared with partial autonomy. The reason for this may not be unconnected with the attempts by most men to exercise control over the income of their spouse particularly those residing in urban communities. The likelihood of having no financial autonomy also consistently reduces as household wealth index improves from poorer to middle and other higher wealth groups indicating that women in more wealthy households are more likely to have financial autonomy than women in less wealthy households. This however does not suggest in any way that women in more wealthy households are more financially responsible than women in less wealthy households.

Employed women also has a reduce likelihood of having no financial autonomy (rrr=0.400, p<0.01). The reason for this finding may not be unconnected with the patriarchal nature of most Nigerian households. Women gainfully employed rather than been appreciated for making significant contribution to the family purse may face obstacles on how the money is spent particularly when the male partner seek to have dominion on incomes earned by both partners. Other factors such as types of earnings, ownership of assets and access to mass media appear to have inconsistent influence on women's financial autonomy. For instance, on the one hand, women who earn cash alone has higher likelihood of having no financial autonomy, while on the other hand, women who simultaneously earn cash and kind has less likelihood of having no financial autonomy compared to women not paid (rrr = 0.725, p<0.05). Though the likelihood of having no financial autonomy reduces as access to mass media improves from low to moderate, the relationship is not statistically significant.

**Table 5: Multinomial logistic regression of women's financial autonomy on women's socio-economic characteristics for full financial autonomy with partial autonomy as base outcome**

Determinant	rrr	t-value	p-value
<b>Education</b>			
None (RC)	1.000	-	-
Primary	1.242	1.73	p>0.05
Secondary	1.180	1.24	p>0.05
Higher	0.910	-0.58	p>0.05
<b>Place of residence</b>			
Urban (RC)	1.000	-	-
Rural	0.775	-2.08	p<0.05
<b>Wealth index</b>			



Poorest (RC)	1.000	-	-
Poorer	1.751	2.83	p<0.01
Middle	2.346	4.19	p<0.01
Richer	2.142	3.55	p<0.01
Richest	1.838	2.64	p>0.05
<b>Employment status</b>			
Unemployed (RC)	1.000	-	-
Employed	1.592	2.11	p<0.05
<b>Type of earnings</b>			
Not paid (RC)	1.00	-	-
Cash only	1.152	0.77	p>0.05
Cash and kind	0.734	-1.43	p>0.05
<b>Ownership of asset</b>			
Does not own (RC)	1.000	-	-
Owens alone	1.212	1.50	p>0.05
Owens jointly	0.847	-1.41	p>0.05
Alone and jointly	0.595	-2.44	p>0.05
<b>Access to media</b>			
No access (RC)	1.000	-	-
Low access	1.060	0.43	p>0.05
Moderate access	0.959	-0.36	p>0.05

Note: RC is reference category

Table 5 describes the likelihood of full financial autonomy among women. As shown in the table, women's education does not have significant influence on full financial autonomy given partial financial autonomy as the base outcome. On the one hand, women who attained either primary or secondary education were more likely to have full financial autonomy. On the other hand, the likelihood of full financial autonomy reduces at higher educational attainment. These results were not statistically significant ( $p>0.05$ ) indicating that irrespective of educational attainment Nigerian women do not enjoy full financial autonomy though they enjoy partial financial autonomy. Place of residence exerts significant influence on the likelihood of full financial autonomy. Result revealed that rural women were less likely to have full financial autonomy compared with urban women ( $rrr = 0.775$ ,  $p<0.05$ ). This is true in most urban communities where large proportions of women are also heads of households.

Household wealth index maintains influence on the likelihood of full financial autonomy among the surveyed women. Result showed that as household wealth index improve from poorest to poorer the likelihood of full financial autonomy increases by 75% ( $rrr = 1.751$ ,  $p<0.01$ ). The likelihood further increase as wealth index improves to the middle income class ( $rrr = 2.346$ ,  $p<0.01$ ). However, the likelihood of full financial autonomy reduce as wealth index reaches the richer and richest groups. Employment status significantly predicts the likelihood of full financial autonomy among the women. Women who were employed were 59% more likely to have full financial autonomy than partial financial autonomy ( $rrr = 1.592$ ,  $p<0.05$ ). Other socio-economic characteristics investigated namely type of earnings, ownership of assets, and media exposure however did not show significant influence on the likelihood of full financial autonomy among the women.

### Discussion

This study examined the prevalence and determinants of women's financial autonomy. The study found that women's lack of financial autonomy is dominant in the

northern region particularly in the North-west geo-political zone. The social context of women in the northern region is perhaps the most likely reason for this prevalence. It is plausible to assert that women in northern Nigeria are not different from women in southern Nigeria, but the social environment in which women live, grow and work in the northern and southern regions of the country differs. The source of the differentials in their level of financial autonomy may therefore be due to differences in the social structures of the country.

For instance, the educational disparity existing between northern and southern women may cause variation in the prevalence of financial autonomy among them. As a result of more exposure to western education, women in the southern region have been more privileged to participate in the formal sector of the economy. They have also participated more in the political leadership of the country. This may have had the effect of boosting women's empowerment among southern women compared with their northern counterparts. It is therefore important that renewed efforts be made by governments in the country particularly in the northern region to ensure that educational opportunities are expanded for women in the country. More social policies should be developed and implemented to ensure that education is made compulsory particularly for the girl-child in the northern region. This will have the advantage of not only reducing the prevalence of early marriage in the region; it will also enhance the economic productivity of women and ultimately improve their financial autonomy within the households.

## Conclusion

The paper has provided additional information about the status of women in the country particularly within the households. It is evident from the paper that the position of women in Nigerian households leaves much to be desired as most women remain dominated within the households and lacking in power to exert financial autonomy and control. The basic factors influencing women's poor financial autonomy are education and employment. These factors must be fully addressed by social and economic policies. With improved education, many women will not only find suitable employment in the formal sector, they will also become more financially autonomous to cater for more individual and family needs.

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