

ETHIOPIAN GENDER ASSET GAP SURVEY

ANALYTICAL REPORT



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ETHIOPIAN STATISTICS SERVICE
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Acronyms

BPfA:	Beijing Platform for Action
CEDAW:	Convention on the Elimination of All Forms of Discrimination Against Women
CSA:	Central Statistics Agency
EA:	Enumeration Area
EDHS:	Ethiopian Demographic and Health Survey
ESS:	Ethiopian Statistics Service
FDRE:	Federal Democratic Republic of Ethiopia
GAGS:	Gender Asset Gap Survey
GDP:	Gross Domestic Product
NBE:	National Bank of Ethiopia
SDG:	Sustainable Development Goals
SNNPR:	Southern Nations, Nationalities, and Peoples' Region
UN:	United Nations
UNDESA:	United Nations Department of Economic and Social Affairs

FOREWORD

This report is a survey of Statistics on Asset Ownership from a Gender Perspective which is a standalone survey, first of its kind in the country. The data were collected at individual-level on asset ownership to inform three broad sets of policy issues: fostering the empowerment of women; reducing poverty and vulnerability; and understanding livelihoods.

The Survey used the recent developments and guidelines and country experiences to conduct a nationally representative household survey intended to address three main objectives which include: measuring gender asset gap, measuring gender wealth gap and measuring intra household dynamics of asset ownership and decision making. In this survey, all regional states and city administrations with the exception of Tigray are included.

The survey mainly targeted adult individuals that are in a married or partnered union to find out that if there is gender gap in asset and wealth ownership and decision making. The Findings clearly indicated that there are still gender gaps in asset and wealth ownership where men are more likely to own assets and wealth than women in major assets. This implies the need for more coordinated efforts to achieve gender equality and empowerment of women and girls in the country.

The report will speak to a broad range of data users including policy makers, researchers, civil society organizations, academia, gender advocates, etc. I hope that the report will provide necessary information for the formulation of important policies, and strategies and I encourage all users to use the information of the report.

Finally, we look forward to working with our development partners in our future endeavors of producing more statistical publications for public use.

Beker Shale Dulle (Ph.D)
Director General

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Executive Summary



I. 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.

Ethiopia has adopted several global and regional initiatives which advocate for women's property rights. These include the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW), the Beijing Platform for Action (BPfA), the 2030 Agenda for Sustainable Development (SDG) and the African Charter on Human and People's Rights on the Rights of Women in Africa (Maputo Protocol). Goal 5, Target 5.a of the SDGs specifically aims to "undertake reforms to give women equal rights to economic resources, as well as access to ownership and control over land and other forms of property, financial services, inheritance and natural resources, in accordance with national laws". Ethiopia has cascaded and integrated these global and regional initiatives into its laws and policies. The FDRE constitution, Article 35 of the 1995 constitution of Ethiopia grants women equal rights with men to acquire, inherit, administer, control, use and transfer property such as land. The Revised Family Code of Ethiopia provides further protection to the right of women to acquire, own and manage property. The Ethiopian government also gives women priority in the allocation of condominium houses. 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.

II. 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 systematic 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 households and couples were successfully interviewed for the survey. 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.

The collected data were analyzed using tables, graphs and regression analysis. The gender gap in asset ownership was measured using two indicators: incidence and share of asset ownership. Incidence/prevalence of asset ownership measures the percentage of women asset owners from the total women and the percentage of men asset owners from the total men respondents. On the other hand, share/ratio measures the percentage of women asset owners and men asset owners as a proportion of total asset owners. Logistic regression analysis was used to shed light on the association between asset ownership and wealth on the one hand and gender dynamics in decision making, experience of physical violence and attitude towards wife beating on the other hand.

III. Results

a. Gender asset gap

The results show that most Ethiopians own important assets such as dwelling (84% of women and 86% of men), agricultural land (69% of women and 73% of men) and livestock (75% of women and 76% of men). The gender gap in asset ownership is generally narrow but women are still behind men in terms of both prevalence and share of asset ownership. The gender gap in financial asset ownership is particularly pronounced in which only 20% of women and 37% of men own financial assets. Moreover, women constitute just 34% of the financial asset owners. In contrast, women constitute about 69% of valuable owners compared to 31% of men. The gender gap in asset ownership for women is wider for documented ownership of assets than for reported ownership of assets. This indicates that the asset ownership of women is more likely to be supported by documentation than that of their male counterparts.

The geographical or regional distribution of asset ownership shows that there is a considerable rural-urban gap in asset ownership for both sexes. For instance, the incidence of ownership of dwellings, agricultural land and livestock by women and men is greater in rural areas than in 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. Moreover, both dwellings and agricultural land are owned by the majority of the populations in Oromia, Amhara, Sidama, Benishangul-Gumuz and Southern Nations, Nationalities and Peoples' (SNNP) regions. The incidence of financial asset ownership is by far the highest in Addis Ababa for both women (79%) and men (89%).

Another salient result of the survey is the gender dynamics of modes of asset ownership. While own construction (building by self) is the main mechanism of acquiring dwellings by both rural and urban women and men, a considerable number of women and men acquire dwellings, respectively, through marriage and inheritance. Moreover, about 46% of rural men and 23% of rural women acquired agricultural land through inheritance.

b. Gender wealth gap

The survey results show that dwelling is the main source of wealth, constituting about 75% of total wealth, followed by other real estate (12.5%) and agricultural land (10.5%). The share of women's wealth constitutes about 47% of total wealth. Similar to the pattern of asset ownership, the urban-rural gap in wealth is considerable. While the average wealth of urban women and men was Birr 203,392 and Birr 226,336, respectively, that of rural women and men was Birr 44,994 and Birr 50,120, respectively. The average wealth of rural women and men is equal to only about 22% of their urban counterparts. Regionally, Oromia (35.6%) and Amhara (26.7%) jointly constitute about 62% of the national total wealth, followed by SNNP (14%) and Addis Ababa (11%).

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 slightly disproportionately low, the fourth quintile is populated by about 25% of the asset owners. However, the pattern of distribution of asset owners across wealth quintiles is different in urban and rural areas. In urban areas, the distribution of women's and men's wealth is polarized, with the population in the poorest and richest quintiles of wealth constituting a larger share of the population than the other quintiles. The share of women's wealth relative to men's wealth gently declines from about 58% in wealth quintile one to 47% in wealth quintile five, a pattern that reflects women are poorer than men. The results also show that 20% of the richest people (both women and men) control about 80% of the total national wealth.

c. *Intra-household dynamics of asset ownership, wealth and decision making*

The results show that there is only limited intra-household dynamics in asset ownership and wealth between couple partners. For most of the principal assets, the most prevalent intra-couple ownership pattern is that either both partners own assets or neither of them owns assets. It is only for financial assets that there is considerable gender gap in ownership in which only the husband owns financial assets in about 21% of the couples but only the wife owns financial assets in just 2% of the couples. When it comes to intra-household parity in the women-men distribution of wealth, men's wealth is larger than women's wealth in 53% and 45% of urban and rural households, respectively.

With regard to intra-household dynamics of decision making between women and men, important decisions are made jointly by the wife and husband in more than 70% of the couple households in Ethiopia. Yet, when it comes to solitary decisions, women are less likely to make decisions compared to men. For instance, about 24% of women indicated that they do not have a say in the decision of how to spend their own earnings, while the corresponding proportion for men is just 4%. Similarly, about 19% of women and 3% of men do not make decisions about their own health care. The regression results also show that, on average, women are 10% to 30% less likely to make/participate in important decisions compared to men. Moreover, women are 20%, 25% and 31% less likely than men to decide on how to spend their own earnings, their own health and major household purchases, respectively. Yet, owning asset increases women's empowerment by up to 67% to make important decisions.

d. *Asset ownership, wealth and spousal physical violence*

Generally, most of the respondents are against wife beating for any reason. Yet, women are more likely than men to be conditionally supportive of wife beating, except for refusing to have sex with her spouse. About 35% of women and 27% of men were supportive of conditional wife beating. The regression results also show that women are 20% more likely to be supportive of wife beating. Moreover, asset ownership would reduce the likelihood of women being supportive of wife beating by up to 28%.

Introduction



1.1. Background

With more than 100 million people, Ethiopia is the second most populous nation in Africa after Nigeria, and one of the fastest growing economies in the region. However, it is also one of the poorest, with a per capita income of US \$1,092. Ethiopia aims to reach lower-middle-income status by 2025. In recent years, Ethiopia's economy has experienced strong, broad-based growth, averaging 9.2% a year from 2010/11 to 2019/20, although real gross domestic product (GDP) growth slowed to 6.1% in 2019/20. While the service sector accounts for about 40% of the national GDP in 2019/20, the agriculture and industry (mainly construction) sectors account for 31% and 29%, respectively (NBE, 2021). It is imperative that the growth process in Ethiopia can improve the wellbeing of all social groups, including women.

Asset ownership and wealth are important indicators of wellbeing. Wealth reflects accumulated income that exceeds subsistence consumption. Assets have several desirable features as an indicator of wellbeing (Swaminathan, Lahoti & Suchitra, 2012). Asset ownership is an indicator of long-term wellbeing, as it reflects accumulated income. Asset ownership is also related to poverty, as households and individuals that struggle to meet their subsistence needs are less likely to acquire assets and accumulate wealth. Asset ownership and wealth are less volatile than income and can be a good measure of economic status. 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. In developing countries, the sale of assets, such as livestock, is used as insurance against shocks, such as crop failure and sickness (Islam & Maitra, 2012).

Studies show that equality of access to and control of essential assets such as land by women and men are crucial for the wellbeing of women and their families (Agarwal, 2003; Meinzen-Dick, et al., 2019; Mishra & Sam, 2016; Quisumbing & Maluccio, 2003). There is evidence that men and women do not pool assets in the household. Therefore, the gender dynamics of asset ownership might have a considerable socio-economic effect on women and other family members (Kilic, Moylan & Koolwal, 2021). For instance, Allendorf (2007) found that, in Nepal, land ownership significantly increases women's decision-making power and improves the health of their children. Similarly, Roy and Chaudhuri (2008) found that wealth and financial empowerment are correlated with health during old age.

Several global, regional and national initiatives have set out women's property rights as an indispensable component of gender equality. The Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) provides for equal treatment of women in land and agrarian reform, as well as in land resettlement schemes. It further calls on State parties to facilitate access to complementary measures such as credit. The African Union (AU) has also put forth different initiatives to protect and promote the rights of women to own and administer property. The Protocol to the African Charter on Human and People's Rights on the Rights of Women in Africa (Maputo Protocol) generally provides that women shall have equal rights to acquire, inherit and administer property regardless of their marital status. Furthermore, article 9 of the Charter directs State parties to "promote women's access to and control over productive resources such as land and guarantee their right to property". The 2030 Agenda for Sustainable Development sets out that gender equality is critical to achieving its overall vision. Goal 5 of the Agenda is dedicated to achieving gender equality and empowering all women and girls. Target 5.a specifically aims to "undertake reforms to give women equal rights to economic resources, as well as access to ownership and control over land and other forms of property, financial services, inheritance and natural resources, in accordance with national laws". Target 5.a focuses on land because of its importance to women's empowerment and their overall wellbeing, including ownership of other forms of assets in developing countries where agriculture is the main source of livelihood (Allendorf, 2007; Ali, Deininger & Goldstein, 2014; Byerlee, De Janvry & Sadoulet, 2009; Croppenstedt, Goldstein & Rosas, 2013).

Ethiopia has adopted several legal and administrative initiatives to ensure the equal rights of women related to property ownership. This includes the Federal Democratic Republic of Ethiopia (FDRE) Constitution, Revised Family Code and land registration practices (for reviews, see Asmare (2016) and Tura (2014)). Article 35 of the 1995 Constitution grants women the rights to acquire, administer, control, use and transfer property. Additionally, women have equal rights with men with respect to inheritance, use, transfer, administration and control of land. The Revised Family Code of Ethiopia, enacted in July 2000, provides further protection to the right of women to acquire, own and manage property. As per the Code, any property acquired by means of onerous title by both or either spouse remains common

property. Nevertheless, a property owned before marriage or acquired as a gift or inheritance remains the property of the owner spouse during the marriage or after the dissolution of the marriage. These provisions are aimed at protecting the property rights of women. Moreover, the government of Ethiopia has been practicing land registration and certification for rural holdings since 1998. The land certificate provides guarantee to a bundle of rights, such as the right to compensation for investment (if the land is taken over for public purposes), the right to bequeath land, and the right to lease land for limited periods of time. For couples who jointly own land, the certificate bears the names of both the wife and the husband. The Ethiopian government also gives women priority in the allocation of condominium houses. Specifically, the “Addis Ababa City Administration Housing Development and Administration Bureau Directive No. 66/2021 for the transfer of condominiums and commercial properties to consumers”, issued in 2019, clearly states that 30% of the housing units shall be allocated only for women registrants.

Despite all the concerted efforts at international, regional and national levels to close the gender gap in asset ownership, most countries lack comprehensive and country wide sex-disaggregated data on land ownership (Agarwal, Anthwal & Mahesh, 2021). A gender asset ownership survey may play a pivotal role in collecting data needed to measure the progress made towards ensuring women’s rights to own assets and the power to decide on the use and transfer of assets. Cognizant of the gap in sex-disaggregated data about the distribution of asset ownership in Ethiopia, the Ethiopian Statistics Service (ESS), in collaboration with UN Women and the World Bank, conducted a nationally representative Gender Asset Gap Survey (GAGS) in 2021.

In this survey, individual-level asset ownership data were collected mainly through self-reporting, as well as proxy reporting by the household head or the most knowledgeable household member. The instrument and approach of data collection employed in this survey are drawn mainly from the UN guideline for “Producing Statistics on Asset Ownership from a Gender Perspective” (UNDESA, 2019), other countries’ experiences (Oduro, Baah-Boateng & Boakye-Yiadom, 2011) and the established national sampling design of ESS. The survey was designed considering international comparability and relevance for local socio-economic context of Ethiopia.

1.2. Objectives of the survey

The main purpose of the survey was to estimate the gender gap in asset ownership, wealth gap and analyse the intra-household dynamics of asset ownership and wealth in Ethiopia.

a. *Estimating the gender asset gap*

One of the objectives of the survey is to explore gender parity in asset ownership among households with couples. The United Nations guideline recommends measuring the gender asset gap using two main indicators, namely the prevalence of asset ownership among women and men, and the share/ratio of women and men owning assets. While the prevalence indicator measures the percentage of women and men who own a given type of asset from the total population of each respective gender, the ratio indicator measures whether women and men are equally represented among the owners of a given asset type.

The survey also explores the different modes of asset acquisition, forms of ownership, and alienation rights by different forms of assets and socio-economic characteristics, sex being one of the primary dimensions of interest.

b. *Estimating the gender wealth gap*

The gender wealth gap shows the disparity between the value of assets owned by women and men. While the gender asset gap tells us whether women and men have equal rights to own assets, the gender wealth gap provides further information about the composition, quantities and the relative values of women’s and men’s assets.

c. Intra-household analysis and decision making

The third main objective of the survey is to uncover the intra-household dynamics of asset ownership and wealth within couples or between spouses. The survey also looks into the dynamics of intra-household decision making and its association with asset ownership and wealth.

d. Association between asset ownership and gender-based violence

The survey provides analysis of the relationship between asset ownership and wealth on the one hand and experience of and attitude towards spousal physical violence against women and men. Asset ownership might affect the [in]dependence, self-esteem and bargaining power of women, thereby their experience of and attitude towards violence.

e. Asset ownership and the COVID-19 pandemic

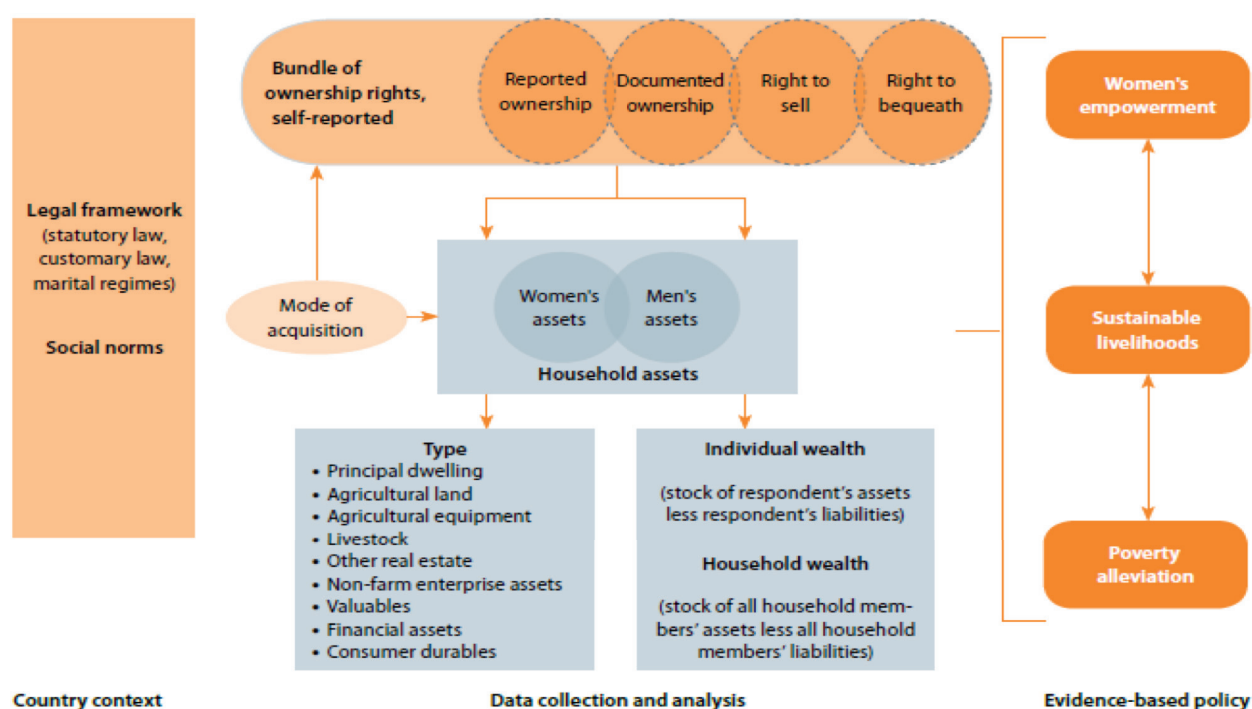
The sale of assets to cope with the adverse effects of the COVID-19 pandemic is also covered in the survey. Assets may serve as an insurance against shocks, such as the COVID-19 pandemic.

1.3. Conceptual framework, scope and coverage of the survey

The conceptual framework employed in the survey is mainly drawn from the UN guidelines for producing statistics on asset ownership from a gender perspective. The asset items covered by the survey were identified based on the guideline.

Figure 1.1:

Conceptual framework for measuring asset ownership and control from a gender perspective



Source: UN Guideline for Producing Statistics on Asset Ownership from a Gender Perspective, 2019

Information was collected for the following asset categories including principal dwelling, agricultural land, other real estate, financial assets, livestock, non-agricultural enterprise asset, small agricultural equipment, household durables and valuables. The UN guideline for producing statistics on asset ownership from a gender perspective considers dwelling, agricultural land, other real estate and financial assets as principal assets. In addition to the recommendation of the guideline, livestock is also treated as a principal asset in this report considering its enormous socio-economic importance in Ethiopia. Livestock includes large animals, ruminants as well as poultry. The “other real estate” category includes house or building other than the primary dwelling, which may be rented out or used for commercial purposes, and non-agricultural land.

The value of physical assets has been based on the estimation of the most knowledgeable household member about the current market price of each asset item if it had to be sold at the time of the interview. Data were also collected on the modes of asset acquisition, forms and documentation status of ownership, and ownership alienation rights across regions and socio-economic characteristics including sex, age, religion, marital status, education, and employment status. Documentation status was asked only for dwelling, agricultural land, other real estate and financial assets. Respondents were asked if there is documentation for the ownership of an asset under consideration, and whether her/his name is listed on the document as owner.

The design of the survey follows the household-based survey design approach, through which nationally representative sample household units were randomly drawn for interview. The sample for the GAGS was designed in such a way to produce key indicators at country and regional levels including urban and rural settings level disaggregation. Tigray region was excluded because of the ongoing conflict during the time of data collection.

1.4. Definitions of key terms and concepts

The following terms and concepts were taken from the UN guidelines for producing statistics on asset ownership from a gender perspective.

Asset: “a store of value representing a benefit or series of benefits accruing to the economic owner by holding or using the entity over a period of time”. Economic benefits include primary income and possible holding gains due to changes in the prices of assets.

Wealth: the sum of the value of all tangible and intangible assets. However, in this survey, only the value of tangible assets is considered. The assets were valued based on the perceived current market price of the owner.

Reported ownership: the perception of persons who consider themselves to be owners of the asset in question, irrespective of whether they possess legal, or documented, ownership of the asset.

Documented ownership: the existence of any document recognized by the Government that an individual can use to claim ownership rights in law over an asset by virtue of the individual’s name being listed as an owner on the document. For key assets, such as land and housing, the type of documentation conferring ownership, and the rights accorded under that ownership, will vary according to the tenure rights in a given country.

Right to sell: the ability of an individual to transfer the asset in question permanently, in return for cash or in-kind benefits. This right may be held jointly with one or more individuals. The right to sell an asset is the right most commonly associated with ownership, but the concept is not applicable for situations in which legislations or social norms preclude the sale of assets, such as land. In such contexts, information on the right to rent out an asset may be collected. This right refers to the ability of individuals to bestow the use rights of the asset in question to other persons for a specific period of time, in return for cash or in-kind benefits.

Right to bequeath: the right to bequeath an asset refers to the ability of individuals to give the asset in question, by oral or written will, to other persons after their death. This right may be held jointly with one or more individuals. The right to bequeath is also an alienation right, one that may be more universal than the right to sell, since in many contexts owners can bequeath assets to their children or other persons even if they are prohibited from selling them.

Forms of ownership: an asset may be owned exclusively by one person or jointly by two or more persons. While joint ownership between spouses or couples is the most common form of joint ownership, other patterns of joint ownership are also possible, such as joint ownership between siblings or between parents and their adult children. Measuring the form of ownership, whether exclusive or joint, is important because the rights and benefits associated with ownership may differ if a person owns an asset exclusively or jointly. Further, while joint ownership typically confers some rights on the owners, the joint owners may not have equal rights to, or benefit equally from, the asset in question.

Modes of acquisition of assets: there is a multitude of ways that assets can be acquired by individuals. Examining individual-level data on modes of acquisition can reveal patterns or differences in acquisition for men and women. Studying how individuals obtain assets can reveal patterns on how differently or similarly men and women acquire assets. Differences in how men and women typically acquire assets may be indicative of some issues in practices or legislation that affect asset acquisition.

Methodology



2.1. Sampling design

The 2021 Ethiopia Gender Asset Gap Survey covers all households with individuals aged 18 years and older living in urban and rural areas of all the regions in the country, with the exception of Tigray region. The survey is based on a nationally representative sample consisting of 17,388 households from 966 enumeration areas (EAs)¹. However, the survey does not include the people residing in collective living quarters such as for example universities, colleges, hotel, hostel, monasteries and the homeless living on the streets and also households with no household members aged 18 and above were excluded from the survey. It should also be noted that the urban and rural population estimates provided in this survey only refer to residential households.

The sampling frame used for the survey includes all EAs, which was prepared in 2018 by the then Central Statistics Agency (CSA) (now Ethiopian Statistics Service (ESS)). The census frame is a complete list of 147,602 EAs created using a GIS and Map work done by ESS in 2018. The sampling frame contains information about the location of the EA, type of residence (urban and rural), and estimated number of residential households.

A two-stage stratified random sample was used to select target households. In the first stage, each region was stratified into urban and rural areas, yielding 23 sampling strata. Stratification and power allocation were achieved at each of the lower administrative levels by sorting the sampling frame within each sampling stratum before sample selection, according to administrative units in different levels, and by using a probability proportional to size selection at the first stage of sampling. A total of 394 urban and 572 rural EAs were selected with probability proportional to EA size and with independent selection in each sampling stratum. The EA size is the number of residential households in the EA according to the sampling frame.

A household listing operation was carried out in all the selected EAs, and the resulting lists of households will serve as sampling frame for the selection of households in the second stage. Some of the selected EAs were large, consisting of more than 300 households. To minimize the task of household listing, each large EA selected for the survey was segmented. Only one segment was selected for the survey with probability proportional to segment size. Household listing was conducted only in the selected segment; that is, a GAGS cluster is either an EA or a segment of an EA.

In the second stage of sample selection, a fixed number of 22 households per cluster were selected with an equal probability systematic selection from the newly created household listing in this survey. The survey interviewer will interview only the pre-selected households. No replacements and no changes of the pre-selected households are allowed in the implementing stages to prevent bias. Once the households are selected, couples (married or cohabiting) aged 18 and above were selected for interview. The following scenarios were used to select the final sampling units from which data were obtained.

1. The primary respondent is a man and the secondary respondent is the spouse of the primary respondent or cohabiting with the primary respondent.
2. The primary respondent is a woman and the secondary respondent is the spouse of the primary respondent or cohabiting with the primary respondent.

2.2. Survey questionnaire

The questionnaire was designed mainly based on the UN guidelines for producing statistics on asset ownership from a gender perspective. The questionnaire is divided into 25 sections. Sections 1-12 were administered at household level while sections 13-25 were administered at an individual level. The contents of the questionnaire are as follows: Section 1 contains questions on general and specific area identifiers and survey period, and Section 2 is about household demographic and socio-economic characteristics. Each major asset category is covered in separate sections. The asset items dwelling, agricultural land, other real estate, livestock, small agricultural equipment, non-agricultural enterprise assets, consumer durables and valuables are covered in sections 3-11 in their respective order. Section 12 covers the effect of COVID-19 on asset ownership.

¹ An EA is a geographic area covering an average of 131 households.

The individual questionnaire constitutes sections 13-25 which respectively cover dwelling, agricultural land, other real estate, livestock, small agricultural equipment, non-agricultural enterprise assets, consumer durables, valuables, financial assets, loan, liabilities and intra-household decision making.

The questionnaire was administered face-to-face to the respondents aged 18 and above by means of an interview. The questionnaire contained individual and household socio-economic characteristics, which are commonly covered in standard household survey questionnaires.

The household questionnaire was used to collect information about demographic and socio-economic characteristics of the members of the sample household such as age, sex, level of education, religion, marital status, employment situation, household assets and values of assets, and impact of COVID-19 on asset ownership. The individual questionnaire was used to collect information on the individual's (18 years and older) ownership of assets, forms of asset ownership and bundles of ownership rights. Data on domestic violence towards women were also collected using the questionnaire.

Only selected households with married or cohabiting spouses aged 18 or above were included in the survey. The primary respondent will be identified by the household members and can be either spouse/partner, depending on who is considered more knowledgeable about the economic and asset holding situation of the household. The primary respondent need not be the 'head of the household' in the traditional sense. The primary respondent could be a man or a woman depending on the household members' perception about who the more knowledgeable spouse is.

2.3. Data analysis

The data were analyzed using SPSS and STATA software packages through summary tables, graphs and regression analysis. Indicators drawn from the UN guideline, primarily prevalence, and share were used to explain the asset and wealth ownership gap. Regression was used to show the association between asset ownership and intra-household decision making and attitude towards violence.

Data analysis was conducted in two stages. First, a tabulation plan was developed depending on the objectives of the survey, and experience drawn from other ESS surveys and similar surveys of other countries. The tabulation plan informed the second stage, in which statistical tables were produced and further refined summary tables and illustrative graphs were prepared for the report write up. For this specific survey, the unit of observation is 'asset' and the unit of analysis is the individual.

As indicated above, the gender asset gap can be measured using two indicators: the prevalence of asset ownership, which measures the proportion of asset owners from the total population of each sex; and the share of women and men owning assets.

The formulae used to calculate the prevalence of the gender asset gap for women and men, respectively, are as follows:

$$\frac{\text{Number of women owners}}{\text{Total number of women}} \times 100 \quad \text{And} \quad \frac{\text{Number of men owners}}{\text{Total number of men}} \times 100$$

The formulae used to calculate the share of women and men asset owners, respectively, are as follows:

$$\frac{\text{Women owners}}{\text{Women and men owners}} \times 100 \quad \text{And} \quad \frac{\text{Men owners}}{\text{Women and men owners}} \times 100$$

Regression analysis was also used to further shed light on the relationship between asset ownership and wealth on the one hand, and intra-household decision making and experience and attitudes toward gender-based violence of women and men on the other hand. The following specification framework is used for logistic regression.

$$y_i = \alpha + \beta_i A_i + \gamma_i R_i + \delta_i D_i + \varepsilon_i$$

Where y_i is the outcome variable of interest for each individual respondent, A_i represents individual asset ownership status and wealth, R_i denotes regional clusters and D_i represents individual and household socio-economic characteristics, including sex.

Response Rates And Socio-Economic Characteristics



This chapter presents response rates and some highlights on the basic socio-economic and demographic characteristics of the general population. This will provide the data users the opportunity to interpret the result presented in the subsequent chapters in their proper context. The socio-demographic characteristics of the population presented in this chapter include age-sex distribution, marital status, religious composition, activity status, and education attainment, basic characteristics of primary and secondary respondents. Data were collected from each member of the selected households using the survey questionnaire. The minimum age limit set for data on marital status was individuals aged 10 years and older; questions regarding education were asked in respect of family members who were aged four years and above.

3.1. Response rates

The national Gender Asset Gap Survey (GAGS) used sampling weights as a multiplier to provide representative and reliable estimates for the entire population at the national and sub-national levels. Since the population distribution in the country is not equal across different regions, over-sampling in regions with small populations ensures that they have a large enough sample to be representative. Likewise, under-sampling was applied in regions with large populations. In order to correct for over- and under-sampling, sampling weights have been applied.

The household response rates for the 2021 GAGS sample survey are shown in Table 3.1. A total of 17,388 households were selected for the sample, of which 17,388 were occupied. Of these occupied households, 14,450 were successfully interviewed, 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%).

Table 3.1:

Results of the household interviews

Region	Results	Place of residence		
		Urban	Rural	Total
Afar	Households selected	432	1,044	1,476
	Households occupied	432	1,044	1,476
	Households interviewed	299	859	1,158
	Household response rate*	69.21%	82.28%	78.46%
Amhara	Households selected	900	1,404	2,304
	Households occupied	900	1,404	2,304
	Households interviewed	617	1,244	1,861
	Household response rate	68.56%	88.60%	80.77%
Oromia	Households selected	1,152	1,494	2,646
	Households occupied	1,152	1,494	2,646
	Households interviewed	893	1,381	2,274
	Household response rate	77.52%	92.44%	85.94%
Somali	Households selected	450	1,152	1,602
	Households occupied	450	1,152	1,602
	Households interviewed	367	1,108	1,475
	Household response rate	81.56%	96.18%	92.07%
Benishangul- Gumuz	Households selected	450	972	1,422
	Households occupied	450	972	1,422
	Households interviewed	327	837	1,164
	Household response rate	72.67%	86.11%	81.86%

Region	Results	Place of residence		
		Urban	Rural	Total
SNNP	Households selected	684	1,440	2,124
	Households occupied	684	1,440	2,124
	Households interviewed	542	1,341	1,883
	Household response rate	79.24%	93.13%	88.65%
Sidama	Households selected	432	1,152	1,584
	Households occupied	432	1,152	1,584
	Households interviewed	371	1,107	1,478
	Household response rate	85.88%	96.09%	93.31%
Gambela	Households selected	450	684	1,134
	Households occupied	450	684	1,134
	Households interviewed	306	591	897
	Household response rate	68.00%	86.40%	79.10%
Harari	Households selected	414	522	936
	Households occupied	414	522	936
	Households interviewed	266	500	766
	Household response rate	64.25%	95.79%	81.84%
Addis Ababa	Households selected	1,314		1,314
	Households occupied	1,314		1,314
	Households interviewed	870		870
	Household response rate	66.21%		66.21%
Dire Dawa	Households selected	414	432	846
	Households occupied	414	432	846
	Households interviewed	253	394	647
	Household response rate	61.11%	91.20%	76.48%
Country level	Households selected	7,092	10,296	17,388
	Households occupied	7,092	10,296	17,388
	Households interviewed	5,100	9,350	14,450
	Household response rate	71.91%	90.81%	83.10%
*Number of households interviewed/number of households occupied				

3.2. Socio-economic characteristics of the population

3.2.1. Population size

Population data are indispensable for effective planning and monitoring of socio-economic and demographic development policies and programs. The survey results shows that the number of household members found in couple households in the country is estimated to be 85,540,326, of whom 48% are women and 52% are men.

3.2.2. Age-sex structure of the population

The variables 'age' and 'sex' are the primary bases for demographic classification in the vital statistics, censuses and survey datasets collected or organized by ESS. Age-sex structure is usually depicted graphically by a population pyramid. It is determined by the effects of past fertility, mortality and migration.

Figure 3.1:

Age pyramid of population

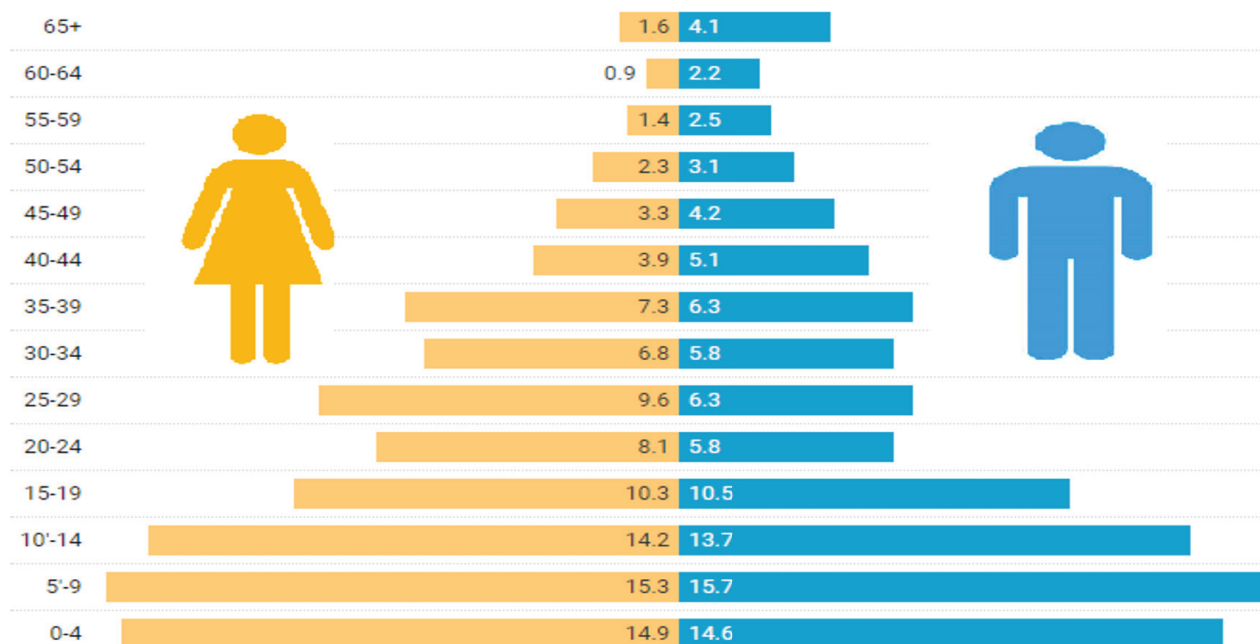


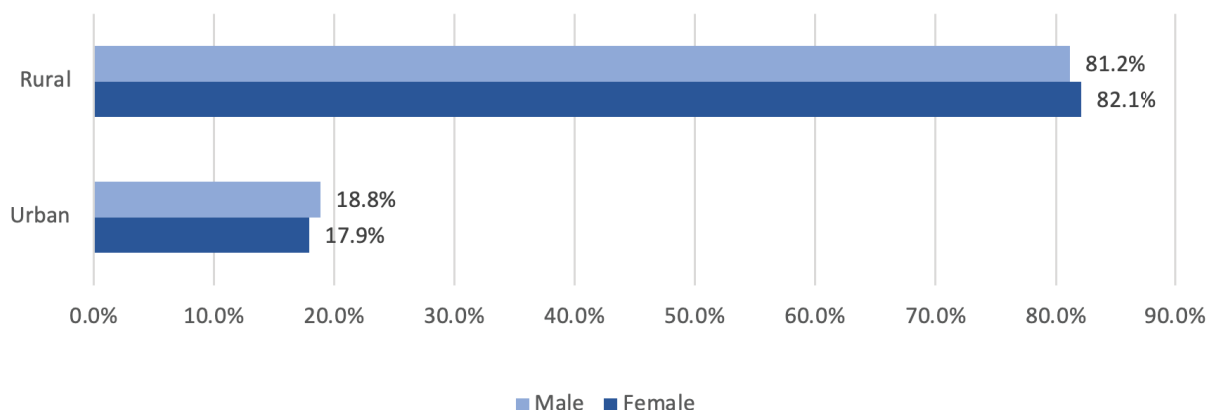
Figure 3.1 shows that the age structure of Ethiopia's population follows a typical developing country pattern, where the age pyramid has a broad base, and the proportion of young people is much higher than that of adults and old age groups. The population aged below 15 years constitutes about 44% of the total population. The proportion of the working age group (15-64 years) is 53%, and that of older age groups (65 years and over) is only 3%. Sex-wise, the majority of women are in the productive age group of 15-64 years (54%), followed by the age group less than 15 years (about 44%). Similarly, 52% and 44% of men are also in the working age group (15-64) and below 15 years old, respectively.

3.2.3. Distribution of household members by place of residence and sex

Figure 3.2 shows that the lion's share of the population resides in rural areas. At the time of the survey, 82.1% of the men and 80.1% of the women interviewed lived in rural areas, while 17.9% of the men and 18.8% of the women lived in urban areas.

Figure 3.2:

Household members by residence and sex

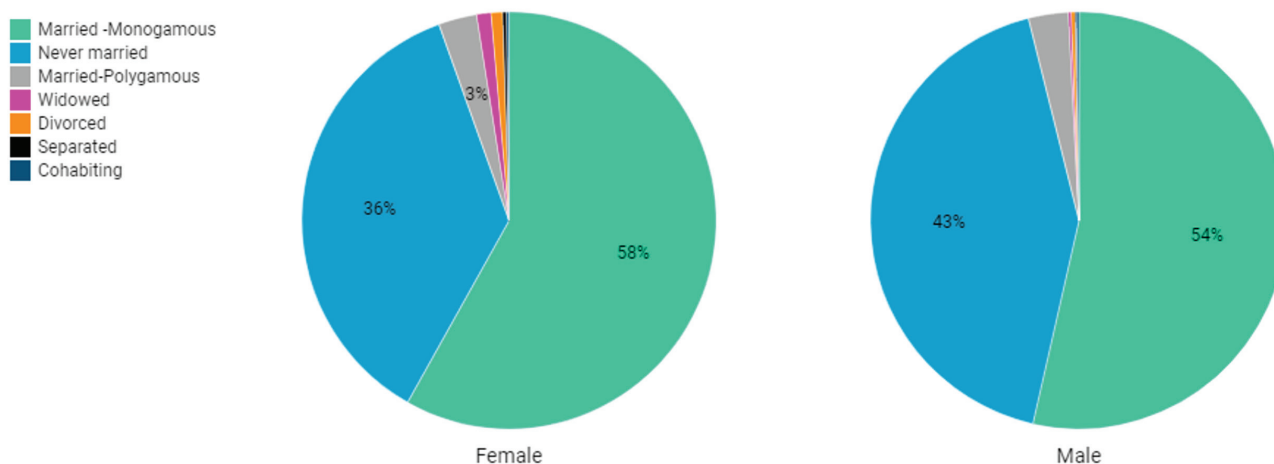


3.2.4. Distribution of household members by marital status and sex

Data on marital status were collected for individuals aged 10 years and above. As shown in Figure 3.3, 91.5% of women and 93.2% of men reported that they were engaged in a monogamous marriage. Overall, women are less likely than men to be single.

Figure 3.3:

Marital status of household members by sex

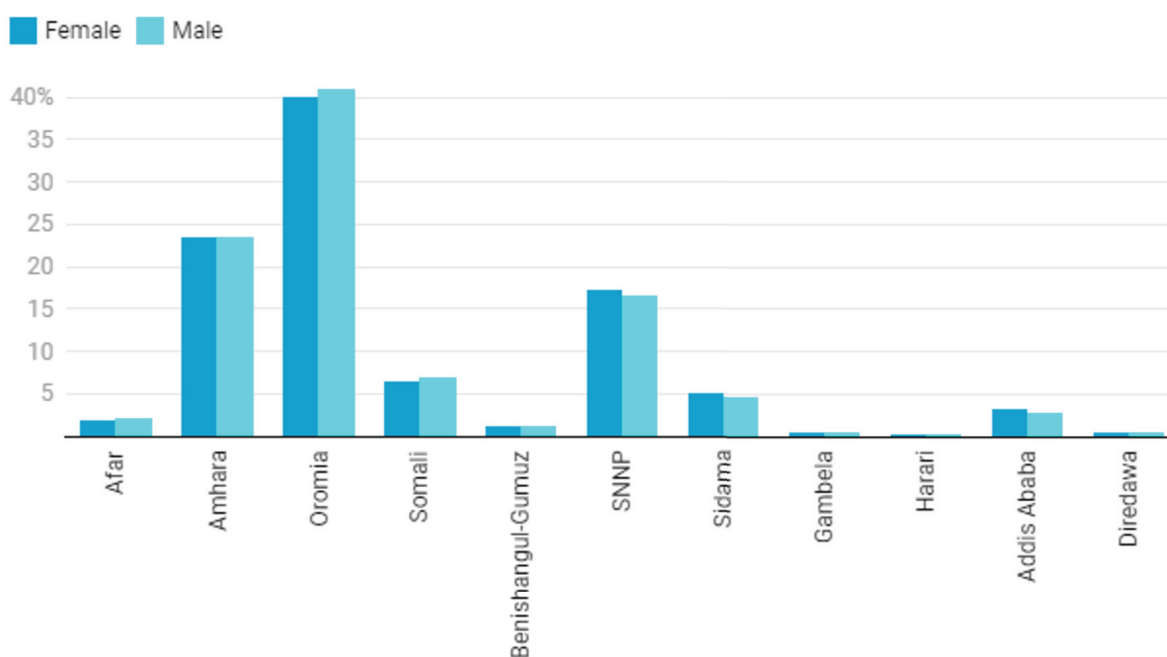


3.2.5. Distribution of household members by region and sex

The regional distribution of the sample respondents resembles the actual population distribution of the country. Most of the household data were collected from the three largest regions. Figure 3.4 shows that while 40.6% of the respondents reside in Oromia region, 23.5% and 17% of respondents were drawn from Amhara region and SNNP region, respectively. The remaining 19% is from the remaining regions. The distribution of women and men respondents across administrative regions is also fairly balanced.

Figure 3.4:

Percentage distribution of household members by region and sex



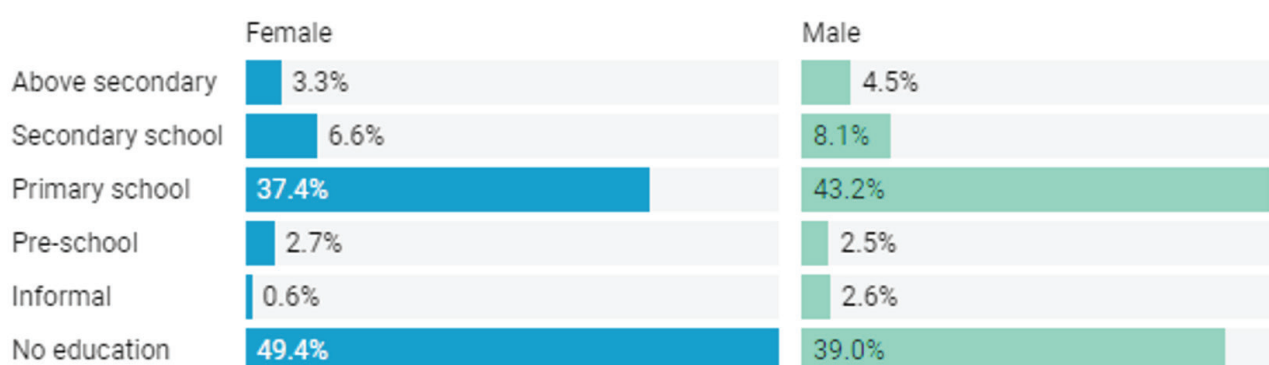
3.2.6. Distribution by educational attainment

Education plays an important role in changing human behaviour. The educational attainment of a person refers to the highest grade the person has completed in the formal or informal education system of the country. A person is said to be literate if he/she is able to read and write in at least one language. Respondents were asked to report the highest grade they have completed in the formal education system.

According to Figure 3.5, a considerable number of women (49%) and men (39%) did not attend school. Only about 37% of women and 43% of men attended primary school (grades 1-8). The share for informal, pre-school and above secondary accounts for an insignificant share compared to other categories.

Figure 3.5:

Educational achievement of household members by sex

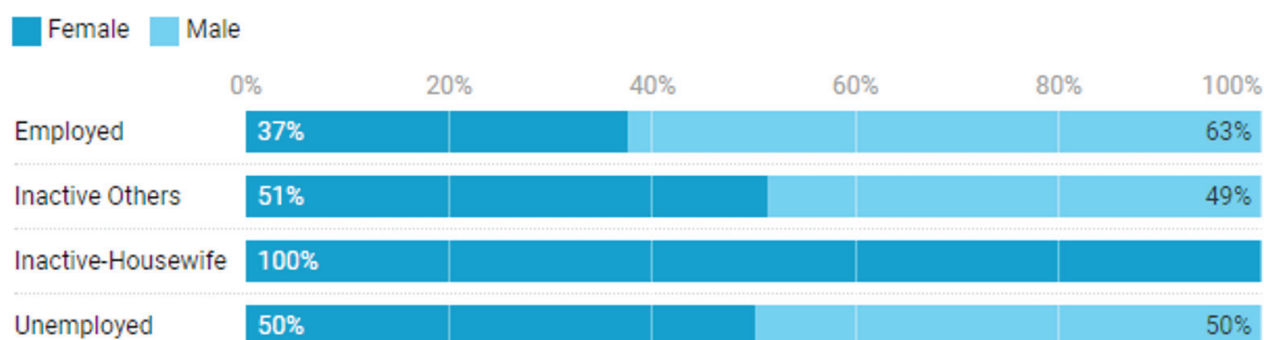


3.2.7. Distribution of employment status of household members

The employment status of a person is associated with asset ownership and her/his decision-making power. Data on the employment status of household members were collected for household members aged 10 years and above. Employment refers to engagement in any productive activity during most of the last 12 months. As it can be observed from Figure 3.6, men constitute 63% of employed household members, while women account for the balance of 37%. In the unemployed category, the share of women and men is equal.

Figure 3.6:

Employment status of household members by sex



3.2.8. Distribution of household members by type of employment

Figure 3.7 illustrates further disaggregation of employed household members by type of employment of their main job. Accordingly, employed household members were further classified into public employees, private employees, self-employed and other categories. Most of the respondents (93%) were self-employed, while only 6% were public workers.

Figure 3.7:

Distribution of employed household members by type of employment

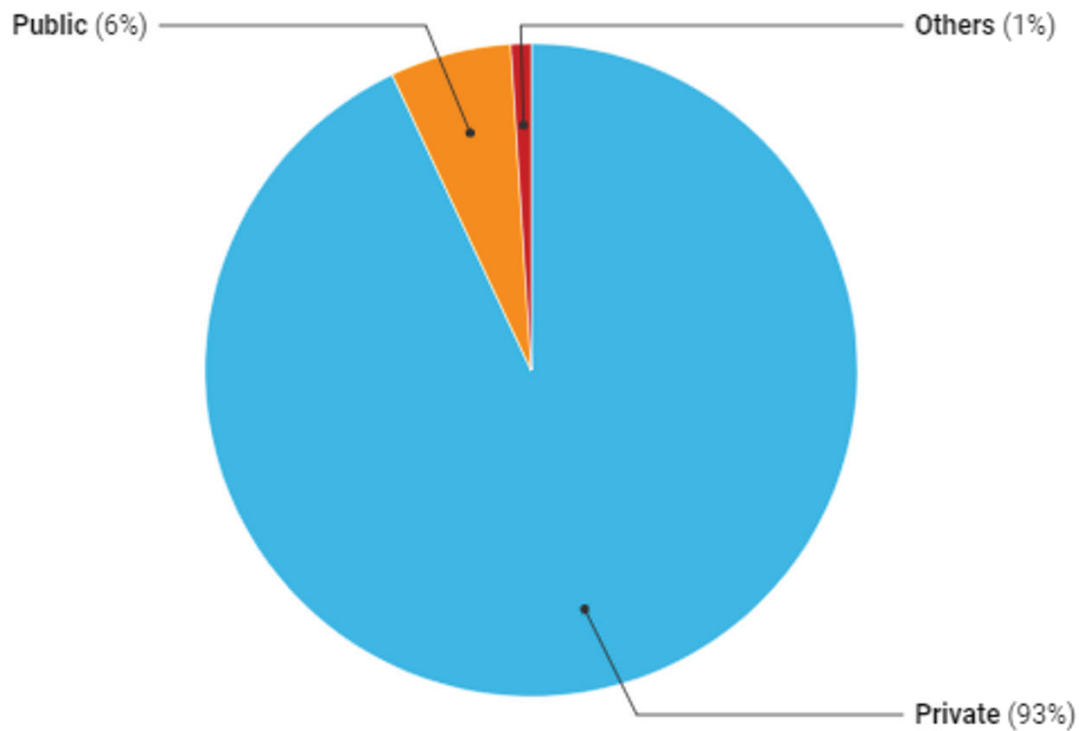


Table 3.2:

Demographic characteristics of household members

		Female		Male		Total	
		Count	%	Count	%	Count	%
Age group	Total	41,121,931	48.0%	44,541,020	52.0%	85,662,950	100.0%
	< 5 years	6,123,581	48.4%	6,521,130	51.6%	12,644,712	100.0%
	5-9 years	6,280,584	47.4%	6,972,005	52.6%	13,252,590	100.0%
	10-14 years	5,826,959	48.9%	6,082,309	51.1%	11,909,269	100.0%
	15-19 years	4,229,756	47.4%	4,692,209	52.6%	8,921,965	100.0%
	20-24 years	3,325,905	56.2%	2,596,680	43.8%	5,922,585	100.0%
	25-29 years	3,959,236	58.3%	2,828,213	41.7%	6,787,449	100.0%
	30-34 years	2,802,721	51.9%	2,602,698	48.1%	5,405,419	100.0%
	35-39 years	2,999,663	51.6%	2,809,746	48.4%	5,809,409	100.0%
	40-44 years	1,619,402	41.6%	2,276,802	58.4%	3,896,204	100.0%
	45-49 years	1,368,498	42.3%	1,866,243	57.7%	3,234,742	100.0%
	50-54 years	967,576	41.4%	1,371,819	58.6%	2,339,395	100.0%
	55-59 years	587,464	34.2%	1,129,066	65.8%	1,716,529	100.0%
	60-64 years	382,897	28.2%	976,849	71.8%	1,359,746	100.0%
	≥65 years	647,689	26.3%	1,815,250	73.7%	2,462,938	100.0%
Religion	Total	41,121,931	48.0%	44,541,020	52.0%	85,662,950	100.0%
	Orthodox	15,059,501	48.5%	16,001,558	51.5%	31,061,059	100.0%
	Catholic	131,780	48.2%	141,368	51.8%	273,148	100.0%
	Protestant	9,528,660	49.1%	9,860,487	50.9%	19,389,147	100.0%
	Muslim	15,735,936	47.0%	17,727,269	53.0%	33,463,206	100.0%
	Wakefena	397,066	44.0%	506,228	56.0%	903,293	100.0%
	Jehovah	7,217	50.1%	7,186	49.9%	14,403	100.0%
	Traditional	86,309	57.6%	63,461	42.4%	149,769	100.0%
	No religion	146,239	44.2%	184,925	55.8%	331,164	100.0%
	Other (specify)	29,223	37.6%	48,538	62.4%	77,761	100.0%
Marital status	Total	28,717,765	48.1%	31,047,884	51.9%	59,765,649	100.0%
	Never married	10,448,074	44.2%	13,196,321	55.8%	23,644,396	100.0%
	Married- Monogamous	16,699,697	50.1%	16,617,396	49.9%	33,317,093	100.0%
	Married - Polygamous	857,479	47.1%	962,687	52.9%	1,820,166	100.0%
	Cohabiting/Living Together	56,203	49.0%	58,507	51.0%	114,710	100.0%
	Divorced	266,264	71.7%	105,331	28.3%	371,595	100.0%
	Separated	87,687	65.8%	45,509	34.2%	133,196	100.0%
	Widowed	302,361	83.0%	62,132	17.0%	364,493	100.0%
Residence	Total	41,121,931	48.0%	44,541,020	52.0%	85,662,950	100.0%
	Urban	8,209,291	50.7%	7,988,109	49.3%	16,197,400	100.0%
	Rural	32,912,639	47.4%	36,552,911	52.6%	69,465,550	100.0%

		Female		Male		Total	
		Count	%	Count	%	Count	%
Region	Total	41,121,931	48.0%	44,541,020	52.0%	85,662,950	100.0%
	Afar	828,949	47.1%	929,655	52.9%	1,758,604	100.0%
	Amhara	9,710,240	48.3%	10,405,870	51.7%	20,116,110	100.0%
	Oromia	16,443,485	47.4%	18,278,152	52.6%	34,721,637	100.0%
	Somali	2,652,749	46.3%	3,072,196	53.7%	5,724,945	100.0%
	Benishangul-Gumuz	517,367	48.2%	556,851	51.8%	1,074,218	100.0%
	SNNP	7,076,119	48.7%	7,440,571	51.3%	14,516,690	100.0%
	Sidama	2,043,963	49.2%	2,114,531	50.8%	4,158,494	100.0%
	Gambela	203,714	49.2%	210,155	50.8%	413,869	100.0%
	Harari	108,673	50.6%	106,150	49.4%	214,823	100.0%
	Addis Ababa	1,323,752	52.0%	1,219,724	48.0%	2,543,476	100.0%
	Dire Dawa	212,921	50.7%	207,166	49.3%	420,086	100.0%
Education	Total	36,316,381	47.9%	39,457,649	52.1%	75,774,031	100.0%
	No education	17,941,674	53.8%	15,394,695	46.2%	33,336,369	100.0%
	Informal	227,970	18.3%	1,014,530	81.7%	1,242,499	100.0%
	Pre-school	967,773	49.2%	999,309	50.8%	1,967,082	100.0%
	Primary school	13,562,082	44.3%	17,054,767	55.7%	30,616,849	100.0%
	Secondary school	2,404,159	42.8%	3,215,389	57.2%	5,619,548	100.0%
	Above secondary	1,212,723	40.5%	1,778,960	59.5%	2,991,683	100.0%
Employment status	Total	28,719,468	48.1%	31,048,776	51.9%	59,768,244	100.0%
	Employed	11,732,284	35.6%	21,183,815	64.4%	32,916,099	100.0%
	Unemployed	530,213	48.5%	562,795	51.5%	1,093,008	100.0%
	Inactive-Housewife	7,376,883	100.0%	0	0.0%	7,376,883	100.0%
	Inactive - Others	9,080,088	49.4%	9,302,165	50.6%	18,382,253	100.0%
Employment sector	Total	11,733,284	35.6%	21,183,815	64.4%	32,917,100	100.0%
	Public	616,708	33.0%	1,250,074	67.0%	1,866,782	100.0%
	Private	11,061,582	36.0%	19,676,701	64.0%	30,738,283	100.0%
	Others	54,994	17.6%	257,040	82.4%	312,035	100.0%

Table 3.3:

Demographic characteristics of respondents

	Primary respondent						Secondary respondent						Total					
	Women			Men			Women			Men			Women			Men		
	Count	%		Count	%		Count	%		Count	%		Count	%		Count	%	
Age group	129,415	12.8%		597,504	3.7%		2,495,066	15.6%		16,456	1.8%		2,624,481	15.5%		613,961	3.6%	
	221,062	21.8%		1,910,918	11.9%		3,379,178	21.2%		100,601	10.8%		3,600,240	21.2%		2,011,520	11.8%	
	170,261	16.8%		2,233,012	13.9%		2,508,945	15.7%		138,281	14.9%		2,679,206	15.8%		2,371,293	14.0%	
	187,860	18.6%		2,563,267	16.0%		2,749,819	17.2%		154,700	16.6%		2,937,678	17.3%		2,717,968	16.0%	
	101,539	10.0%		2,097,684	13.1%		1,493,291	9.3%		158,680	17.0%		1,594,831	9.4%		2,256,364	13.3%	
	63,904	6.3%		1,769,544	11.0%		1,272,647	8.0%		85,373	9.2%		1,336,550	7.9%		1,854,917	10.9%	
	51,696	5.1%		1,275,279	7.9%		887,765	5.6%		80,737	8.7%		939,461	5.5%		1,356,016	8.0%	
	29,189	2.9%		1,076,953	6.7%		534,103	3.3%		53,032	5.7%		563,292	3.3%		1,129,985	6.7%	
	13,578	1.3%		924,893	5.8%		303,307	1.9%		42,378	4.6%		316,885	1.9%		967,271	5.7%	
	43,662	4.3%		1,604,734	10.0%		348,457	2.2%		100,714	10.8%		392,119	2.3%		1,705,448	10.0%	
Religion	392,268	38.8%		6,361,793	39.6%		6,258,603	39.2%		366,379	39.4%		6,650,871	39.2%		6,728,172	39.6%	
	3,761	0.4%		64,789	0.4%		51,248	0.3%		1,145	0.1%		55,010	0.3%		65,934	0.4%	
	110,509	10.9%		3,492,672	21.8%		3,620,510	22.7%		96,150	10.3%		3,731,019	22.0%		3,588,822	21.1%	
	502,805	49.7%		5,840,964	36.4%		5,797,274	36.3%		466,454	50.1%		6,300,079	37.1%		6,307,418	37.1%	
	0	0.0%		153,663	1.0%		142,368	0.9%		0	0.0%		142,368	0.8%		153,663	0.9%	
	0	0.0%		4,151	0.0%		4,151	0.0%		0	0.0%		4,151	0.0%		4,151	0.0%	
	0	0.0%		28,422	0.2%		24,292	0.2%		0	0.0%		24,292	0.1%		28,422	0.2%	
	0	0.0%		87,385	0.5%		60,565	0.4%		825	0.1%		60,565	0.4%		88,210	0.5%	
	2,822	0.3%		19,952	0.1%		13,567	0.1%		0	0.0%		16,389	0.1%		19,952	0.1%	
	929,324	91.8%		15,160,806	94.4%		15,183,222	95.1%		817,548	87.8%		16,112,546	94.9%		15,978,353	94.1%	
Marital status	66,834	6.6%		851,916	5.3%		751,678	4.7%		96,617	10.4%		818,512	4.8%		948,533	5.6%	
	16,007	1.6%		41,067	0.3%		37,677	0.2%		16,789	1.8%		53,684	0.3%		57,856	0.3%	
	431,580	42.6%		3,251,318	20.3%		3,229,486	20.2%		409,749	44.0%		3,661,066	21.6%		3,661,066	21.6%	
	580,585	57.4%		12,802,472	79.7%		12,743,091	79.8%		521,205	56.0%		13,323,676	78.4%		13,323,676	78.4%	
Region	64,025	6.3%		283,411	1.8%		282,054	1.8%		62,668	6.7%		346,079	2.0%		346,079	2.0%	

	Primary respondent				Secondary respondent				Total			
	Women		Men		Women		Men		Women		Men	
	Count	%	Count	%	Count	%	Count	%	Count	%	Count	%
	160,616	15.9%	4,186,621	26.1%	4,162,681	26.1%	136,676	14.7%	4,323,297	25.5%	4,323,297	25.5%
Amhara												
	197,086	19.5%	6,393,149	39.8%	6,375,858	39.9%	179,795	19.3%	6,572,944	38.7%	6,572,944	38.7%
Oromia												
	243,965	24.1%	801,855	5.0%	779,025	4.9%	221,135	23.8%	1,022,990	6.0%	1,022,990	6.0%
Somali												
	43,125	4.3%	188,617	1.2%	183,053	1.1%	37,560	4.0%	226,178	1.3%	226,178	1.3%
Benishangul-Gumuz												
	86,142	8.5%	2,728,188	17.0%	2,731,279	17.1%	89,234	9.6%	2,817,422	16.6%	2,817,422	16.6%
SNNP												
	32,893	3.2%	819,022	5.1%	805,386	5.0%	19,257	2.1%	838,279	4.9%	838,279	4.9%
Sidama												
	9,760	1.0%	79,095	0.5%	78,419	0.5%	9,084	1.0%	88,179	0.5%	88,179	0.5%
Gambela												
	4,481	0.4%	41,938	0.3%	41,983	0.3%	4,526	0.5%	46,463	0.3%	46,463	0.3%
Harari												
	154,944	15.3%	458,282	2.9%	459,074	2.9%	155,737	16.7%	614,018	3.6%	614,018	3.6%
Addis Ababa												
	15,128	1.5%	73,612	0.5%	73,767	0.5%	15,283	1.6%	88,894	0.5%	88,894	0.5%
Dire Dawa												
	551,335	54.5%	6,986,807	43.5%	10,017,749	62.7%	417,122	44.8%	10,569,084	62.2%	7,403,928	43.6%
No education												
	11,099	1.1%	764,066	4.8%	159,494	1.0%	23,718	2.5%	170,592	1.0%	787,784	4.6%
Informal												
	8,089	0.8%	16,165	0.1%	7,384	0.0%	9,486	1.0%	15,474	0.1%	25,651	0.2%
Pre-school												
	242,477	24.0%	5,701,416	35.5%	4,133,136	25.9%	226,129	24.3%	4,375,612	25.8%	5,927,544	34.9%
Primary school												
	90,383	8.9%	1,375,780	8.6%	959,381	6.0%	140,598	15.1%	1,049,764	6.2%	1,516,378	8.9%
Secondary school												
	108,782	10.7%	1,209,555	7.5%	695,435	4.4%	113,902	12.2%	804,217	4.7%	1,323,457	7.8%
Above secondary												
	518,818	51.3%	15,217,392	94.8%	8,468,233	53.0%	763,630	82.0%	8,987,051	52.9%	15,981,022	94.1%
Employed												
	32,396	3.2%	169,786	1.1%	174,755	1.1%	65,713	7.1%	207,150	1.2%	235,499	1.4%
Unemployed												
	387,518	38.3%	0	0.0%	6,229,475	39.0%	0	0.0%	6,616,992	39.0%	0	0.0%
Inactive-Housewife												
	73,434	7.3%	665,785	4.1%	1,100,115	6.9%	101,610	10.9%	1,173,549	6.9%	767,395	4.5%
Inactive - Others												
	73,318	14.1%	1,037,108	6.8%	444,135	5.2%	80,901	10.6%	517,453	5.8%	1,118,009	7.0%
Public												
	441,222	85.0%	13,995,188	92.0%	7,991,206	94.4%	658,419	86.2%	8,432,428	93.8%	14,653,607	91.7%
Private												
	4,278	0.8%	185,095	1.2%	32,892	0.4%	24,311	3.2%	37,170	0.4%	209,406	1.3%
Others												
	518,818	100.0%	15,217,392	100.0%	8,468,233	100.0%	763,630	100.0%	8,987,051	100.0%	15,981,022	100.0%
Total												

Gender Asset Gap



Gender asset gap reflects the level of equity in the distribution of asset ownership between women and men. It is measured by way of two indicators. The first is the prevalence of asset ownership among women and men, which shows the proportion of owners from the population of each sex. The second is the share of women among asset owners, which measures whether women and men are equally represented among the owners of the asset type under consideration. Prevalence indicators are useful for representing gender differences in asset ownership across time and countries, while share indicators are useful for highlighting gender disparities among owners.

These indicators of gender asset gap can be calculated for each category of the asset or for a bundle of assets. The first approach is primarily used in this report, but especially in this chapter. However, this does not mean that all types of assets for which data were collected will be given equal coverage in the report. It is worth noting that, consistent with the UN guidelines for producing statistics on asset ownership from a gender perspective, this report makes a distinction between two broad categories of assets, principal and other types of assets. According to the guideline, principal assets include principal dwelling, agricultural land, other real estate and financial assets. Given the enormous significance of livestock for rural livelihood in Ethiopia, we consider it as a principal asset. Other types of assets include small agricultural equipment, non-agricultural enterprise, household durables and valuables.

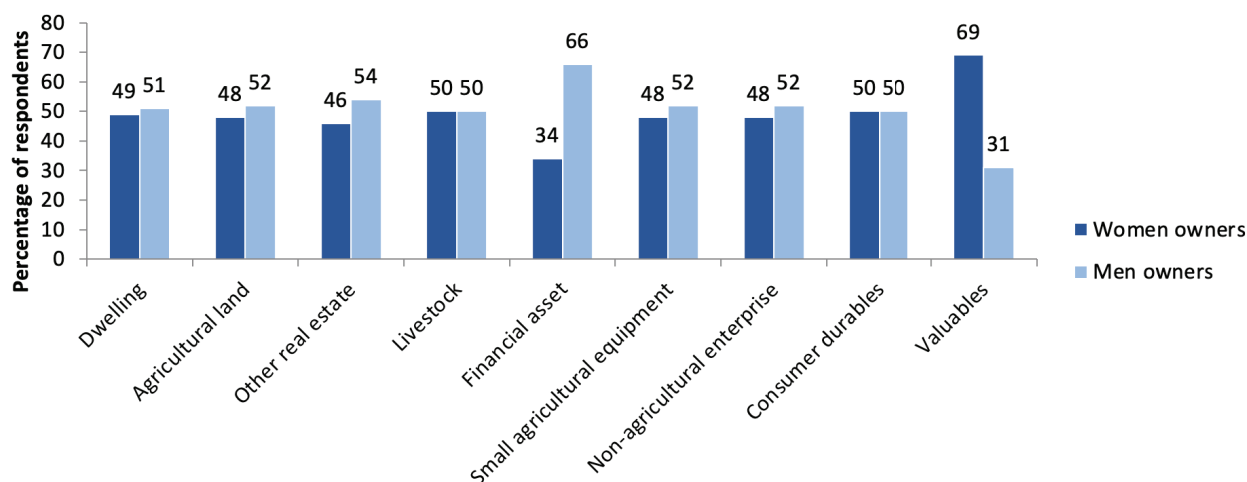
The analysis of the gender asset gap in this chapter is based on the data collected through the individual questionnaire. The ownership information used in this chapter is obtained directly from individual spouses rather than through a proxy report by a household head or other household members. The data are organized by key indicators of asset ownership and disaggregated mainly by sex, urban-rural location, and regional states of the country. Generally, the focus of this chapter includes the following.

- i. Share of women from owners across different assets.
- ii. Incidence of asset ownership, this is a commonly used measure that shows the proportion of the adult population owning a particular asset.
- iii. Ownership alienation rights. This indicator provides information on a person's right to sell or bequeath an asset.
- iv. Modes of asset acquisition, which indicates how an asset is acquired by its owner, whether through purchase in a market, inheritance, marriage, gift, government programs or built/founded by the owner.

4.1. Share of women and men asset owners

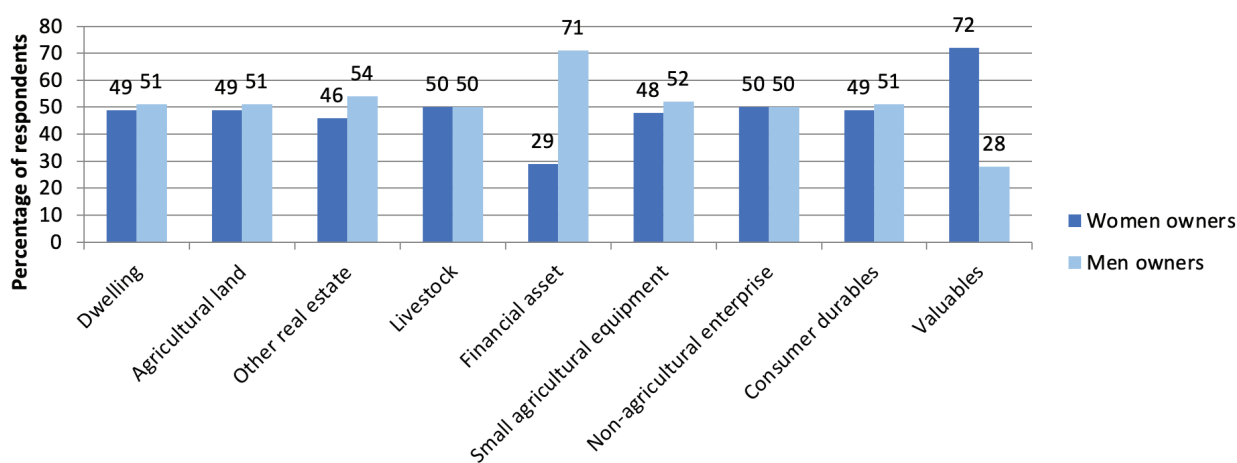
4.1.1. Share of asset owners at country level

The results presented in Figure 4.1 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.

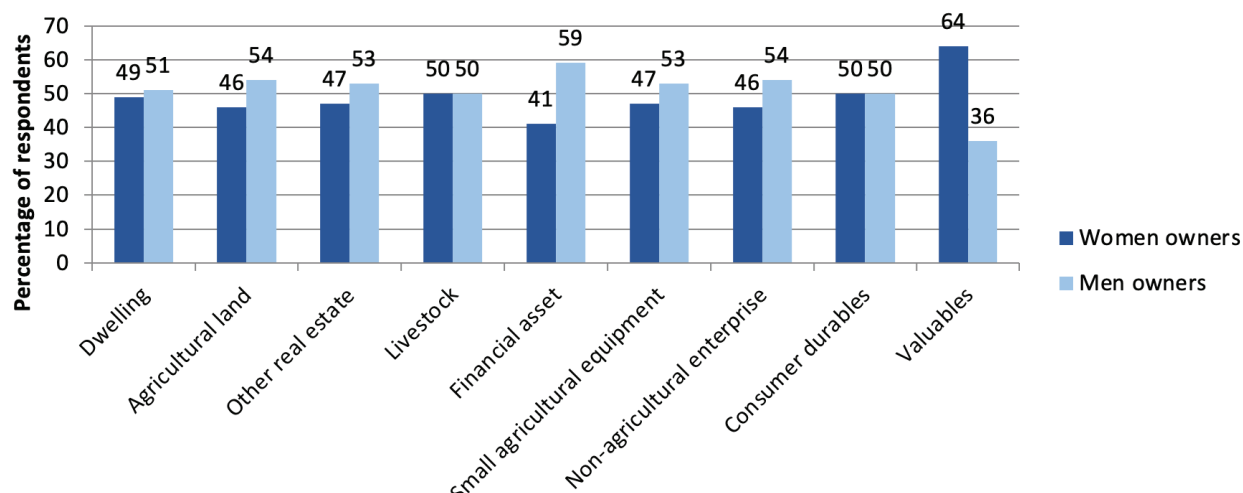
Figure 4.1:**Distribution of asset owners by sex: country level**

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).

Figures 4.2 and 4.3 demonstrate that the gendered distribution of asset ownership follows similar pattern with the national distribution. Women are marginally edged by men in the ownership of principal physical assets.

Figure 4.2:**Distribution of rural asset owners by sex**

The results show considerable rural-urban disparities in the ownership of financial assets and valuables. In rural Ethiopia, women constitute only 29% of financial asset owners, while men constitute 71%.

Figure 4.3:**Distribution of urban asset owners by sex**

The share of women owning financial assets in urban Ethiopia is 41%, which is much greater than the share of women owning financial assets in rural areas (29%). Conversely, women constitute more than 72% of rural and 64% of urban owners of valuables.

4.1.2. Regional distribution of asset ownership

4.1.2.1. Principal assets

The regional distribution of ownership of principal assets by women and men is presented in Table 4.1. The results show that reported ownership of non-financial principal assets is generally evenly distributed in almost all regional states with women's share falling short of parity by a narrow margin. With women constituting respectively about 46%, 47% and

47.5% of dwelling, agricultural land and livestock owners, the region with the largest gender gap in terms of ownership of these crucial principal assets, excluding Addis Ababa, is Gambela.²

Table 4.1:**Percentage distribution of ownership of principal assets by sex and region**

Region	Dwelling		Agricultural land		Other real estate		Livestock		Financial assets	
	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men
Country level	49.4	50.6	48.5	51.5	46.2	53.8	49.7	50.3	34.5	65.5
Afar	49.6	50.4	45.8	54.2	45.4	54.6	49.8	50.2	27.9	72.1
Amhara	48.5	51.5	47.2	52.8	46.3	53.7	49.7	50.3	37.6	62.4
Oromia	49.7	50.3	49.1	50.9	46.1	53.9	49.8	50.2	27.3	72.7
Somali	49.4	50.6	49.2	50.9	42.2	57.8	49.6	50.4	41.5	58.5
Benishangul-Gumuz	49.6	50.4	49.4	50.6	45.7	54.3	50.5	49.5	36.0	64.0
SNNP	49.9	50.1	48.9	51.1	47.1	52.9	49.6	50.4	34.6	65.4
Sidama	49.5	50.5	48.8	51.2	44.9	55.1	49.5	50.5	27.1	72.9
Gambela	46.3	53.7	46.7	53.4	47.0	53.0	47.5	52.5	29.4	70.6

² Note that Addis Ababa is predominantly a metropolitan area and ownership of assets such as agricultural land and livestock might be insignificant.

Region	Dwelling		Agricultural land		Other real estate		Livestock		Financial assets	
	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men
Harari	49.8	50.2	48.7	51.3	48.3	51.7	49.9	50.1	40.2	59.8
Addis Ababa	49.5	50.5	40.0	60.1	48.6	51.4	58.5	41.5	47.1	52.9
Dire Dawa	49.5	50.5	47.2	52.9	50.1	49.9	49.5	50.5	42.8	57.3

Gender disparity is more pronounced in financial asset and other real estate across all the regional states of the country. It is only in Addis Ababa, Dire Dawa, Somali and Harari that women constitute more than 40% of financial asset owners. The highest gender gap in financial asset ownership is observed in Sidama, Oromia, Afar and Gambela, with women financial owners constituting only 27.1%, 27.3%, 27.9% and 29.4%, respectively; and the lowest gap is observed in Addis Ababa, with women constituting 47.1%.

4.1.2.2. Regional distribution of asset ownership: other assets

The survey results presented in Table 4.2 indicate that small agricultural equipment is predominantly owned by men in almost all the regions of Ethiopia. As expected, women are the predominant owners of valuable items in all the regions of the country, which ranges from a small percentage share in Addis Ababa (58.4%) to the highest in Somali region (85.5%).

Table 4.2:

Percentage distribution of other asset owners by sex and region

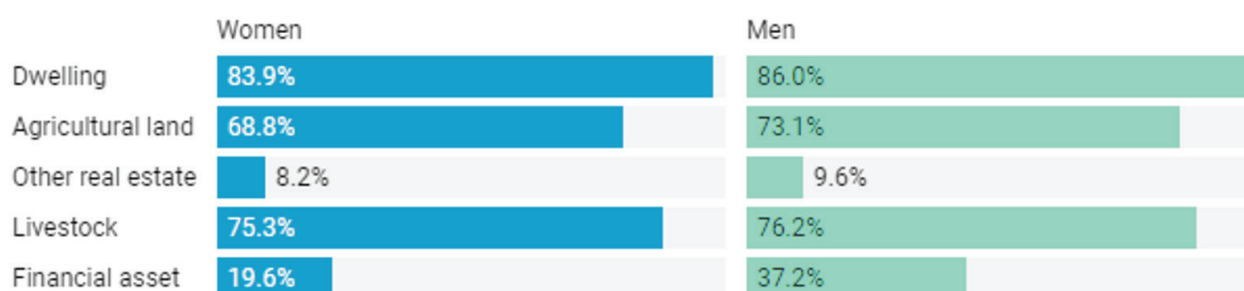
Region	Non-agricultural enterprises		Consumer durables		Valuables	
	Women	Men	Women	Men	Women	Men
Afar	54.4	45.6	50.0	50.0	79.8	20.2
Amhara	49.5	50.5	49.5	50.5	77.6	22.4
Oromia	45.0	55.0	49.4	50.6	63.4	36.6
Somali	57.3	42.7	50.4	49.6	85.5	14.5
Benishangul-Gumuz	58.8	41.2	49.8	50.2	70.1	29.9
SNNP	50.4	49.6	49.7	50.3	68.2	31.8
Sidama	45.1	54.9	49.5	50.5	60.7	39.3
Gambela	44.8	55.2	47.9	52.1	75.3	24.7
Harari	46.5	53.5	48.8	51.2	67.2	32.8
Addis Ababa	45.7	54.3	51.2	48.8	58.4	41.6
Dire Dawa	54.9	45.1	49.3	50.7	67.2	32.8
All regions	48.0	52.0	49.6	50.4	68.9	31.1

4.2. Prevalence of asset ownership

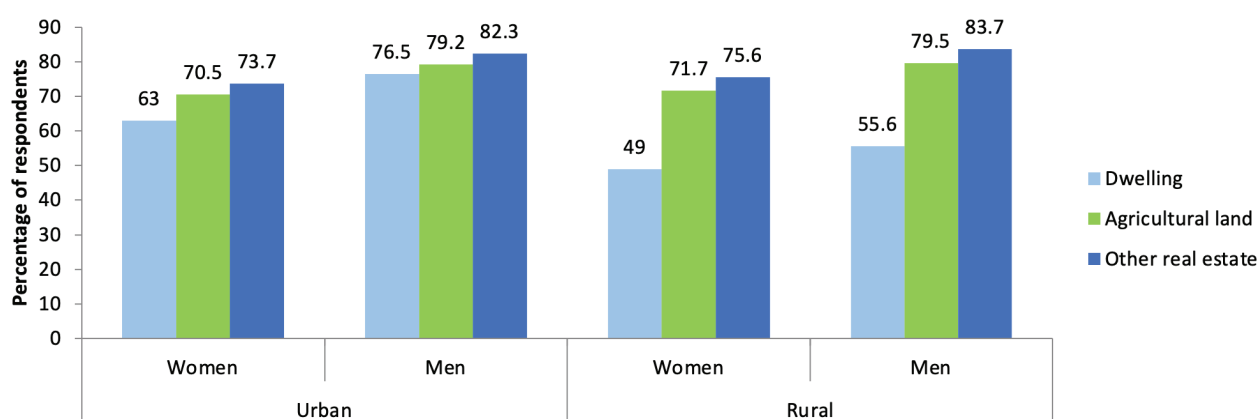
4.2.1. Principal assets

As noted above, prevalence of asset ownership measures the incidence of adult women and men owners as a percentage of the total population of women and men. The incidence of ownership is computed for all assets covered in the survey, by type (reported or documented) and form of ownership (joint or exclusive), by right to sell or to bequeath, and mode of acquisition.

Figure 4.4 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 4.4:**Prevalence of principal asset ownership by sex: country level**

The rural-urban disaggregation of the data in Table 4.5 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 4.5:**Prevalence of principal asset ownership by sex and place of residence**

The regional distribution of assets presented in Table 4.3 shows that gender parity is almost achieved in the prevalence of ownership of dwellings in Addis Ababa, Harari, Dire Dawa, SNNP and Oromia regions. Yet, the gap in the incidence of ownership for women and men is high in all other regions.

The survey results also show that the highest incidence of agricultural land ownership is reported across the regions and it also reveals a slight gender gap in favour of men. As noted above, the incidence of financial asset ownership is generally low for both women and men in all regions except Addis Ababa. Sex-wise comparison shows that women are less likely to own financial assets than their male counterparts across all the regions.

Table 4.3:**Regional prevalence of principal asset ownership by sex (percentage)**

Region and place of residence	Dwelling		Agricultural land		Other real estate		Livestock		Financial assets	
	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men
Afar	86.6	88.0	15.3	18.1	3.8	4.6	79.5	80.2	7.3	18.8
Amhara	80.5	85.4	68.4	76.6	13.4	15.5	80.0	81.1	27.4	45.5
Oromia	87.6	88.8	78.4	81.3	8.1	9.4	79.3	79.9	13.0	34.6
Somali	89.8	92.0	27.6	28.5	2.1	2.9	83.3	84.5	7.2	10.1
Benishangul-Gumuz	83.7	85.0	68.4	70.1	8.7	10.3	69.4	68.0	18.5	33.0
SNNP	92.0	92.5	81.1	84.9	6.7	7.5	75.8	77.2	18.0	34.1
Sidama	88.3	90.2	84.2	88.4	3.5	4.3	71.7	73.1	9.1	24.5
Gambela	65.4	75.9	51.2	58.6	7.7	8.7	46.5	51.3	21.4	51.5
Harari	58.4	58.9	43.4	45.8	5.2	5.6	36.7	36.8	44.5	66.2
Addis Ababa	22.5	22.9	0.7	1.0	0.8	0.8	1.3	1.0	79.0	88.7
Dire Dawa	54.7	55.8	28.7	32.2	3.1	3.1	35.1	35.9	39.7	53.2

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

Figure 4.6 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.

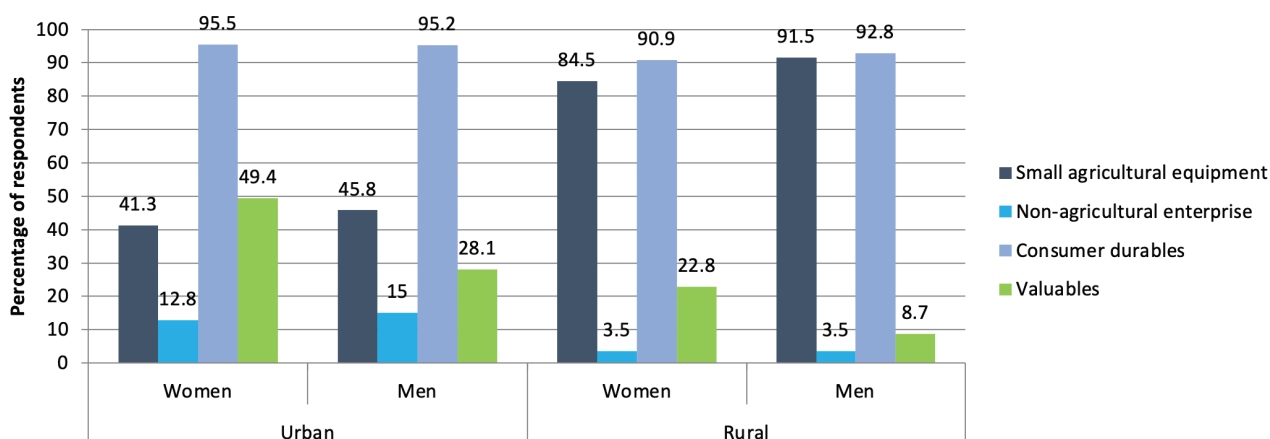
Figure 4.6:**Prevalence of ownership of other assets by sex and place of residence**

Figure 4.6 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.

4.3. Documented ownership of assets

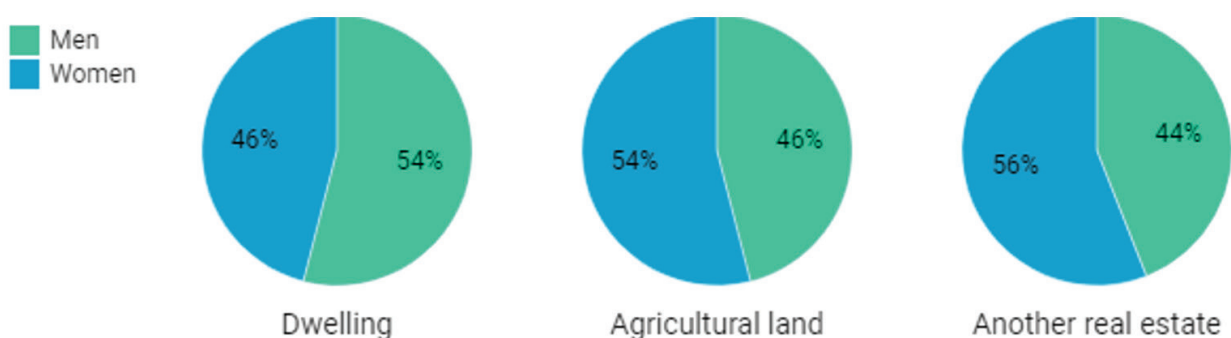
4.3.1. Share of women among documented owners of principal assets

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 4.7 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 4.7:

Distribution of documented ownership of principal assets by sex

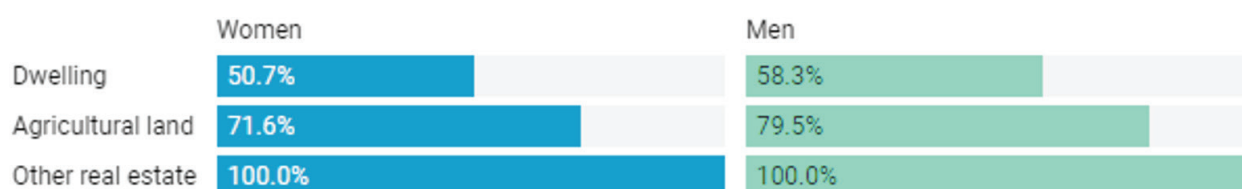


4.3.2. Prevalence of documented ownership of principal assets

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 4.8 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 4.8:

Prevalence of documented ownership of principal assets at country level



4.3.3. Prevalence of documented ownership of dwelling

Figure 4.9 shows the prevalence of women's documented ownership of dwelling is generally lower than their male counterparts at both country and regional levels. For the country as a whole, about 50.7% of women and 58.3% of men reported that they have documents for their dwellings. Also, about 63.0% of women and 76.5% of men urban owners of dwelling reported as documented owners, and about 49% of women and 55.6% of men rural owners have documented ownership.

Figure 4.9:

Prevalence of documented ownership of dwelling at country level

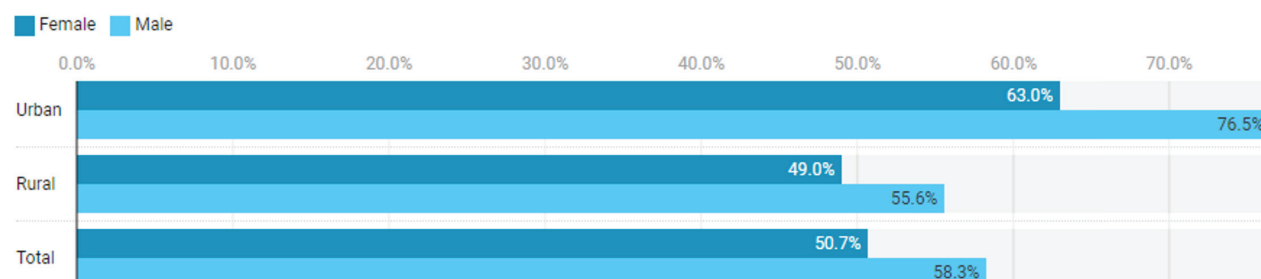
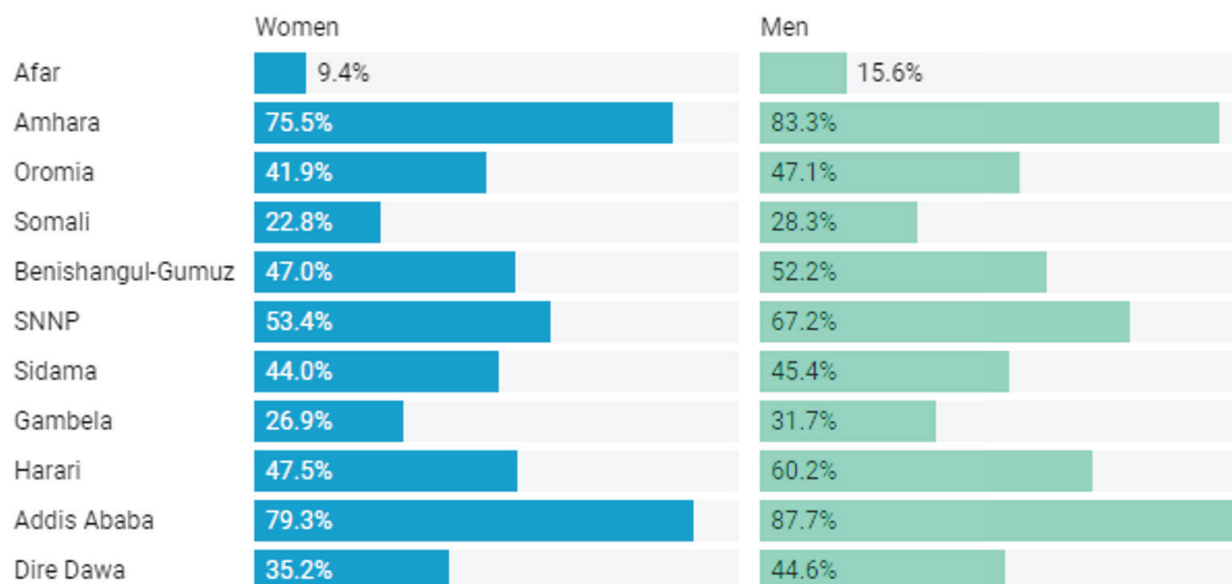


Figure 4.10 shows regional disparities in the incidence of documentation of ownership among women and men dwelling owners. The lowest dwelling documentation incidence is observed in Afar region (9.4% of women owners and 15.6% of men owners) and the highest in Addis Ababa (79.3% of women owners and 87.7% 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 4.10:

Prevalence of documented ownership of dwelling by region and sex



4.3.4. Prevalence of documented ownership of agricultural land

The results presented in Figure 4.11 show that the incidence of documented ownership of agricultural land in Ethiopia is very high. Overall, more than 70% of women and men reported as documented owners of agricultural land. However, a gender gap in favour of men is still observed in both rural and urban parts of the country.

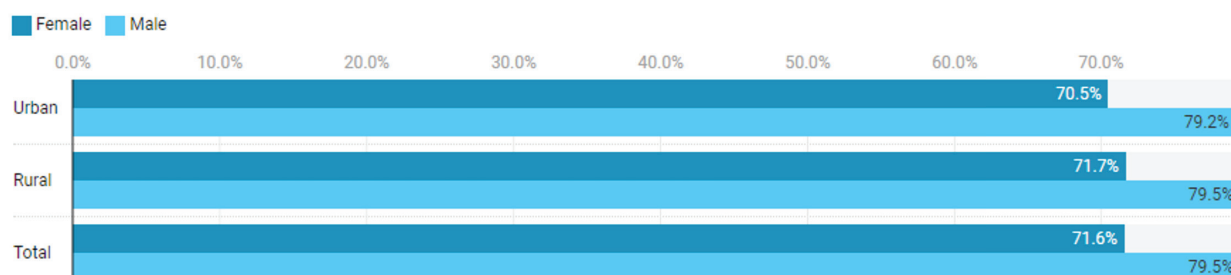
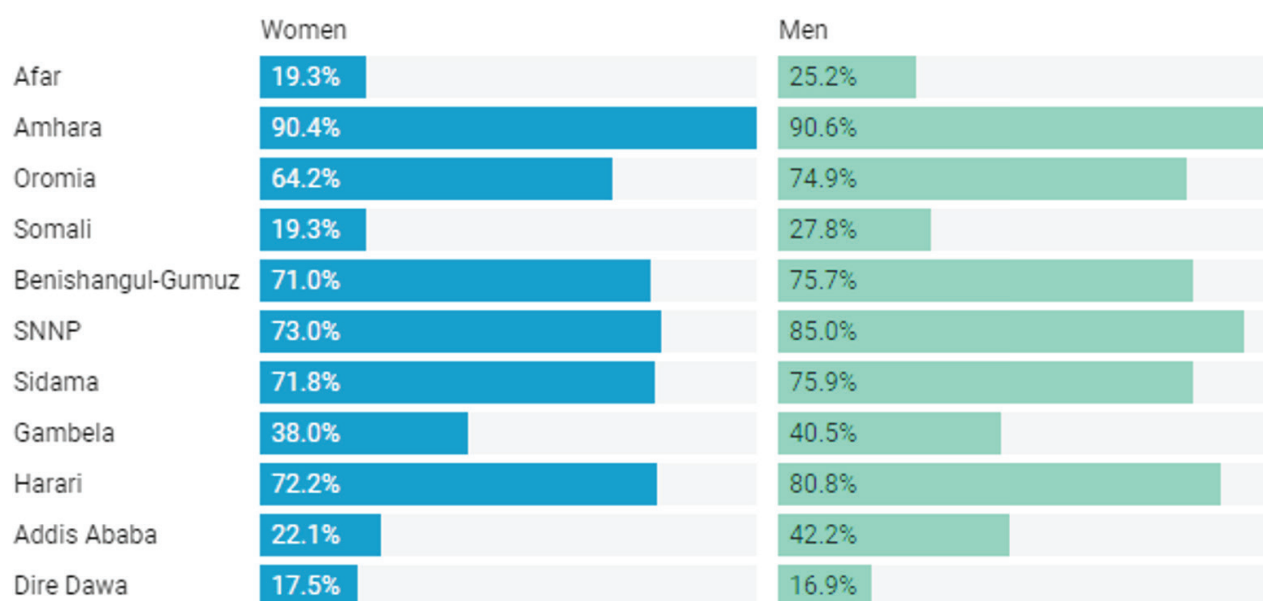
Figure 4.11:**Prevalence of documented ownership of agricultural land by place of residence and sex**

Figure 4.12 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. The incidence of documentation of ownership of agricultural land, which is about 90%, is the highest in Amhara region.

Figure 4.12:**Prevalence of documented ownership of agricultural land by region and sex**

4.3.5. Prevalence of documented ownership of other real estate

The observed pattern of the incidence of ownership for other real estate is similar to dwellings and agricultural land. As can be seen from Figure 4.13, generally more than 74% of both women and men owners of other real estate have documents. Yet, the incidence of documentation among women owners is lower than that of men.

Figure 4.13:

Prevalence of documented ownership of other real estate by place of residence and sex

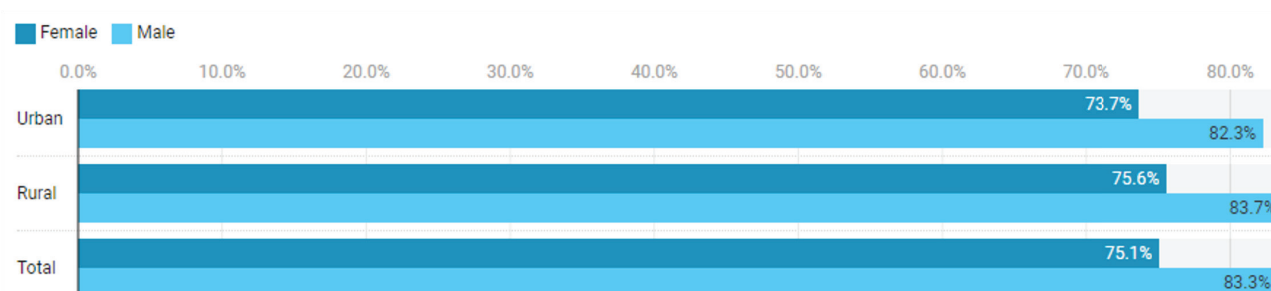
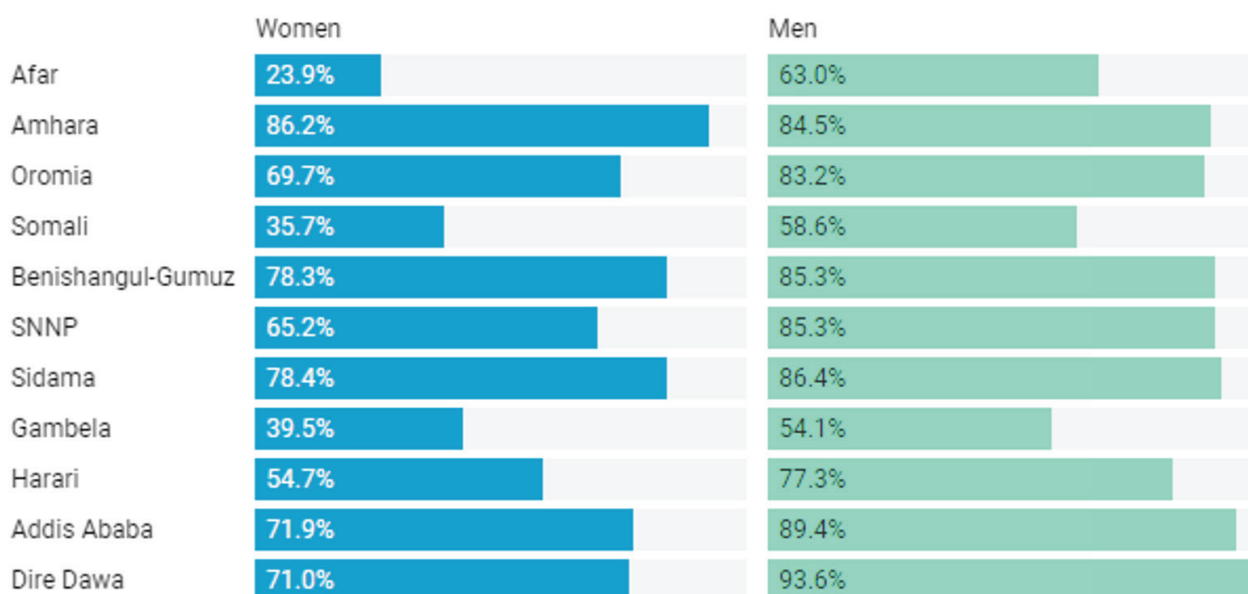


Figure 4.14 shows that there is considerable regional and gendered difference in documentation of other real estate. Generally, there is a lower level of documented ownership among women owners compared to men owners. The lowest incidence of documented ownership of other real estate among women owners, 23.9%, is observed in Afar, followed by 35.7% in Somali regional state; the highest is observed in Amhara region at 86.2%. The highest and lowest gender gaps in documented ownership is observed in Afar and Amhara regions, respectively.

Figure 4.14:

Prevalence of documented ownership of other real estate by region and sex



4.4. Asset ownership by socio-economic characteristics of households and respondents

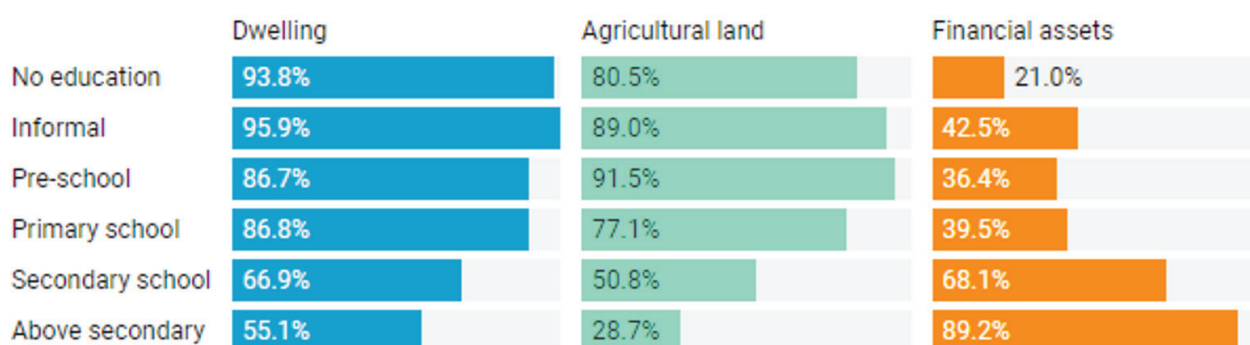
4.4.1. Asset ownership and educational status

Demographic and socio-economic characteristics of households and individual respondents may have a direct and indirect relationship with ownership of assets. Figures 4.15 and 4.16 show that the higher the educational attainment of women and men respondents, the lower the prevalence of dwelling and agricultural land ownership. The diagrams show a clear inverse relationship between dwelling and land ownership on the one hand and educational attainment on the other hand. While about 92% of respondents without any education owns a dwelling, only 48% of respondents with above secondary educational attainment owns a dwelling.

The inverse relationship between education and agricultural land could be explained by the fact that educated people in Ethiopia migrate to urban areas in search of non-agricultural jobs. However, the inverse relationship between education and ownership of a dwelling is a surprising result that deserves further investigation, which is beyond the scope of this report. Researchers may wish to explore the reasons behind such a nexus.

Figure 4.15:

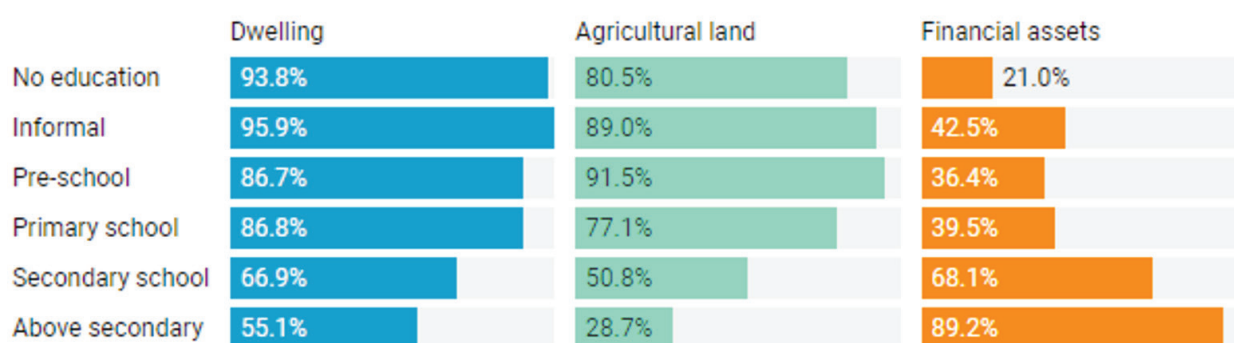
Prevalence of principal asset ownership by educational status: women



The results show that financial assets have a direct relation with educational attainment. About 85% of women respondents who attain above secondary education reported that they own financial assets, which includes any or a combination of bank saving account, checking account, microfinance account, saving and credit association account, informal savings, stocks/shares or other types of investment. On the other hand, only 12% of women who did not attend any form of education and 22% of women with some level of primary education own financial assets.

Figure 4.16:

Prevalence of principal asset ownership by educational status: men



4.4.2. Asset ownership and employment status

The results from Figure 4.17 show that unemployed women have lower chances of owning a dwelling compared to employed women and inactive women. While about 86% of employed women own a dwelling, only 46% of unemployed women report ownership of a dwelling. In contrast, 77% of unemployed men own a dwelling. Therefore, unemployment might have a much greater adverse effect on the property ownership of women than men.

Figure 4.17:

Prevalence of principal asset ownership by employment status: women

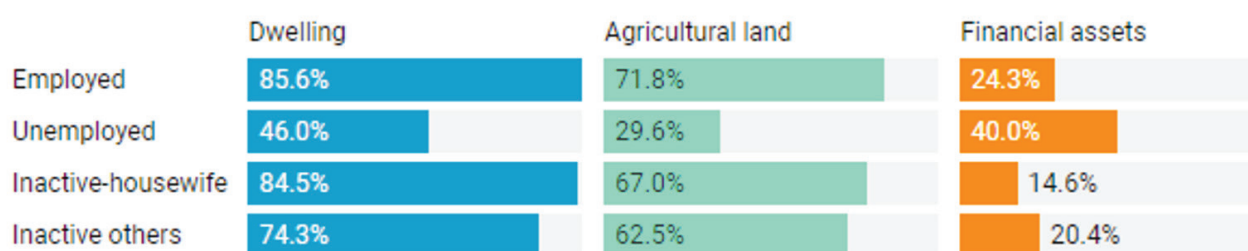
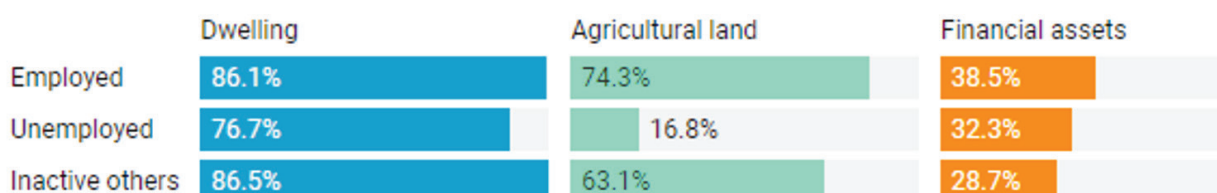


Figure 4.18:

Prevalence of principal asset ownership by employment status: men



4.4.3. Asset ownership and forms of marriage

Figure 4.19 provides information on the ownership of dwelling by forms of marriage of the primary and secondary respondents. Generally, there is greater incidence of asset ownership among polygamous couples, in which about 95% of both sexes reported having their own dwelling. About 84% of women and 86% men who are engaged in monogamous marriage report ownership of a dwelling. Finally, only 35% of cohabiting women and 44% of cohabiting men own a dwelling.

Figure 4.19:

Prevalence of ownership of dwelling by forms of marriage



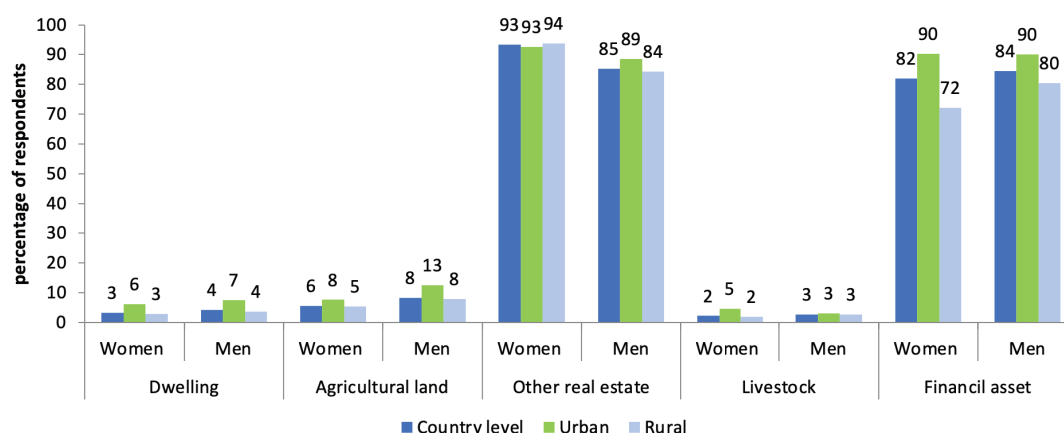
4.5. Forms of asset ownership: principal assets

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 structure of forms of ownership affects the degree of control that owners can exercise over the utilization and alienation of their assets. The results in Figure 4.20 show that other real estates and financial assets 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 gap gender gap is more pronounced for other real estates in both rural and urban areas and financial asset ownership in rural areas³.

³ Note that the information presented in Figures 4.20, 4.21 and 4.22 show prevalence in which proportion is computed from each category of asset owners. For example, 87% of women and 90% of men financial asset owners are the sole owners of their respective financial asset.

Figure 4.20:

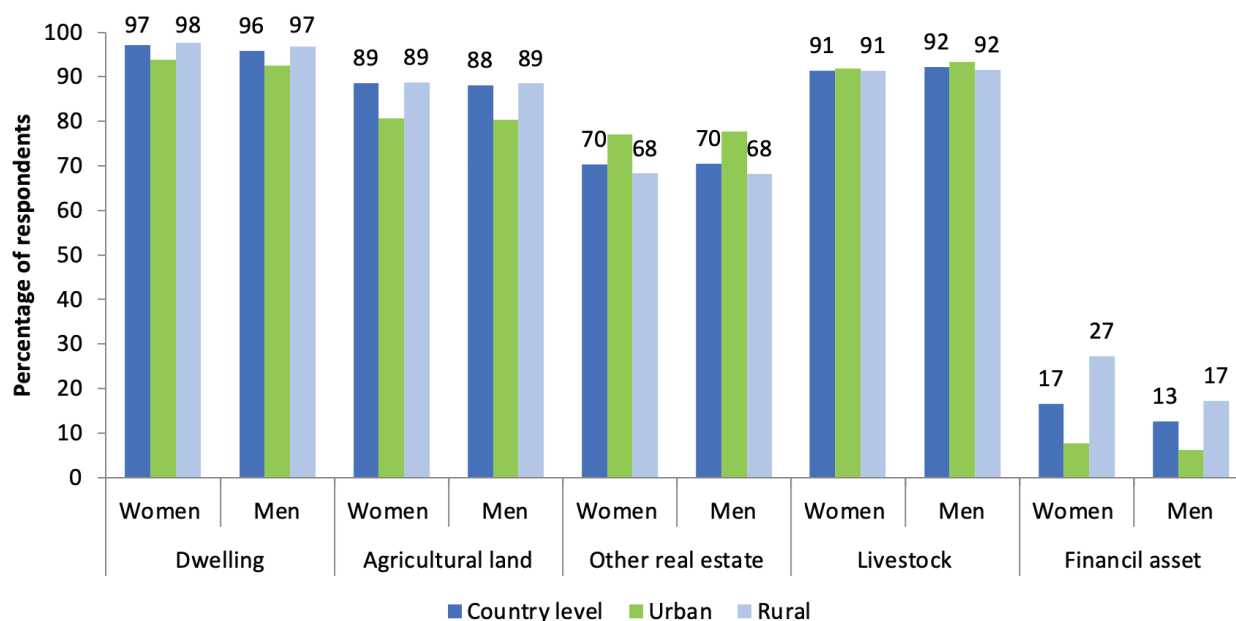
Prevalence of exclusive form of assets ownership: principal assets



Other principal assets including dwelling, agricultural land and livestock are predominantly owned jointly by partners. Figure 4.21 shows that almost all livestock and dwelling is jointly owned by women and men. Also about 89% of 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 27% of rural women but only 17% of their men counterparts reported owning financial assets jointly with their partners.

Figure 4.21:

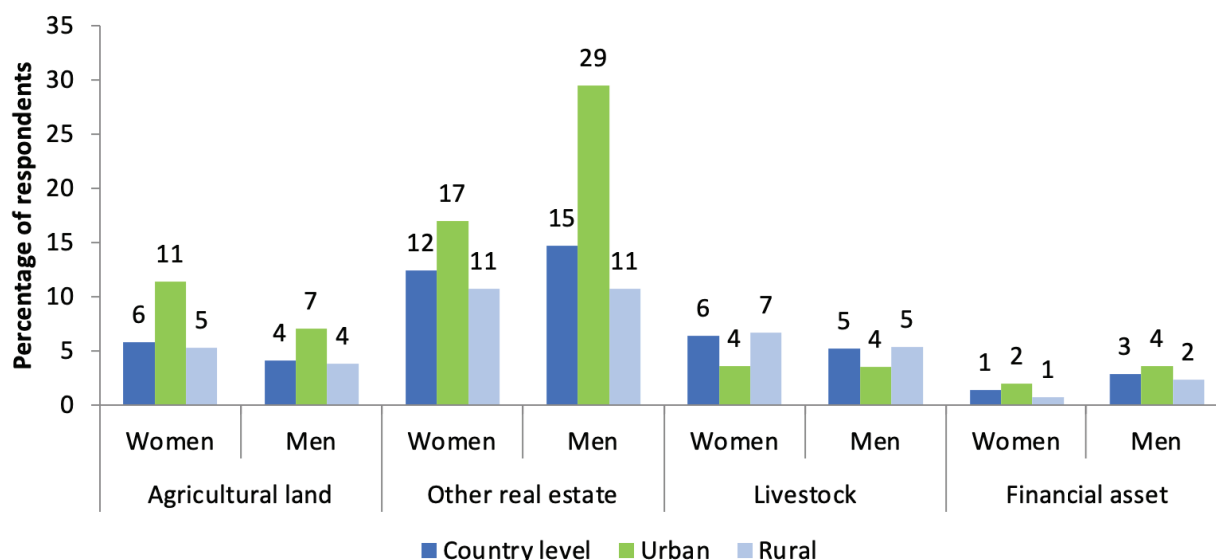
Prevalence of joint form of assets ownership: principal assets



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 4.22 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. In urban areas, the corresponding figures are 17% and 29%, respectively indicating higher incidence of ownership but also greater gender inequality in financial asset ownership in urban areas compared to rural areas.

Figure 4.22:

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



4.6. Modes of asset acquisition

In order to develop policies and programs that promote women's and men's accumulation of assets, data are needed to understand how women and men acquire assets and whether their modes of acquisition differ. The means of acquiring an asset may also determine the ownership rights that are associated with it. This information is important for the design of policies and interventions aimed at strengthening the mechanisms that provide equal opportunities for women to own assets.

According to the UN guideline for producing statistics on asset ownership from a gender perspective, while collecting data, countries are encouraged to customize their list of modes of acquisition according to their specific context. Accordingly, in Ethiopia there are different channels through which assets can be acquired. These different modes of acquisition of assets include purchase in a market, inheritance, gifts, allocations through government programs, establishing or founding (for non-agricultural enterprise assets), moving-in without permission or land grab (for agricultural land), acquisition through marriage and others. When respondents' answers differ from the ones listed in the questionnaire, their answer is categorized as "others".

The analysis presented in this section focuses on the different modes of acquisition of the four major physical assets, including main/primary housing or dwelling unit, agricultural land, other real estate, and non-agricultural enterprises.

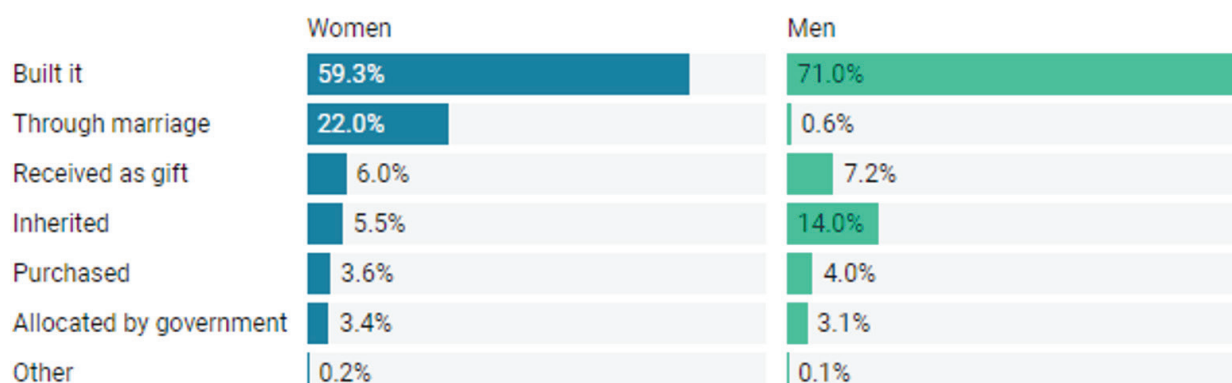
4.6.1. Modes of acquisition of dwelling

Figures 4.23 and 4.24 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 4.23:

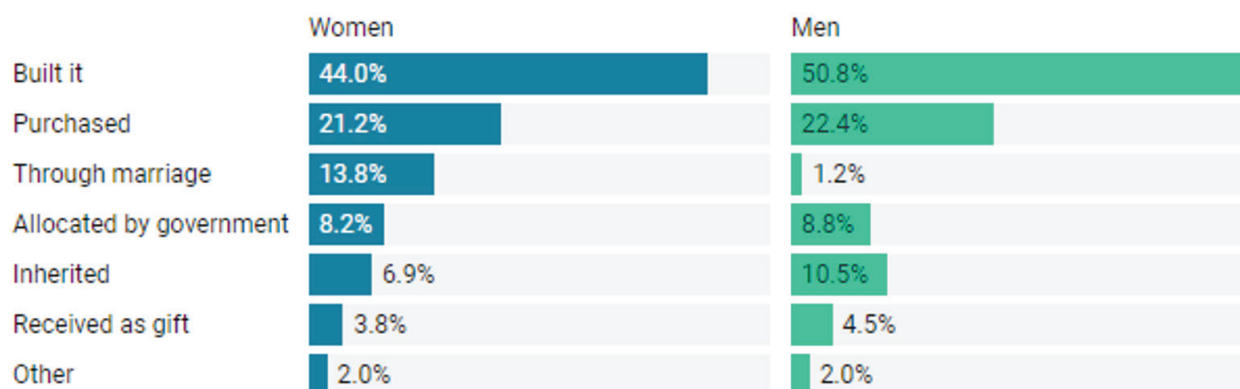
Distribution of mode of dwelling acquisition in rural areas by sex



However, in urban areas the second most important mode of dwelling acquisition for both women and men, as presented in Figure 4.24, 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 4.24:

Distribution of mode of dwelling acquisition in urban areas and sex



4.6.2. Modes of acquisition of agricultural land

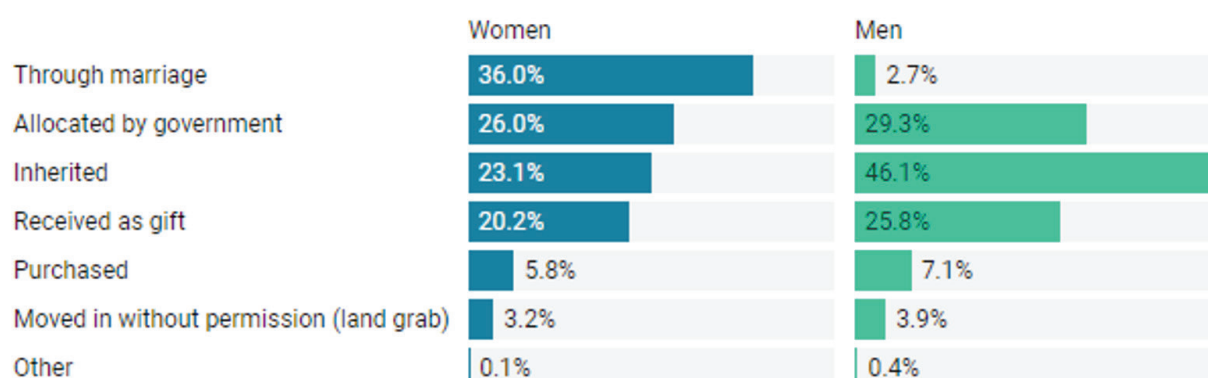
Figure 4.25 demonstrates the existence of a marked difference in the importance of acquisition of agricultural land for women and men. The most important mode of acquiring agricultural land for women is marriage, at 36%. In contrast, only 2.7% of men acquired agricultural land through marriage. Instead, 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.⁴ The pattern of mode of acquisition in urban areas is similar to rural areas of the country.⁵

⁴ 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.

⁵ 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 4.25:

Distribution of mode of agricultural land acquisition in rural areas by sex



4.6.3. Modes of acquisition of other real estate

Figures 4.26 and 4.27 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.

Figure 4.26:

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

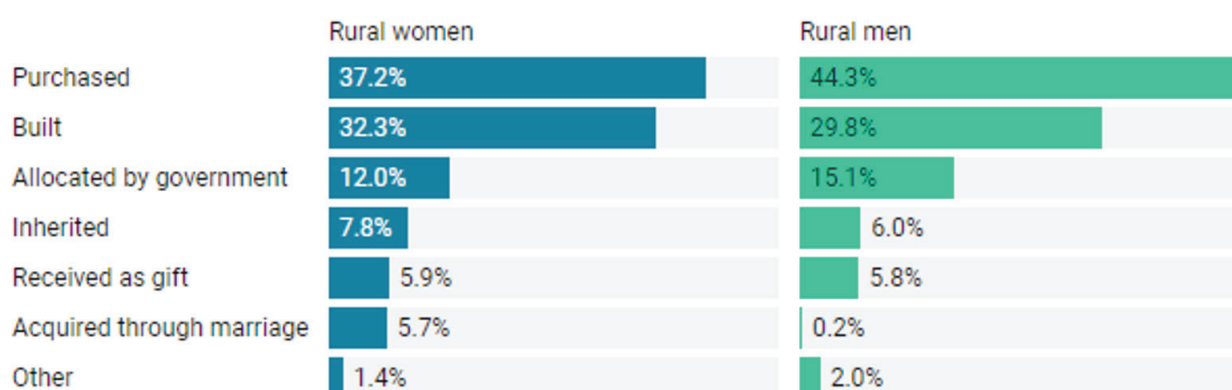
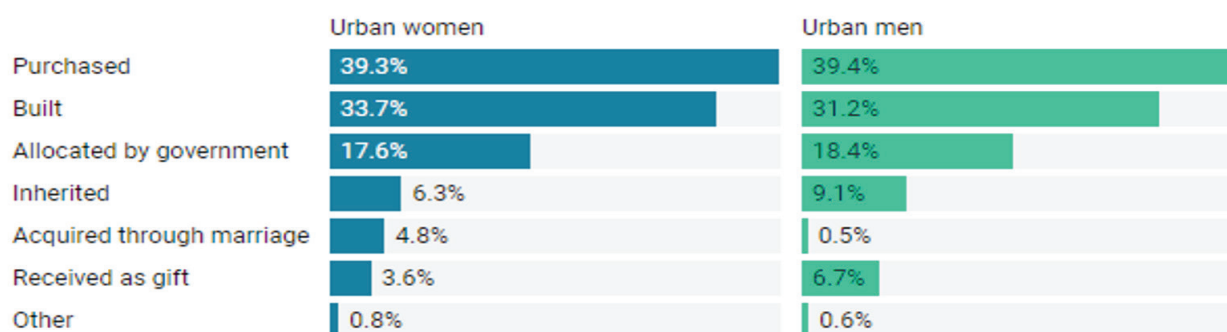


Figure 4.27:

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



4.7. Asset ownership alienation rights

Asset ownership alienation rights further defines the concept of ownership. The conditions of alienation rights sheds light on the question of whether asset owners can fully experience their rights and have control over the decision to transfer their assets. Not every owner might have the empowerment to sell or bequeath claimed assets. Therefore, information on the bundle of alienation rights along with ownership rights is important to examine women's empowerment. This section of the report provides discussion of the distribution of alienation rights of men and women owners of dwellings, agricultural land, other real estate, livestock and non-agricultural enterprises.

In line with UN guidelines for producing statistics on asset ownership from a gender perspective, this survey collected data on two types of alienation rights: the rights to sale and bequeath assets. Alienation rights basically reflect the ability of the owner to permanently transfer the asset. These rights could be exclusive for individual owners or may be exercised jointly with someone else.

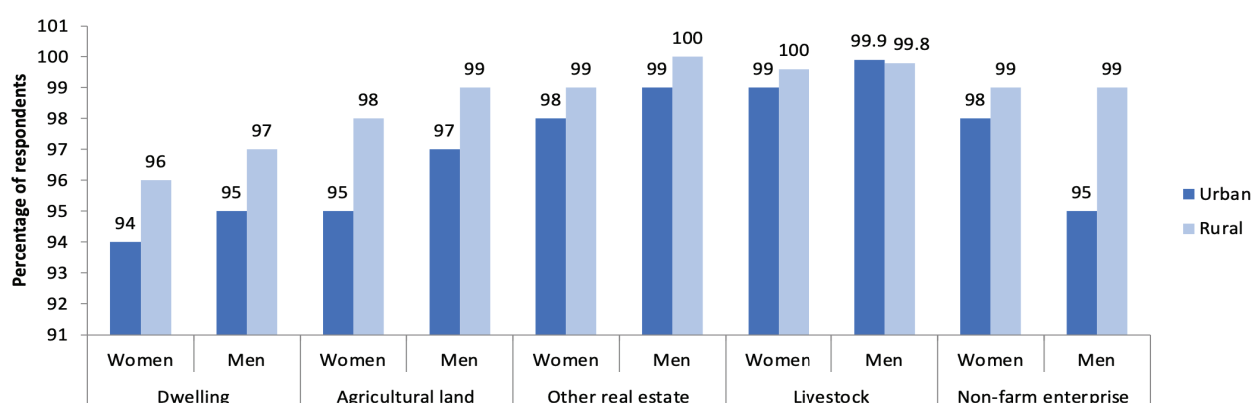
In Ethiopia, the ownership of agricultural land is vested in the state, and individual citizens have only (long-term) use rights and cannot sell land, but can permanently alienate their land by bequest, conditional on the beneficiary meeting some legal requirements. Therefore, bequeathing is the only relevant alienation right on land in Ethiopia.

4.7.1. Rights to sell assets

As depicted in Figure 4.28, 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 4.28:

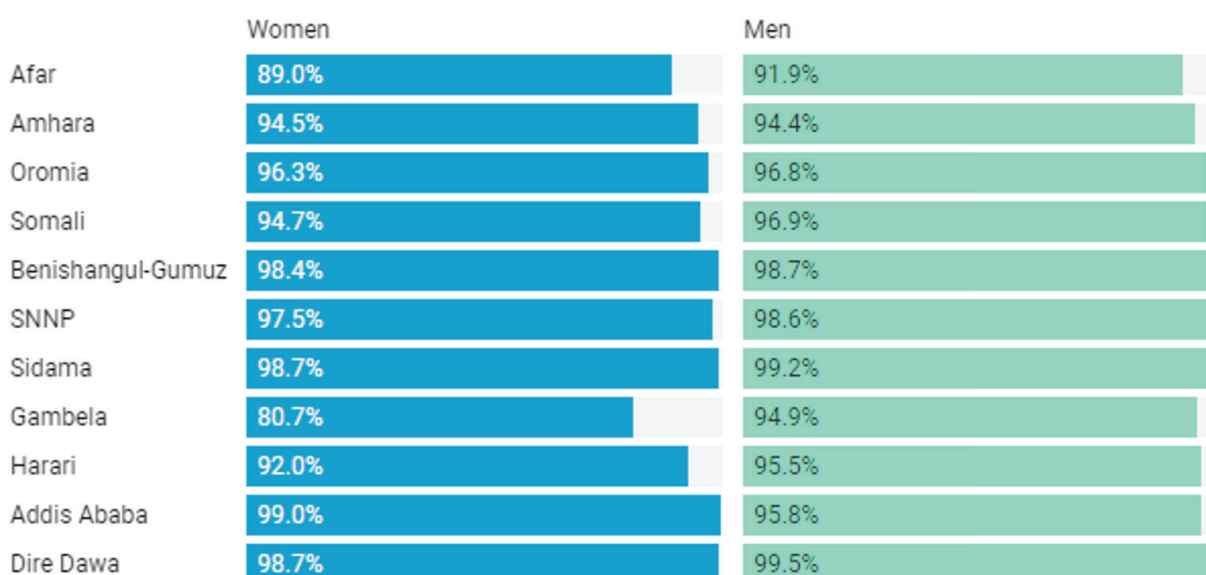
Prevalence of rights to sell assets by place of residence and sex



The regional distribution of the right to sell assets, presented in Figure 4.29, also shows that most asset owners have the right to alienate their assets through selling. The gender disparity in the right to sell assets is still marginally in favour of men, except in Gambela. In Gambela, 19% of women asset owners reported that they don't have the right to sell their assets (their share in the case of jointly owned the asset) compared to 5% of men owners. In contrast, in Addis Ababa, a higher proportion of women have the right to sell their dwelling (99%) than men (95.8%).

Figure 4.29:

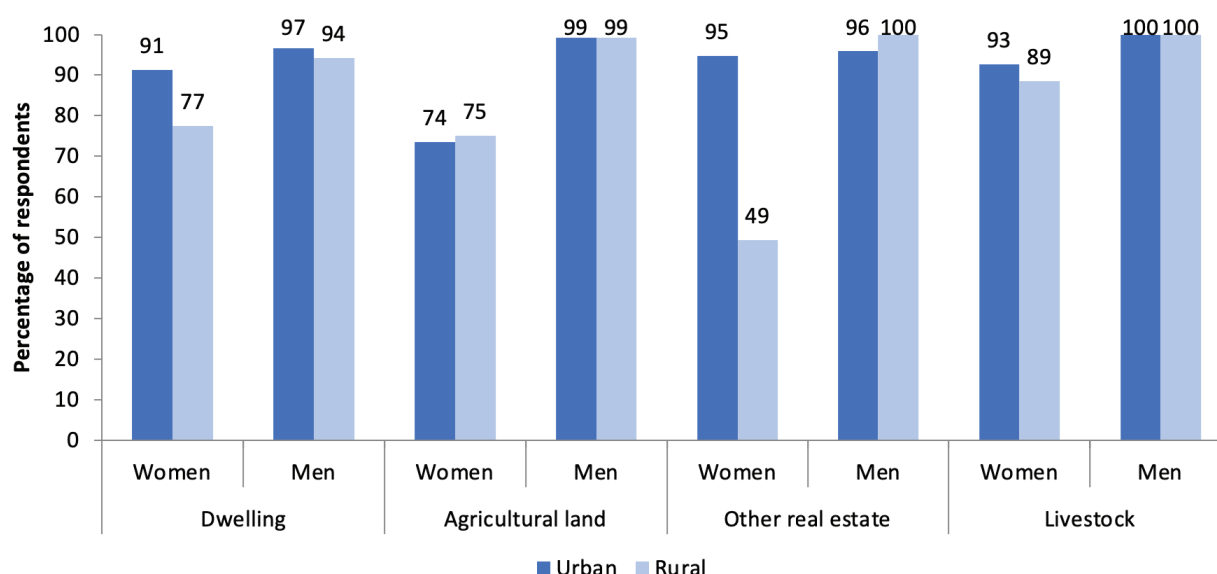
Prevalence of rights to sell dwelling by place of residence and sex



A further disaggregation of the right to sell assets in Gambela region is presented in Figure 4.30. It shows that gender disparities in the right to sell assets is more pronounced in rural areas, where a much greater proportion of men than women indicated that they have the right to sell dwellings, agricultural land and other real estate.

Figure 4.30:

Prevalence of rights to sell principal assets by place of residence and sex: Gambela

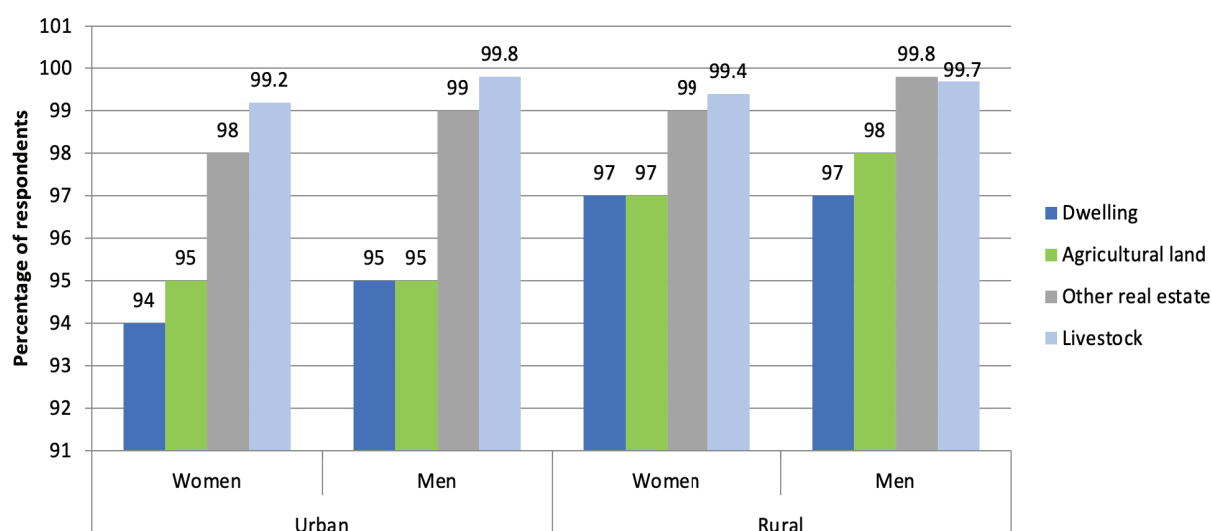


4.7.2. Rights to bequeath assets

As presented in Figure 4.31 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 4.31:

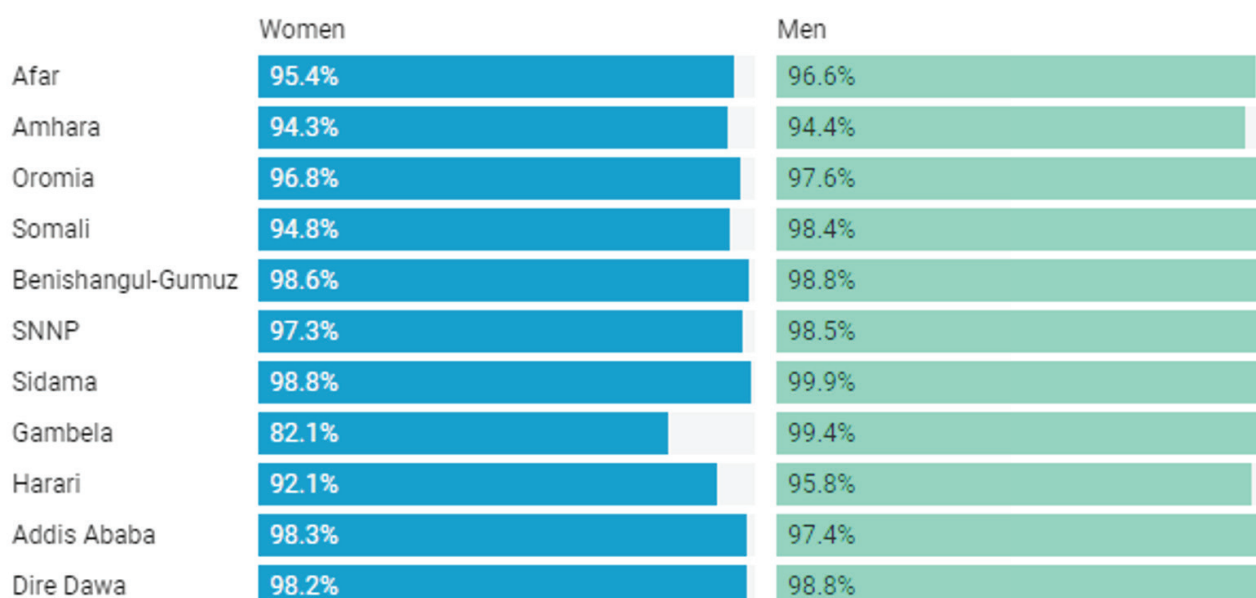
Prevalence of rights to bequeath principal assets by place of residence and sex



The regional pattern of rights to bequeath assets is largely similar to selling rights, with high levels of asset-bequeathing rights for both sexes. Again, Gambela is the outlier, with 18% of women owners unable to bequeath their assets compared to only 1% of men owners.

Figure 4.32:

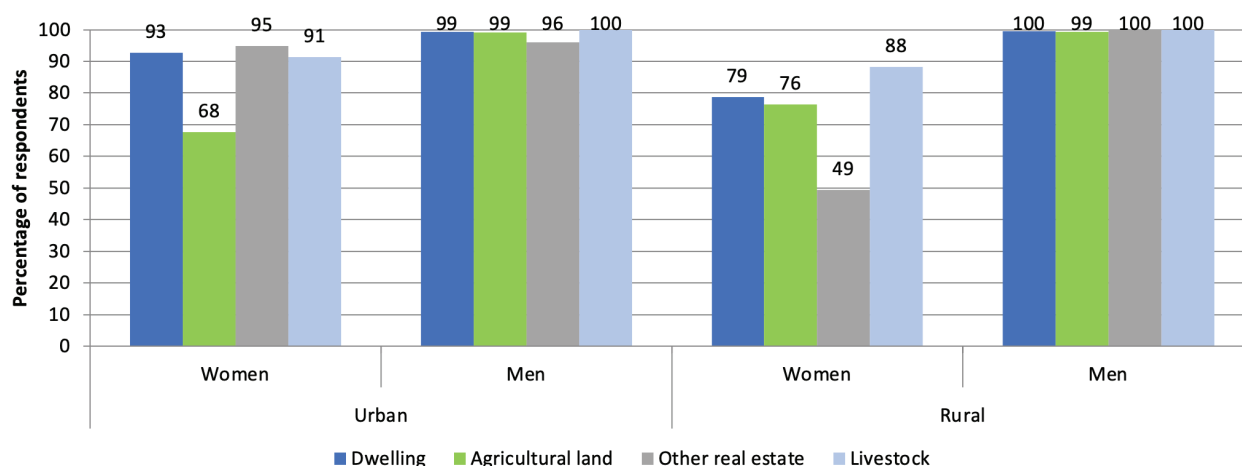
Prevalence of rights to bequeath dwelling by place of residence and sex



Further disaggregation of gender inequality in the ability to bequeath asset ownership in Gambela shows that the inequality is larger in rural areas than in urban areas, in which the prevalence of the right to bequeath dwellings, agricultural land and other real estate among women is much lower than for men. This suggests that a smaller proportion of rural women in Gambela have the power to decide on bequeathing a dwelling, agricultural land and other real estate, even if they considered themselves as owners.

Figure 4.33:

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



4.7.3. Forms of rights to alienate asset ownership

Form of decision making reflects the degree of independence exercised by owners. As indicated earlier, rights to sell and bequeath could be exercised exclusively or jointly with someone else.

Figure 4.34:

Prevalence of forms of rights to sell assets by sex

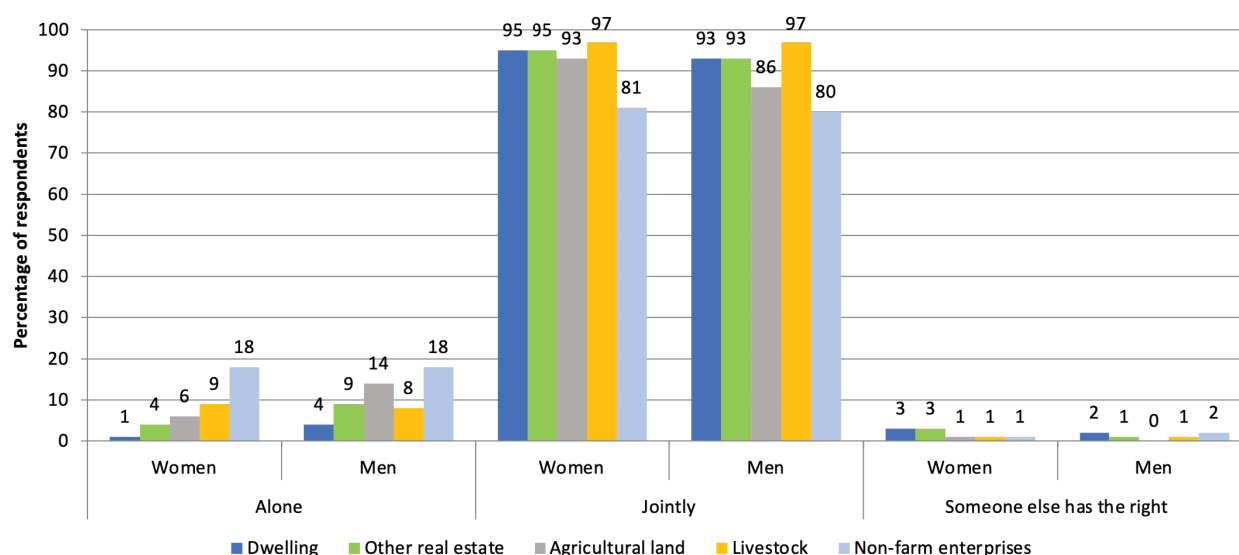
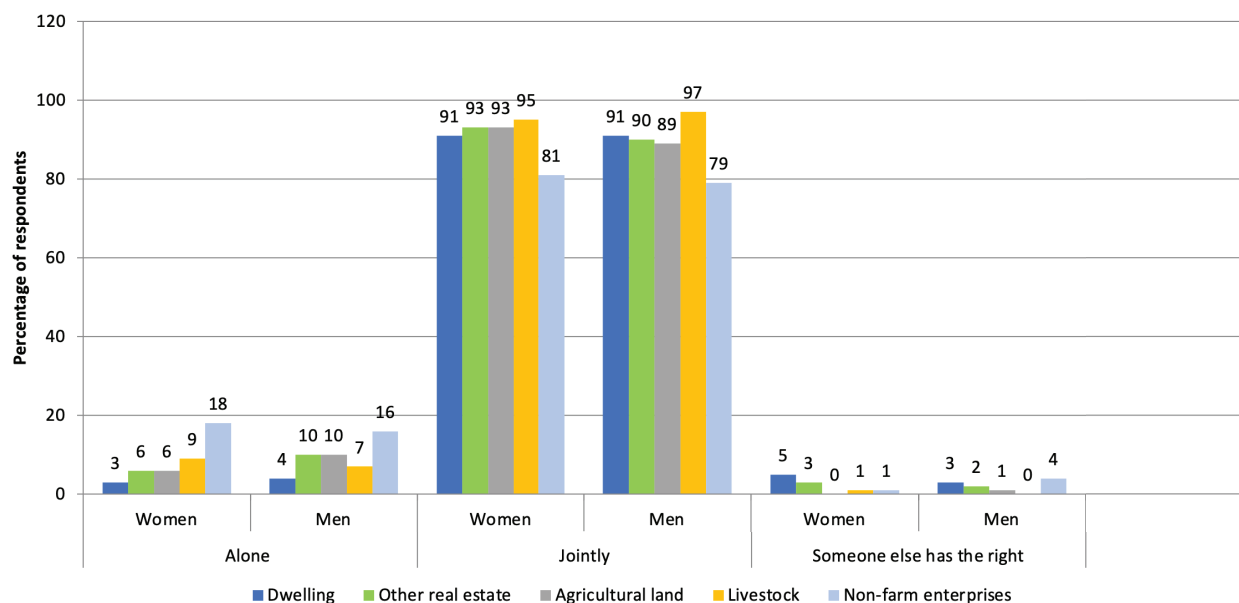


Figure 4.34 shows that joint decision-making is the most prevalent form of right to sell all types of assets for both sexes, with well more than 80% of asset owners reporting having this form of right. As can be seen from Figures 4.34 and 4.35, there is no major gender difference in the prevalence of both forms of decisions in the rights to sell and bequeath across all categories of assets.

Figure 4.35:

Prevalence of forms of rights to bequeath assets by sex



Both women and men have more personal discretion to exercise alienation rights over non-agricultural enterprises compared to other types of assets. About 18% of women have solitary rights to sell or bequeath their non-agricultural business. On the other hand, the right to alienate dwellings is less personalized and more of a joint right. Moreover, 5% of women do not have the right to alienate their own dwelling, while the corresponding proportion for men is 3%.

Table 4.4:

Distribution of principal asset owners by region, place of residence and sex

Region and place of residence		Owners of dwelling		Owners of agricultural land		Owners of other real estate		Owners of livestock		Owners of financial assets		Total number respondents (owners + non-owners) (weighted)	
		Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men
Country level	Urban	1,780,153	1,840,362	907,659	1,052,973	362,713	408,132	1,127,634	1,140,778	1,831,728	2,661,986	3,661,066	3,661,066
	Rural	12,470,411	12,768,799	10,777,208	11,355,727	1,034,583	1,216,279	11,662,319	11,798,740	1,491,681	3,656,796	13,323,676	13,323,676
	Total	14,250,564	14,609,161	11,684,867	12,408,700	1,397,296	1,624,411	12,789,953	12,939,518	3,323,409	6,318,782	16,984,743	16,984,743
Afar	Urban	45,496	44,820	6,566	6,245	3,564	3,375	37,544	34,921	18,523	37,047	75,318	75,318
	Rural	254,290	259,729	46,352	56,362	9,615	12,498	237,632	242,479	6,621	27,865	270,761	270,761
	Total	299,786	304,549	52,918	62,607	13,179	15,873	275,176	277,400	25,144	64,912	346,079	346,079
Amhara	Urban	393,681	409,502	235,222	269,504	121,891	135,842	281,093	289,138	463,948	662,629	831,235	831,235
	Rural	3,087,838	3,281,026	2,722,896	3,042,879	456,375	534,165	3,177,973	3,216,776	722,024	1,305,359	3,492,062	3,492,062
	Total	3,481,519	3,690,528	2,958,118	3,312,383	578,266	670,007	3,459,066	3,505,914	1,185,972	1,967,988	4,323,297	4,323,297
Oromia	Urban	606,555	618,547	339,563	399,192	119,882	147,346	420,135	428,722	475,345	813,999	1,141,380	1,141,380
	Rural	5,151,014	5,215,306	4,811,463	4,944,340	410,321	472,565	4,791,201	4,822,581	377,259	1,460,674	5,431,564	5,431,564
	Total	5,757,569	5,833,853	5,151,026	5,343,532	530,203	619,911	5,211,336	5,251,303	852,604	2,274,673	6,572,944	6,572,944
Somali	Urban	105,012	119,229	7,281	9,659	3,885	3,870	63,851	68,154	25,007	36,884	153,092	153,092
	Rural	814,037	821,700	274,820	282,197	17,669	25,610	788,160	795,891	48,152	66,123	869,897	869,897
	Total	919,049	940,929	282,101	291,856	21,554	29,480	852,011	864,045	73,159	103,007	1,022,990	1,022,990
Benishangul-Gumuz	Urban	36,633	36,417	16,840	18,796	13,037	13,625	21,218	20,649	25,108	39,301	62,298	62,298
	Rural	152,747	155,824	137,911	139,805	6,633	9,707	135,777	133,155	16,774	35,248	163,880	163,880
	Total	189,380	192,241	154,751	158,601	19,670	23,332	156,995	153,804	41,882	74,549	226,178	226,178
SNNP	Urban	324,098	334,192	207,750	240,373	79,837	80,565	222,444	220,910	217,869	347,367	509,878	509,878
	Rural	2,267,922	2,272,739	2,077,245	2,150,214	108,780	131,546	1,914,183	1,952,899	290,618	613,065	2,307,543	2,307,543
	Total	2,592,020	2,606,931	2,284,995	2,390,587	188,617	212,111	2,136,627	2,173,809	508,487	960,432	2,817,422	2,817,422
Sidama	Urban	89,765	91,862	81,080	89,770	8,964	11,237	62,141	59,197	55,804	90,523	159,791	159,791
	Rural	650,094	664,005	624,916	651,670	20,290	24,610	539,067	553,903	20,472	114,870	678,488	678,488
	Total	739,859	755,867	705,996	741,440	29,254	35,847	601,208	613,100	76,276	205,393	838,279	838,279
Gambela	Urban	13,855	18,041	5,519	7,578	3,477	3,686	5,138	6,779	14,433	24,960	32,951	32,951
	Rural	43,805	48,848	39,638	44,057	3,298	3,955	35,860	38,483	4,452	20,472	55,228	55,228
	Total	57,660	66,889	45,157	51,635	6,775	7,641	40,998	45,262	18,885	45,432	88,179	88,179

Region and place of residence	Owners of dwelling		Owners of agricultural land		Owners of other real estate		Owners of livestock		Owners of financial assets		Total number respondents (owners + non-owners) (weighted)	
	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men
Harari	Urban	8,797	8,886	3,037	3,835	1,301	1,163	2,642	18,220	23,314	26,153	26,153
	Rural	18,351	18,467	17,123	17,431	1,131	1,445	14,400	2,470	7,466	20,310	20,310
	Total	27,148	27,353	20,160	21,266	2,432	2,608	17,042	20,690	30,780	46,463	46,463
Addis Ababa	Urban	137,920	140,453	4,106	6,171	4,610	4,881	8,257	485,016	544,352	614,018	614,018
	Rural	0	0	0	0	0	0	0	0	0	0	0
	Total	137,920	140,453	4,106	6,171	4,610	4,881	8,257	485,016	544,352	614,018	614,018
Dire Dawa	Urban	18,341	18,413	695	1,850	2,265	2,542	3,171	32,455	41,610	54,951	54,951
	Rural	30,313	31,155	24,844	26,772	471	178	28,066	2,839	5,654	33,943	33,943
	Total	48,654	49,568	25,539	28,622	2,736	2,720	31,237	35,294	47,264	88,894	88,894

Table 4.5:

Distribution of other asset owners by region, place of residence and sex

Region and place of residence	Number of owners of small agricultural equipment ownership		Number of owners of non-farm enterprise		Number of owners of consumer durables		Number of owners of valuables		Total number of respondents (owners + non-owners) (weighted)	
	Female	Male	Female	Male	Female	Male	Female	Male	Women	Men
Country level	Urban	1,511,690	1,676,221	469,681	549,469	3,486,159	1,807,150	1,027,547	3,661,066	3,661,066
	Rural	11,263,919	12,196,990	470,851	470,488	12,361,922	3,040,973	1,164,273	13,323,676	13,323,676
	Total	12,775,609	13,873,211	940,532	1,019,957	15,848,081	4,848,123	2,191,820	16,984,743	16,984,743
Afar	Urban	19,165	28,020	4,139	3,744	66,294	28,255	5,344	75,318	75,318
	Rural	11,639	152,464	3,835	2,950	237,538	28,674	9,061	270,761	270,761
	Total	130,804	180,484	7,974	6,694	303,832	56,929	14,405	346,079	346,079
Amhara	Urban	420,057	449,293	186,584	189,236	815,667	519,323	273,039	831,235	831,235
	Rural	3,160,274	3,354,075	148,953	153,705	3,313,478	1,243,230	234,934	3,492,062	3,492,062
	Total	3,580,331	3,803,368	335,537	342,941	4,129,145	1,762,553	507,973	4,323,297	4,323,297
Oromia	Urban	527,780	625,350	160,922	234,384	1,109,726	566,287	346,033	1,141,380	1,141,380
	Rural	4,683,213	5,142,771	195,864	200,922	5,073,366	1,176,044	658,905	5,431,564	5,431,564
	Total	5,210,993	5,768,121	356,786	435,306	6,183,092	1,742,331	1,004,938	6,572,944	6,572,944

Region and place of residence		Number of owners of small agricultural equipment ownership		Number of owners of non-farm enterprise		Number of owners of consumer durables		Number of owners of valuables		Total number of respondents (owners + non-owners) (weighted)	
		Female	Male	Female	Male	Female	Male	Female	Male		
Somali	Urban	48,846	56,506	5,175	7,263	119,091	108,103	28,328	5,706	153,092	153,092
	Rural	506,411	535,097	32,990	21,195	756,285	754,929	41,824	6,222	869,897	869,897
	Total	555,257	591,603	38,165	28,458	875,376	863,032	70,152	11,928	1,022,990	1,022,990
Benishangul-Gumuz	Urban	36,956	36,356	5,968	4,022	54,648	51,801	27,440	8,397	62,298	62,298
	Rural	150,197	148,187	2,159	1,664	147,514	152,248	26,945	14,841	163,880	163,880
	Total	187,153	184,543	8,127	5,686	202,162	204,049	54,385	23,238	226,178	226,178
SNNP	Urban	341,467	343,759	60,295	57,475	491,840	494,261	244,235	120,184	509,878	509,878
	Rural	2,050,725	2,140,612	72,280	73,256	2,062,943	2,088,096	441,941	199,997	2,307,543	2,307,543
	Total	2,392,192	2,484,371	132,575	130,731	2,554,783	2,582,357	686,176	320,181	2,817,422	2,817,422
Sidama	Urban	66,067	75,697	8,215	10,366	153,886	155,365	47,264	32,915	159,791	159,791
	Rural	524,289	629,313	10,230	12,100	632,867	645,955	60,609	36,911	678,488	678,488
	Total	590,356	705,010	18,445	22,466	786,753	801,320	107,873	69,826	838,279	838,279
Gambela	Urban	13,070	15,876	4,229	4,756	28,031	29,732	14,014	6,935	32,951	32,951
	Rural	43,041	50,871	1,867	2,751	42,713	47,127	13,149	1,990	55,228	55,228
	Total	56,111	66,747	6,096	7,507	70,744	76,859	27,163	8,925	88,179	88,179
Harari	Urban	5,232	5,913	3,884	4,877	24,155	25,052	16,802	9,953	26,153	26,153
	Rural	16,817	17,808	1,481	1,287	17,929	19,133	5,455	915	20,310	20,310
	Total	22,049	23,721	5,365	6,164	42,084	44,185	22,257	10,868	46,463	46,463
Addis Ababa	Urban	27,334	33,783	22,176	26,369	606,968	578,392	287,372	204,450	614,018	614,018
	Rural	0	0	0	0	0	0	0	0	0	0
	Total	27,334	33,783	22,176	26,369	606,968	578,392	287,372	204,450	614,018	614,018
Dire Dawa	Urban	5,716	5,668	8,094	6,977	51,582	51,766	27,830	14,591	54,951	54,951
	Rural	17,313	25,792	1,192	658	28,030	30,052	3,102	497	33,943	33,943
	Total	23,029	31,460	9,286	7,635	79,612	81,818	30,932	15,088	88,894	88,894

Table 4.6:**Prevalence of asset ownership by place of residence and sex**

Assets	Residence	Owner		
		Women	Men	Total
Dwelling	Urban	48.6	50.3	49.4
	Rural	93.6	95.8	94.7
	Total	83.9	86.0	85.0
Agricultural land	Urban	24.8	28.8	26.8
	Rural	80.9	85.2	83.1
	Total	68.8	73.1	70.9
Other real estate	Urban	9.9	11.1	10.5
	Rural	7.8	9.1	8.4
	Total	8.2	9.6	8.9
Livestock	Urban	30.8	31.2	31.0
	Rural	87.5	88.6	88.0
	Total	75.3	76.2	75.7
Small agricultural equipment	Urban	41.3	45.8	43.5
	Rural	84.5	91.5	88.0
	Total	75.2	81.7	78.4
Non-agricultural enterprise/ business	Urban	12.8	15.0	13.9
	Rural	3.5	3.5	3.5
	Total	5.5	6.0	5.8
Consumer durables	Urban	95.5	95.2	95.4
	Rural	90.9	92.8	91.8
	Total	91.9	93.3	92.6
Valuables	Urban	49.4	28.1	38.7
	Rural	22.8	8.7	15.8
	Total	28.5	12.9	20.7
Financial assets	Urban	50.0	72.7	61.4
	Rural	11.2	27.4	19.3
	Total	19.6	37.2	28.4

Table 4.7:

Prevalence of asset ownership by place of residence and sex

Region and place of residence			Dwelling	Agricultural land	Other real estate	Livestock	Financial assets
			%	%	%	%	%
Country level	Urban	Women	48.6	24.8	9.9	30.8	50.0
		Men	50.3	28.8	11.1	31.2	72.7
	Rural	Women	93.6	80.9	7.8	87.5	11.2
		Men	95.8	85.2	9.1	88.6	27.4
	Total	Women	83.9	68.8	8.2	75.3	19.6
		Men	86.0	73.1	9.6	76.2	37.2
Afar	Urban	Women	60.4	8.7	4.7	49.8	24.6
		Men	59.5	8.3	4.5	46.4	49.2
	Rural	Women	93.9	17.1	3.6	87.8	2.4
		Men	95.9	20.8	4.6	89.6	10.3
	Total	Women	86.6	15.3	3.8	79.5	7.3
		Men	88.0	18.1	4.6	80.2	18.8
Amhara	Urban	Women	47.4	28.3	14.7	33.8	55.8
		Men	49.3	32.4	16.3	34.8	79.7
	Rural	Women	88.4	78.0	13.1	91.0	20.7
		Men	94.0	87.1	15.3	92.1	37.4
	Total	Women	80.5	68.4	13.4	80.0	27.4
		Men	85.4	76.6	15.5	81.1	45.5
Oromia	Urban	Women	53.1	29.8	10.5	36.8	41.6
		Men	54.2	35.0	12.9	37.6	71.3
	Rural	Women	94.8	88.6	7.6	88.2	6.9
		Men	96.0	91.0	8.7	88.8	26.9
	Total	Women	87.6	78.4	8.1	79.3	13.0
		Men	88.8	81.3	9.4	79.9	34.6
Somali	Urban	Women	68.6	4.8	2.5	41.7	16.3
		Men	77.9	6.3	2.5	44.5	24.1
	Rural	Women	93.6	31.6	2.0	90.6	5.5
		Men	94.5	32.4	2.9	91.5	7.6
	Total	Women	89.8	27.6	2.1	83.3	7.2
		Men	92.0	28.5	2.9	84.5	10.1
Benishangul-Gumuz	Urban	Women	58.8	27.0	20.9	34.1	40.3
		Men	58.5	30.2	21.9	33.1	63.1
	Rural	Women	93.2	84.2	4.0	82.9	10.2
		Men	95.1	85.3	5.9	81.3	21.5
	Total	Women	83.7	68.4	8.7	69.4	18.5
		Men	85.0	70.1	10.3	68.0	33.0
SNNP	Urban	Women	63.6	40.7	15.7	43.6	42.7
		Men	65.5	47.1	15.8	43.3	68.1
	Rural	Women	98.3	90.0	4.7	83.0	12.6
		Men	98.5	93.2	5.7	84.6	26.6
	Total	Women	92.0	81.1	6.7	75.8	18.0
		Men	92.5	84.9	7.5	77.2	34.1

Region and place of residence			Dwelling	Agricultural land	Other real estate	Livestock	Financial assets
			%	%	%	%	%
Sidama	Urban	Women	56.2	50.7	5.6	38.9	34.9
		Men	57.5	56.2	7.0	37.0	56.7
	Rural	Women	95.8	92.1	3.0	79.5	3.0
		Men	97.9	96.0	3.6	81.6	16.9
	Total	Women	88.3	84.2	3.5	71.7	9.1
		Men	90.2	88.4	4.3	73.1	24.5
Gambela	Urban	Women	42.0	16.7	10.6	15.6	43.8
		Men	54.8	23.0	11.2	20.6	75.7
	Rural	Women	79.3	71.8	6.0	64.9	8.1
		Men	88.4	79.8	7.2	69.7	37.1
	Total	Women	65.4	51.2	7.7	46.5	21.4
		Men	75.9	58.6	8.7	51.3	51.5
Harari	Urban	Women	33.6	11.6	5.0	10.1	69.7
		Men	34.0	14.7	4.4	9.9	89.1
	Rural	Women	90.4	84.3	5.6	70.9	12.2
		Men	90.9	85.8	7.1	71.5	36.8
	Total	Women	58.4	43.4	5.2	36.7	44.5
		Men	58.9	45.8	5.6	36.8	66.2
Addis Ababa	Urban	Women	22.5	0.7	0.8	1.3	79.0
		Men	22.9	1.0	0.8	1.0	88.7
	Rural	Women	-	-	-	-	-
		Men	-	-	-	-	-
	Total	Women	22.5	0.7	0.8	1.3	79.0
		Men	22.9	1.0	0.8	1.0	88.7
Dire Dawa	Urban	Women	33.4	1.3	4.1	5.8	59.1
		Men	33.5	3.4	4.6	7.0	75.7
	Rural	Women	89.3	73.2	1.4	82.7	8.4
		Men	91.8	78.9	0.5	82.7	16.7
	Total	Women	54.7	28.7	3.1	35.1	39.7
		Men	55.8	32.2	3.1	35.9	53.2

Table 4.8:

Prevalence of other asset ownership by place of residence and sex

Region and place of residence			Small agricultural equipment	Non-agricultural enterprise/business	Consumer durables	Valuables
Country level	Urban	Women	41.3	12.8	95.5	49.4
		Men	45.8	15.0	95.2	28.1
	Rural	Women	84.5	3.5	90.9	22.8
		Men	91.5	3.5	92.8	8.7
	Total	Women	75.2	5.5	91.9	28.5
		Men	81.7	6.0	93.3	12.9

Region and place of residence			Small agricultural equipment	Non-agricultural enterprise/business	Consumer durables	Valuables
Afar	Urban	Women	25.4	5.5	86.6	37.5
		Men	37.2	5.0	88.0	7.1
	Rural	Women	41.2	1.4	88.1	10.6
		Men	56.3	1.1	87.7	3.3
	Total	Women	37.8	2.3	87.8	16.4
		Men	52.2	1.9	87.8	4.2
Amhara	Urban	Women	50.5	22.4	97.6	62.5
		Men	54.1	22.8	98.1	32.8
	Rural	Women	90.5	4.3	92.8	35.6
		Men	96.0	4.4	94.9	6.7
	Total	Women	82.8	7.8	93.7	40.8
		Men	88.0	7.9	95.5	11.7
Oromia	Urban	Women	46.2	14.1	95.4	49.6
		Men	54.8	20.5	97.2	30.3
	Rural	Women	86.2	3.6	90.9	21.7
		Men	94.7	3.7	93.4	12.1
	Total	Women	79.3	5.4	91.7	26.5
		Men	87.8	6.6	94.1	15.3
Somali	Urban	Women	31.9	3.4	77.8	18.5
		Men	36.9	4.7	70.6	3.7
	Rural	Women	58.2	3.8	86.9	4.8
		Men	61.5	2.4	86.8	0.7
	Total	Women	54.3	3.7	85.6	6.9
		Men	57.8	2.8	84.4	1.2
Benishangul-Gumuz	Urban	Women	59.3	9.6	87.7	44.0
		Men	58.4	6.5	83.2	13.5
	Rural	Women	91.7	1.3	90.0	16.4
		Men	90.4	1.0	92.9	9.1
	Total	Women	82.7	3.6	89.4	24.0
		Men	81.6	2.5	90.2	10.3
SNNP	Urban	Women	67.0	11.8	96.5	47.9
		Men	67.4	11.3	96.9	23.6
	Rural	Women	88.9	3.1	89.4	19.2
		Men	92.8	3.2	90.5	8.7
	Total	Women	84.9	4.7	90.7	24.4
		Men	88.2	4.6	91.7	11.4
Sidama	Urban	Women	41.3	5.1	96.3	29.6
		Men	47.4	6.5	97.2	20.6
	Rural	Women	77.3	1.5	93.3	8.9
		Men	92.8	1.8	95.2	5.4
	Total	Women	70.4	2.2	93.9	12.9
		Men	84.1	2.7	95.6	8.3

Region and place of residence			Small agricultural equipment	Non-agricultural enterprise/business	Consumer durables	Valuables
Gambela	Urban	Women	39.7	12.8	85.1	42.5
		Men	48.2	14.4	90.2	21.0
	Rural	Women	77.9	3.4	77.3	23.8
		Men	92.1	5.0	85.3	3.6
	Total	Women	63.6	6.9	80.2	30.8
		Men	75.7	8.5	87.2	10.1
Harari	Urban	Women	20.0	14.8	92.4	64.2
		Men	22.6	18.6	95.8	38.1
	Rural	Women	82.8	7.3	88.3	26.9
		Men	87.7	6.3	94.2	4.5
	Total	Women	47.5	11.5	90.6	47.9
		Men	51.1	13.3	95.1	23.4
Addis Ababa	Urban	Women	4.5	3.6	98.9	46.8
		Men	5.5	4.3	94.2	33.3
	Rural	Women	-	-	-	-
		Men	-	-	-	-
	Total	Women	4.5	3.6	98.9	46.8
		Men	5.5	4.3	94.2	33.3
Dire Dawa	Urban	Women	10.4	14.7	93.9	50.6
		Men	10.3	12.7	94.2	26.6
	Rural	Women	51.0	3.5	82.6	9.1
		Men	76.0	1.9	88.5	1.5
	Total	Women	25.9	10.4	89.6	34.8
		Men	35.4	8.6	92.0	17.0

Table 4.9:

Distribution of ownership of dwelling by documentation status, place of residence and sex

Region and place of residence		Reported			Documented		
		Women	Men	Total	Women	Men	Total
Total	Urban	49.2	50.8	100.0	44.3	55.7	100.0
	Rural	49.4	50.6	100.0	46.2	53.8	100.0
	Total	49.4	50.6	100.0	45.9	54.1	100.0
Afar	Urban	50.4	49.6	100.0	39.6	60.4	100.0
	Rural	49.5	50.5	100.0	34.6	65.4	100.0
	Total	49.6	50.4	100.0	37.3	62.7	100.0
Amhara	Urban	49.0	51.0	100.0	46.3	53.7	100.0
	Rural	48.5	51.5	100.0	46.1	53.9	100.0
	Total	48.5	51.5	100.0	46.1	53.9	100.0
Oromia	Urban	49.5	50.5	100.0	43.8	56.2	100.0
	Rural	49.7	50.3	100.0	47.3	52.7	100.0
	Total	49.7	50.3	100.0	46.8	53.2	100.0
Somali	Urban	46.8	53.2	100.0	41.1	58.9	100.0
	Rural	49.8	50.2	100.0	45.0	55.0	100.0
	Total	49.4	50.6	100.0	44.1	55.9	100.0

Region and place of residence		Reported			Documented		
		Women	Men	Total	Women	Men	Total
Benishangul-Gumuz	Urban	50.1	49.9	100.0	48.0	52.0	100.0
	Rural	49.5	50.5	100.0	46.6	53.4	100.0
	Total	49.6	50.4	100.0	47.0	53.0	100.0
SNNP	Urban	49.2	50.8	100.0	39.6	60.4	100.0
	Rural	49.9	50.1	100.0	44.9	55.1	100.0
	Total	49.9	50.1	100.0	44.1	55.9	100.0
Sidama	Urban	49.4	50.6	100.0	57.4	42.6	100.0
	Rural	49.5	50.5	100.0	47.4	52.6	100.0
	Total	49.5	50.5	100.0	48.7	51.3	100.0
Gambela	Urban	43.4	56.6	100.0	40.6	59.4	100.0
	Rural	47.3	52.7	100.0	43.3	56.7	100.0
	Total	46.3	53.7	100.0	42.2	57.8	100.0
Harari	Urban	49.7	50.3	100.0	38.7	61.3	100.0
	Rural	49.8	50.2	100.0	47.7	52.3	100.0
	Total	49.8	50.2	100.0	43.9	56.1	100.0
Addis Ababa	Urban	49.5	50.5	100.0	47.0	53.0	100.0
	Total	49.5	50.5	100.0	47.0	53.0	100.0
Dire Dawa	Urban	49.9	50.1	100.0	44.2	55.8	100.0
	Rural	49.3	50.7	100.0	42.4	57.6	100.0
	Total	49.5	50.5	100.0	43.7	56.3	100.0

Table 4.10:

Prevalence of ownership of dwelling by documentation status, place of residence and sex

Region and place of residence		Reported			Documented		
		Women	Men	Total	Women	Men	Total
Total	Urban	48.6	50.3	49.4	63.0	76.5	69.8
	Rural	93.6	95.8	94.7	49.0	55.6	52.3
	Total	83.9	86.0	85.0	50.7	58.3	54.5
Afar	Urban	60.4	59.5	60.0	36.0	55.7	45.7
	Rural	93.9	95.9	94.9	4.7	8.6	6.7
	Total	86.6	88.0	87.3	9.4	15.6	12.5
Amhara	Urban	47.4	49.3	48.3	78.3	87.3	82.9
	Rural	88.4	94.0	91.2	75.1	82.8	79.1
	Total	80.5	85.4	82.9	75.5	83.3	79.5
Oromia	Urban	53.1	54.2	53.7	60.1	75.8	68.0
	Rural	94.8	96.0	95.4	39.7	43.6	41.7
	Total	87.6	88.8	88.2	41.9	47.1	44.5
Somali	Urban	68.6	77.9	73.2	45.8	57.9	52.2
	Rural	93.6	94.5	94.0	19.8	24.0	21.9
	Total	89.8	92.0	90.9	22.8	28.3	25.5
Benishangul-Gumuz	Urban	58.8	58.5	58.6	74.5	81.0	77.7
	Rural	93.2	95.1	94.1	40.4	45.4	42.9
	Total	83.7	85.0	84.4	47.0	52.2	49.6

Region and place of residence		Reported			Documented		
		Women	Men	Total	Women	Men	Total
SNNP	Urban	63.6	65.5	64.6	53.8	79.5	66.8
	Rural	98.3	98.5	98.4	53.3	65.4	59.3
	Total	92.0	92.5	92.3	53.4	67.2	60.3
Sidama	Urban	56.2	57.5	56.8	55.8	40.5	48.0
	Rural	95.8	97.9	96.8	42.4	46.1	44.3
	Total	88.3	90.2	89.2	44.0	45.4	44.7
Gambela	Urban	42.0	54.8	48.4	43.8	49.2	46.9
	Rural	79.3	88.4	83.9	21.5	25.3	23.5
	Total	65.4	75.9	70.6	26.9	31.7	29.5
Harari	Urban	33.6	34.0	33.8	53.8	84.6	69.3
	Rural	90.4	90.9	90.6	44.5	48.5	46.5
	Total	58.4	58.9	58.6	47.5	60.2	53.9
Addis Ababa	Urban	22.5	22.9	22.7	79.3	87.7	83.6
	Total	22.5	22.9	22.7	79.3	87.7	83.6
Dire Dawa	Urban	33.4	33.5	33.4	65.4	82.2	73.8
	Rural	89.3	91.8	90.5	17.0	22.4	19.7
	Total	54.7	55.8	55.2	35.2	44.6	40.0

Table 4.11:

Distribution of ownership of agricultural land by documentation status, place of residence and sex, (percentage of documented ownership among owners)

Region and place of residence		Women	Men	Total	Women	Men	Total
Afar	Urban	8.7	8.3	8.5	48.3	56.8	52.4
	Rural	17.1	20.8	19.0	15.2	21.7	18.7
	Total	15.3	18.1	16.7	19.3	25.2	22.5
Amhara	Urban	28.5	32.2	30.4	84.1	84.8	84.5
	Rural	78.0	87.1	82.6	91.0	91.1	91.1
	Total	68.5	76.6	72.5	90.4	90.6	90.5
Oromia	Urban	29.8	35.0	32.4	69.9	76.5	73.5
	Rural	88.6	91.0	89.8	63.8	74.8	69.4
	Total	78.4	81.3	79.8	64.2	74.9	69.7
Somali	Urban	4.8	6.3	5.5	54.8	81.8	70.2
	Rural	31.6	32.5	32.0	18.4	25.9	22.2
	Total	27.5	28.6	28.1	19.3	27.8	23.6
Benishangul-Gumuz	Urban	27.0	30.2	28.6	73.2	79.6	76.6
	Rural	84.0	85.4	84.7	70.8	75.2	73.0
	Total	68.3	70.2	69.3	71.0	75.7	73.4
SNNP	Urban	40.6	47.3	43.9	65.2	85.9	76.3
	Rural	90.0	93.2	91.6	73.8	84.9	79.4
	Total	81.1	84.9	83.0	73.0	85.0	79.1
Sidama	Urban	50.7	56.2	53.5	55.4	66.1	61.0
	Rural	92.1	96.0	94.1	73.9	77.3	75.6
	Total	84.2	88.4	86.3	71.8	75.9	73.9

Region and place of residence		Women	Men	Total	Women	Men	Total
Gambela	Urban	16.7	23.0	19.9	32.7	29.3	30.7
	Rural	71.5	80.1	75.8	38.7	42.4	40.7
	Total	51.0	58.7	54.9	38.0	40.5	39.3
Harari	Urban	11.6	14.7	13.1	42.5	73.6	59.9
	Rural	84.3	85.8	85.1	77.5	82.4	80.0
	Total	43.4	45.8	44.6	72.2	80.8	76.6
Addis Ababa	Urban	0.7	1.0	0.8	22.1	42.2	34.2
	Total	0.7	1.0	0.8	22.1	42.2	34.2
Dire Dawa	Urban	1.3	3.4	2.3	62.7	23.6	34.3
	Rural	73.2	78.9	76.0	16.2	16.5	16.3
	Total	28.7	32.2	30.5	17.5	16.9	17.2
Total	Urban	24.8	28.7	26.8	70.5	79.2	75.2
	Rural	80.9	85.2	83.1	71.7	79.5	75.7
	Total	68.8	73.1	70.9	71.6	79.5	75.7

Table 4.12:

Prevalence of ownership of other real estate by documentation status, place of residence and sex

Region and place of residence		Owner		Documented	
		Women	Men	Women	Men
Total	Urban	9.9	11.2	73.7	82.3
	Rural	7.8	9.1	75.6	83.7
	Total	8.2	9.6	75.1	83.3
Afar	Urban	4.7	4.5	49.2	94.6
	Rural	3.6	4.6	14.5	54.4
	Total	3.8	4.6	23.9	63.0
Amhara	Urban	14.7	16.3	85.3	80.7
	Rural	13.1	15.3	86.4	85.4
	Total	13.4	15.5	86.2	84.5
Oromia	Urban	10.5	12.9	66.5	78.3
	Rural	7.6	8.7	70.7	84.7
	Total	8.1	9.4	69.7	83.2
Somali	Urban	2.5	2.5	62.1	100.0
	Rural	2.0	2.9	29.9	52.4
	Total	2.1	2.9	35.7	58.6
Benishangul-Gumuz	Urban	20.9	21.9	74.9	88.8
	Rural	4.0	5.9	84.9	80.5
	Total	8.7	10.3	78.3	85.3
SNNP	Urban	15.7	15.8	68.4	88.3
	Rural	4.7	5.7	62.8	83.6
	Total	6.7	7.5	65.2	85.3

Region and place of residence		Owner		Documented	
		Women	Men	Women	Men
Sidama	Urban	5.6	7.0	84.5	91.6
	Rural	3.0	3.6	75.8	84.0
	Total	3.5	4.3	78.4	86.4
Gambela	Urban	10.6	11.2	48.5	61.9
	Rural	6.0	7.2	30.1	46.9
	Total	7.7	8.7	39.5	54.1
Harari	Urban	4.5	4.9	54.6	95.5
	Rural	5.6	7.1	54.8	61.2
	Total	5.0	5.9	54.7	77.3
Addis Ababa	Urban	0.8	0.8	71.9	89.4
	Rural	-	-	-	-
	Total	0.8	0.8	71.9	89.4
Dire Dawa	Urban	4.1	4.6	75.9	95.7
	Rural	1.4	0.5	47.3	63.2
	Total	3.1	3.1	71.0	93.6

Table 4.13:

Prevalence of asset ownership by sex and other demographic characteristics

Demographic characteristics	Dwelling		Agricultural land		Other real estate		Livestock		Financial assets	
	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men
18-24 years	69.9	74.2	54.6	63.1	4.0	3.3	90.4	88.4	16.8	30.7
25-29 years	77.5	75.0	59.4	61.3	7.3	7.8	91.2	91.1	23.3	41.7
30-34 years	83.7	79.0	67.0	63.9	9.4	7.7	93.5	92.1	21.9	39.6
35-39 years	88.7	82.1	73.0	66.6	8.5	9.9	93.9	92.4	23.7	41.8
40-44 years	92.0	89.1	76.1	74.9	11.5	10.1	95.5	93.2	19.5	40.2
45-49 years	93.3	92.2	81.7	78.3	10.1	10.7	95.6	95.0	17.4	41.2
50-54 years	94.3	92.4	86.1	80.9	8.3	13.0	96.4	93.4	16.3	36.7
55-59 years	90.4	93.8	84.0	82.8	11.9	11.4	92.2	95.2	18.7	35.4
60-64 years	96.2	93.5	82.7	85.2	8.2	11.2	95.0	94.6	12.0	32.6
Greater than or equal to 65 years	91.6	94.1	83.8	85.8	10.0	9.0	91.2	92.8	18.7	27.3
Total	83.9	86.0	68.8	73.0	8.2	9.6	93.0	92.9	20.5	38.0
Married-Monogamous	83.5	85.6	68.4	72.6	8.2	9.6	92.9	92.8	20.8	39.0
Married-Polygamous	94.6	95.8	80.1	82.4	8.3	9.9	97.0	95.0	11.4	20.4
Cohabiting/Living together	43.6	34.7	30.9	30.5	1.8	6.1	75.6	84.5	56.4	59.0
Total	83.9	86.0	68.8	73.0	8.2	9.6	93.0	92.9	20.5	38.0
No education	91.7	93.8	78.5	80.5	7.7	6.8	95.5	95.3	11.8	21.0
Informal	95.3	95.9	83.6	89.0	15.4	14.0	98.3	97.3	26.7	42.5
Pre-school	89.3	86.7	73.9	91.5	0.0	0.0	84.6	100.0	26.1	36.4
Primary school	78.5	86.8	63.3	77.1	8.1	10.6	90.8	92.4	22.2	39.5

Demographic characteristics	Dwelling		Agricultural land		Other real estate		Livestock		Financial assets	
	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men
Secondary school	54.7	66.9	33.6	50.8	7.4	12.8	85.3	87.3	50.0	68.1
Above secondary	46.7	55.1	14.7	28.7	15.9	14.4	81.6	85.2	85.1	89.2
Total	83.9	86.0	68.8	73.0	8.2	9.6	93.0	92.9	20.5	38.0
Employed	85.6	86.1	71.8	74.3	10.2	9.8	93.4	93.1	24.3	38.5
Unemployed	46.0	76.7	29.6	16.8	3.9	6.8	82.8	94.6	40.0	32.3
Inactive-Housewife	84.5	-	67.0	-	5.9	-	92.9	-	14.6	-
Inactive- Others	74.3	86.5	62.5	63.1	7.2	5.0	92.9	88.7	20.4	28.7
Total	83.9	86.0	68.8	73.0	8.2	9.6	93.0	92.9	20.5	38.0
Public	49.3	56.1	16.0	28.9	19.7	17.1	82.5	85.0	88.5	86.8
Private	87.9	88.9	75.5	78.5	9.6	9.3	94.1	93.8	20.3	34.5
Others	64.3	50.2	15.3	29.0	15.9	4.5	75.4	85.9	59.0	63.2
Total	85.6	86.1	71.8	74.3	10.2	9.8	93.4	93.1	24.3	38.5

Table 4.14:

Prevalence of dwelling ownership by place of residence, sex and other demographic characteristics

Demographic characteristics	Urban					Rural				
	Women		Men		Total	Women		Men		Total
	Prevalence	Share	Prevalence	Share	Prevalence	Prevalence	Share	Prevalence	Share	Prevalence
18-24 years	28.1	86.8	22.3	13.2	27.2	84.8	79.4	88.4	20.6	85.5
25-29 years	38.4	69.0	30.3	31.0	35.4	91.2	64.3	91.0	35.7	91.1
30-34 years	47.4	52.2	39.8	47.8	43.4	94.4	54.9	94.2	45.1	94.3
35-39 years	58.5	52.9	43.5	47.1	50.4	96.2	54.0	95.4	46.0	95.8
40-44 years	68.8	41.9	56.5	58.1	61.1	96.9	42.2	97.6	57.8	97.3
45-49 years	72.6	39.7	66.1	60.3	68.5	97.1	42.5	98.2	57.5	97.7
50-54 years	73.5	37.1	72.1	62.9	72.6	97.5	42.0	96.3	58.0	96.8
55-59 years	68.1	34.1	73.9	65.9	71.8	95.4	32.2	97.8	67.8	97.0
60-64 years	80.4	31.7	68.4	68.3	71.8	99.9	24.3	98.3	75.7	98.7
Greater than or equal to 65 years	61.5	19.4	71.0	80.6	68.9	98.6	18.1	98.3	81.9	98.4
Total	48.6	49.2	50.3	50.8	49.4	93.6	49.4	95.9	50.6	94.7
Married-Monogamous	48.2	49.3	49.8	50.7	49.0	93.4	49.6	95.8	50.4	94.6
Married-Polygamous	75.6	45.6	80.9	54.4	78.4	96.7	46.1	97.3	53.9	97.0
Cohabiting/Living together	27.8	56.3	20.1	43.7	23.8	70.7	52.3	59.3	47.7	64.7
Total	48.6	49.2	50.3	50.8	49.4	93.6	49.4	95.9	50.6	94.7
No education	62.8	61.3	68.7	38.7	65.0	94.8	58.0	96.0	42.0	95.3
Informal	63.2	16.4	71.4	83.6	69.9	98.6	17.8	98.4	82.2	98.4
Pre-school	59.1	74.4	19.4	25.6	38.8	100.0	34.8	100.0	65.2	100.0
Primary school	43.7	46.8	49.8	53.2	46.8	91.5	39.0	96.1	61.0	94.3
Secondary school	39.4	45.9	41.5	54.1	40.5	87.5	30.0	95.2	70.0	92.8
Above secondary	45.0	40.9	45.5	59.1	45.3	57.9	18.3	84.6	81.7	78.0

Demographic characteristics	Urban					Rural				
	Women		Men		Total	Women		Men		Total
	Prevalence	Share	Prevalence	Share	Prevalence	Prevalence	Share	Prevalence	Share	Prevalence
Total	48.6	49.2	50.3	50.8	49.4	93.6	49.4	95.9	50.6	94.7
Employed	51.2	34.2	49.4	65.8	50.0	93.5	36.1	95.8	63.9	95.0
Unemployed	22.1	43.5	44.4	56.5	30.8	86.2	31.7	94.7	68.3	91.8
Inactive-Housewife	50.5	100.0	0.0	0.0	50.5	94.6	100.0	0.0	0.0	94.6
Inactive-Others	37.6	44.9	64.5	55.1	48.8	88.9	59.3	96.4	40.7	91.8
Total	48.6	49.2	50.3	50.8	49.4	93.6	49.4	95.9	50.6	94.7
Public	47.6	35.1	47.0	64.9	47.2	59.0	15.7	81.5	84.3	76.9
Private	52.7	34.5	51.1	65.5	51.7	93.8	36.4	96.2	63.6	95.3
Others	35.5	12.8	34.6	87.2	34.7	100.0	23.0	83.8	77.0	87.0
Total	51.2	34.2	49.4	65.8	50.0	93.5	36.1	95.8	63.9	95.0

Table 4.15:

Prevalence of ownership of agricultural land by place of residence, sex and other demographic characteristics

Background characteristics	Urban		Rural	
	Women	Men	Women	Men
Age group				
18-24 years	19.8	25.6	66.9	73.3
25-29 years	20.0	24.0	73.2	74.7
30-34 years	24.1	23.4	79.6	79.7
35-39 years	25.9	23.0	84.6	81.5
40-44 years	30.8	31.6	85.6	86.2
45-49 years	29.9	36.9	91.2	87.9
50-54 years	39.5	27.9	93.3	91.0
55-59 years	34.0	36.5	95.4	91.9
60-64 years	39.0	40.1	93.1	93.7
Greater than or equal to 65 years	44.4	40.8	93.0	94.1
Marital status				
Married - Monogamous	24.2	28.1	80.8	85.3
Married -Polygamous	56.3	57.6	82.7	85.0
Cohabiting/Living together	19.7	15.4	50.2	56.2
Education				
No education	41.5	49.3	82.5	83.2
Informal	15.3	61.4	90.5	91.7
Pre-school	0.0	48.5	100.0	100.0
Primary school	24.1	32.3	78.0	88.4
Secondary school	16.7	21.7	69.6	83.1
Above secondary	10.2	15.3	44.3	69.8
Employment status				
Employed	26.8	29.4	82.1	86.2
Unemployed	11.0	12.4	60.9	19.2
Inactive-Housewife	24.3	-	79.8	-
Inactive - Others	23.0	24.4	78.2	80.6
Employment sector				

Background characteristics	Urban		Rural	
	Women	Men	Women	Men
Public	12.8	18.4	34.7	58.2
Private	32.4	34.1	82.8	87.0
Others	0.0	15.3	34.2	58.6

Table 4.16:

Prevalence of ownership of other real estate by place of residence, sex and other demographic characteristics

Background characteristics	Urban		Rural	
	Women	Men	Women	Men
Age group				
18-24 years	4.9	3.5	3.6	3.3
25-29 years	9.6	8.6	6.6	7.5
30-34 years	13.1	10.9	8.2	6.5
35-39 years	12.7	11.4	7.5	9.4
40-44 years	12.5	13.8	11.2	9.1
45-49 years	9.8	12.6	10.2	10.3
50-54 years	11.4	12.0	7.8	13.2
55-59 years	9.5	10.8	12.5	11.6
60-64 years	2.6	12.8	9.5	10.9
Greater than or equal to 65 years	6.9	11.7	10.7	8.5
Marital status				
Married - Monogamous	9.7	10.9	7.8	9.2
Married - Polygamous	20.0	25.6	7.0	8.3
Cohabiting/Living together	2.7	3.7	0.2	10.3
Education				
No education	9.2	10.0	7.5	6.5
Informal	13.6	18.9	15.6	13.6
Pre-school	0.0	0.0	0.0	0.0
Primary school	8.4	9.3	8.1	10.9
Secondary school	7.5	10.8	7.2	15.1
Above secondary	16.0	13.8	14.9	16.4
Employment status				
Employed	13.7	11.4	9.3	9.4
Unemployed	5.1	7.5	1.9	6.4
Inactive-Housewife	6.6	-	5.7	-
Inactive - Others	7.6	8.9	7.0	3.2
Employment sector				
Public	19.5	15.2	21.0	22.4
Private	11.7	10.4	9.2	9.1
Others	10.3	6.5	22.7	0.4

Table 4.17:**Prevalence of ownership of financial assets by place of residence, sex and other demographic characteristics**

Background characteristics	Urban		Rural	
	Women	Men	Women	Men
Age group				
18-24 years	40.9	66.9	8.3	20.8
25-29 years	53.1	76.0	12.9	29.4
30-34 years	56.8	75.3	11.7	25.7
35-39 years	55.7	75.5	15.8	30.3
40-44 years	48.8	72.2	13.3	31.9
45-49 years	45.6	75.7	12.2	33.2
50-54 years	50.2	74.6	11.1	29.4
55-59 years	46.3	72.6	12.4	28.0
60-64 years	35.7	67.7	6.3	26.0
Greater than or equal to 65 years	41.1	60.1	13.5	21.2
Marital status				
Married - Monogamous	50.6	74.0	12.4	29.0
Married - Polygamous	30.5	41.7	9.3	18.1
Cohabiting/Living together	64.5	72.6	42.5	36.0
Education				
No education	24.7	40.9	10.4	19.2
Informal	49.7	58.0	24.4	41.0
Pre-school	100.0	61.0	0.0	31.5
Primary school	42.7	66.7	14.5	32.7
Secondary school	62.7	83.5	22.9	50.9
Above secondary	88.1	92.9	65.4	77.6
Employment status				
Employed	62.5	74.1	15.6	29.1
Unemployed	56.8	56.1	11.7	19.0
Inactive-Housewife	37.0	-	8.0	-
Inactive - Others	47.2	65.8	9.8	12.0
Employment sector				
Public	91.1	91.3	73.8	74.3
Private	51.8	68.2	15.0	28.0
Others	80.0	73.3	33.0	41.3

Table 4.18:**Prevalence of ownership of livestock by place of residence, sex and other demographic characteristics**

Background characteristics	Urban		Rural	
	Women	Men	Women	Men
Age group				
18-24 years	81.4	78.3	93.5	91.1
25-29 years	81.2	81.8	94.6	94.5
30-34 years	84.4	83.6	96.2	95.4
35-39 years	84.8	81.4	96.2	96.2
40-44 years	87.3	84.3	97.2	95.5
45-49 years	83.4	85.7	97.8	97.1
50-54 years	84.4	81.0	98.2	95.8
55-59 years	79.1	84.6	95.1	97.3
60-64 years	85.1	88.3	97.3	95.8
Greater than or equal to 65 years	88.3	83.1	91.8	94.6
Marital status				
Married-Monogamous	83.1	82.8	95.6	95.6
Married-Polygamous	95.6	96.5	97.1	94.8
Cohabiting/Living together	61.3	75.3	100.0	100.0
Education				
No education	87.9	89.7	96.3	95.8
Informal	81.0	79.3	100.0	99.1
Pre-school	100.0	100.0	79.2	100.0
Primary school	82.1	83.0	94.1	94.8
Secondary school	81.4	79.6	93.6	95.8
Above secondary	79.9	82.2	93.0	94.3
Employment status				
Employed	82.7	83.0	95.8	95.7
Unemployed	75.4	87.0	95.2	98.9
Inactive-Housewife	83.9		95.6	
Inactive - Others	85.7	82.3	95.8	91.5
Employment sector				
Public	81.0	81.3	91.1	95.3
Private	83.5	83.7	95.9	95.7
Others	71.4	81.8	80.3	94.8

Table 4.19:

Prevalence of exclusive form of asset ownership: principal assets

Region and place of residence		Dwelling		Agricultural land		Other real estate		Livestock		Financial asset	
		Women	Men	Women	Men	Women	Men	Women	Men	Women	Men
Country level		3.2	4.2	5.6	8.3	93.4	85.3	2.2	2.7	82.0	84.5
	Urban	6.2	7.4	7.6	12.5	92.6	88.6	4.5	3.1	90.3	90.2
	Rural	2.8	3.7	5.5	7.9	93.7	84.2	2.0	2.6	72.1	80.4
Afar		2.1	2.4	4.0	14.4	87.6	85.3	2.4	2.0	97.9	95.8
	Urban	3.0	1.8	16.3	11.7	83.0	70.6	6.0	0.9	97.2	93.4
	Rural	2.0	2.6	2.4	14.8	89.3	89.3	1.9	2.2	100.0	98.8
Amhara		2.6	6.8	15.6	21.1	89.5	77.4	1.2	2.1	75.8	76.1
	Urban	6.6	7.8	18.6	24.5	90.5	84.3	3.6	3.2	86.8	87.0
	Rural	2.0	6.6	15.3	20.8	89.2	75.6	1.0	2.0	68.7	70.6
Oromia		4.2	2.9	2.3	3.4	98.7	90.8	2.3	1.8	86.1	92.0
	Urban	7.8	8.4	4.3	8.7	94.3	90.3	5.5	2.0	89.6	94.1
	Rural	3.8	2.2	2.2	3.0	100.0	91.0	2.1	1.8	81.7	90.8
Somali		5.3	8.7	3.7	13.9	88.7	78.4	4.9	7.5	66.4	68.5
	Urban	13.4	11.3	7.4	8.0	78.4	79.2	9.5	7.5	85.9	83.3
	Rural	4.2	8.3	3.6	14.1	91.0	78.3	4.5	7.6	56.1	60.2
Benishangul-Gumuz		7.8	3.4	7.3	3.2	95.0	78.2	4.6	5.3	71.9	79.0
	Urban	8.4	11.2	5.3	10.2	92.5	80.0	5.9	10.7	88.7	84.7
	Rural	7.7	1.6	7.6	2.2	100.0	75.7	4.4	4.5	46.3	72.6
SNNP		1.5	1.7	1.0	1.3	91.3	95.2	1.5	2.8	77.8	78.7
	Urban	2.0	5.3	0.9	4.2	94.1	94.7	1.2	2.0	90.0	88.0
	Rural	1.4	1.2	1.0	1.0	89.2	95.4	1.6	2.9	68.8	73.5
Sidama		1.2	4.5	1.2	5.5	96.2	92.5	3.9	4.1	93.86	89.82
	Urban	4.2	4.6	3.3	12.8	100.0	100.0	7.1	3.4	95.43	87.72
	Rural	0.8	4.5	1.0	4.5	94.7	88.8	3.6	4.2	89.45	91.51
Gambela		3.4	9.7	3.4	13.7	93.1	78.9	10.4	16.9	93.6	97.2
	Urban	8.3	17.1	11.1	30.5	88.4	71.9	12.0	36.3	94.0	95.8
	Rural	1.8	7.0	2.1	10.6	97.9	85.7	10.2	13.4	92.4	98.8
Harari		2.5	4.9	1.1	4.4	88.9	86.4	4.8	2.1	95.3	95.1
	Urban	5.1	13.2	5.6	14.9	86.4	79.5	6.7	3.8	95.6	95.1
	Rural	1.2	1.0	0.2	1.8	91.9	91.9	4.5	1.8	93.1	95.3
Addis Ababa		4.3	4.7	7.3	20.1	100.0	100.0	0.0	15.0	93.5	90.6
	Urban	4.3	4.7	7.3	20.1	100.0	100.0	0.0	15.0	93.5	90.6
Dire Dawa		1.9	7.9	0.7	11.6	85.0	100.0	3.1	3.5	94.6	92.1
	Urban	4.6	10.1	0.0	39.9	85.2	100.0	10.6	11.1	95.0	91.9
	Rural	0.3	6.6	0.7	9.4	83.9	100.0	2.4	2.5	89.7	93.7

Table 4.20:

Prevalence of joint form of asset ownership: principal assets

Region and place of residence		Dwelling		Agricultural land		Other real estate		Livestock		Financial asset	
		Women	Men	Women	Men	Women	Men	Women	Men	Women	Men
Country level		97.2	95.9	88.6	88.1	70.3	70.5	91.4	92.2	16.5	12.7
	Urban	93.8	92.6	80.6	80.4	77.0	77.7	91.8	93.3	7.7	6.2
	Rural	97.6	96.9	88.7	88.5	68.3	68.2	91.4	91.5	27.2	17.3
Afar		97.9	97.6	68.3	70.6	43.2	59.3	93.4	89.0	2.1	4.2
	Urban	97.0	98.2	65.2	68.3	61.6	54.8	89.4	91.1	2.8	6.6
	Rural	98.0	97.4	68.7	70.8	39.2	60.3	94.0	88.7	0.0	1.2
Amhara		97.4	93.2	73.3	72.0	68.6	62.1	95.3	94.3	23.0	19.9
	Urban	93.4	92.2	65.8	64.0	72.3	67.8	95.0	95.7	11.3	7.9
	Rural	98.0	93.4	74.0	72.7	67.7	60.7	95.3	94.1	30.5	26.1
Oromia		95.8	97.1	93.8	94.1	70.0	75.2	88.3	92.4	12.9	5.7
	Urban	92.2	91.6	85.5	86.5	77.2	85.2	90.2	96.3	9.1	2.5
	Rural	96.2	97.8	94.4	94.7	68.2	72.6	88.1	92.0	17.6	7.5
Somali		94.7	91.3	86.4	77.1	64.9	61.7	92.3	87.5	32.9	31.5
	Urban	86.6	88.7	53.3	58.2	47.2	37.9	84.9	83.2	12.2	16.7
	Rural	95.8	91.7	87.8	77.9	69.9	68.3	92.9	87.9	43.9	39.8
Benishangul-Gumuz		92.2	96.6	87.7	94.2	77.6	69.5	91.6	90.5	24.8	19.4
	Urban	91.6	88.8	89.8	78.9	90.0	77.4	86.0	85.6	7.4	12.2
	Rural	92.3	98.4	87.5	96.3	61.9	60.4	92.4	91.3	51.3	27.4
SNNP		98.5	98.3	97.6	96.1	81.1	87.4	92.7	92.3	21.1	17.9
	Urban	98.0	94.7	93.3	93.1	88.1	89.4	95.0	92.5	8.2	8.4
	Rural	98.6	98.8	98.1	96.4	76.5	86.3	92.4	92.2	30.8	23.3
Sidama		98.8	95.5	96.3	93.3	*	*	90.1	86.6	4.8	7.1
	Urban	95.8	95.4	87.2	84.6	*	*	87.3	83.0	2.7	7.3
	Rural	99.2	95.5	97.5	94.5	*	*	90.5	87.0	10.6	6.9
Gambela		96.6	90.3	91.7	83.6	72.5	67.3	80.6	76.9	6.4	1.8
	Urban	91.7	82.9	69.0	60.8	66.9	57.9	83.3	60.9	6.0	2.4
	Rural	98.2	93.0	95.5	87.8	78.4	77.6	80.2	79.7	7.6	1.2
Harari		97.5	95.1	94.5	92.2	78.2	74.6	91.1	97.3	3.0	3.5
	Urban	94.9	86.8	81.5	74.1	79.7	66.5	93.3	96.2	2.5	3.3
	Rural	98.8	99.0	97.1	96.5	76.6	81.6	90.7	97.5	6.9	4.2
Addis Ababa		95.7	95.3	61.9	53.7	67.3	81.4	100.0	85.0	3.8	6.6
	Urban	95.7	95.3	61.9	53.7	67.3	81.4	100.0	85.0	3.8	6.6
Dire Dawa		95.4	89.9	95.6	85.7	54.7	74.6	87.4	93.6	2.4	6.9
	Urban	99.7	93.4	71.6	47.7	59.1	87.1	89.4	88.9	2.3	7.5
	Rural	0.3	6.6	96.5	88.6	40.2	24.4	87.2	94.2	3.4	2.9

Table 4.21:

Prevalence of forms mixed form of asset ownership (both exclusive and joint): principal assets

Region and place of residence		Agricultural land		Other real estate		Livestock		Financial asset	
		Women	Men	Women	Men	Women	Men	Women	Men
Country level		5.8	4.1	12.4	14.7	6.4	5.2	1.4	2.9
	Urban	11.4	7.1	17.0	29.4	3.6	3.5	2.0	3.6
	Rural	5.3	3.8	10.7	10.7	6.7	5.3	0.7	2.3
Afar	Urban	27.8	15.0	10.5	22.6	4.2	9.0	0.0	0.0
	Rural	18.5	20.0	9.5	15.7	4.6	8.0	0.0	0.0
		28.9	14.4	10.8	24.4	4.1	9.1	0.0	0.0
Amhara		11.2	7.0	1.3	9.2	3.5	3.6	1.3	3.9
	Urban	15.6	11.5	5.7	9.7	1.4	1.1	1.8	5.1
	Rural	10.7	6.5	0.0	9.0	3.7	3.9	0.9	3.3
Oromia		3.9	2.5	11.3	21.6	9.4	5.8	1.0	2.3
	Urban	10.1	4.8	21.6	20.8	4.2	1.7	1.3	3.3
	Rural	3.4	2.3	9.0	21.7	9.9	6.2	0.7	1.7
Somali		9.9	9.0	5.0	21.8	2.8	4.9	0.6	0.0
	Urban	39.3	33.8	7.5	20.0	5.6	9.3	1.8	0.0
	Rural	8.6	8.0	0.0	24.3	2.6	4.5	0.0	0.0
Benishangul-Gumuz		4.9	2.6	8.7	4.8	3.8	4.2	3.3	1.6
	Urban	4.9	10.9	5.9	5.3	8.1	3.6	3.9	3.1
	Rural	4.9	1.5	10.8	4.6	3.2	4.2	2.4	0.0
SNNP		1.4	2.6	3.8	7.5	5.8	4.9	1.0	3.4
	Urban	5.8	2.7	0.0	0.0	3.7	5.6	1.9	3.6
	Rural	0.9	2.6	5.3	11.2	6.1	4.8	0.4	3.2
Sidama		2.5	1.2	6.9	21.1	5.9	9.2	1.4	3.1
	Urban	9.6	2.7	11.6	28.1	5.6	13.6	1.9	5.0
	Rural	1.5	1.0	2.1	14.3	6.0	8.8	0.0	1.6
Gambela		4.9	2.7	11.1	13.6	9.0	6.2	0.0	1.0
	Urban	20.0	8.7	13.6	20.5	4.7	2.8	0.0	1.9
	Rural	2.4	1.6	8.1	8.1	9.7	6.8	0.0	0.0
Harari		4.4	3.4	0.0	0.0	4.1	0.6	1.7	1.3
	Urban	12.9	11.0	0.0	0.0	0.0	0.0	1.9	1.6
	Rural	2.7	1.6	15.0	0.0	4.9	0.7	0.0	0.6
Addis Ababa		30.8	26.2	14.8	0.0	0.0	0.0	2.7	2.7
	Urban	30.8	26.2	16.1	0.0	0.0	0.0	2.7	2.7
Dire Dawa		3.8	2.7	35.6	25.4	9.5	2.9	3.0	0.9
	Urban	28.4	12.4	30.6	12.9	0.0	0.0	2.6	0.6
	Rural	2.9	1.9	52.1	75.6	10.4	3.3	6.9	3.4

Table 4.22:

Percentage distribution of modes of dwelling acquisition by place of residence and sex

Region and place of residence		Modes of acquisition													
		Purchased		Inherited		Received as a gift		Built it		Allocated by government		Through marriage		Other	
		Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men
Afar	Urban	22	20.5	1.9	4.9	3.4	3.4	50.4	56.5	8.3	8.4	9.1	0.6	4.9	5.8
	Rural	5.6	4.8	0.9	6.2	1.2	1.1	78.9	86	1.5	0.5	11.8	1.2	0.1	0.1
	Total	8.1	7.1	1	6	1.5	1.5	74.6	81.6	2.5	1.7	11.4	1.1	0.8	0.9
Amhara	Urban	19.7	22.2	4.3	7.9	6.8	5.7	47.3	46.2	16.9	17.4	5.1	0.6	0	0
	Rural	3.3	3.9	2.2	4.6	8.6	10	70.1	75.7	5.8	4.8	10.1	1	0	0
	Total	5.2	5.9	2.4	5	8.4	9.6	67.5	72.4	7	6.2	9.5	1	0	0
Oromia	Urban	20.7	21	6.7	9.9	4.3	5	47.1	50.7	6.6	7.7	10.3	1.7	4.3	3.9
	Rural	3.1	3.1	3.5	13	6.2	6.8	61.8	74.2	2.9	2.6	22.2	0.2	0.4	0.1
	Total	4.9	5	3.9	12.7	6	6.6	60.2	71.7	3.3	3.1	20.9	0.4	0.8	0.5
Somali	Urban	11.3	13.7	7.6	7.6	0.8	4.2	56.5	69.6	5.8	3.4	16.4	1.3	1.6	0.1
	Rural	3.3	4	6.9	14.5	6.7	9.6	57.4	65.1	7.5	5.9	18.1	0.9	0	0
	Total	4.3	5.2	7	13.6	6	9	57.3	65.7	7.3	5.6	17.9	0.9	0.2	0
Benishangul-Gumuz	Urban	27.8	23.3	3.7	2.1	3.9	6	49.9	55.1	12.6	13.5	2	0	0	0
	Rural	4.9	3.7	2.7	2.2	3.5	4	73.5	78.5	3.9	11	11.3	0.4	0.2	0.2
	Total	9.3	7.4	2.9	2.2	3.6	4.4	68.9	74	5.6	11.5	9.5	0.3	0.2	0.1
SNNP	Urban	16.5	18.7	6.5	14.1	2.6	3.5	41.5	56.5	3.7	5	27.6	0.6	1.7	1.7
	Rural	5.2	6.2	8.6	23.5	3.1	5.8	43.5	62.5	1.1	1.2	38.5	0.6	0.1	0.2
	Total	6.7	7.8	8.3	22.3	3	5.5	43.3	61.7	1.4	1.7	37.1	0.6	0.3	0.3
Sidama	Urban	19.5	17.8	19	16.7	1	2.3	33.1	59.5	2.5	2	25	1.6	0	0
	Rural	3.1	3.5	27.6	41.3	4.3	2.4	34.4	51.1	0.8	0.8	29.6	0.9	0.1	0
	Total	5.1	5.2	26.5	38.3	3.9	2.4	34.2	52.1	1	1	29	1	0.1	0
Gambela	Urban	39.6	30.1	4.5	3.2	1.3	1.2	39.9	54.8	9.6	10.7	5.2	0	0	0
	Rural	7.4	6.5	2.9	1.7	1.5	1.4	80.7	88.2	3.4	1.3	4.1	1	0	0
	Total	15.1	12.8	3.3	2.1	1.5	1.3	70.9	79.2	4.9	3.8	4.4	0.7	0	0
Harari	Urban	16.9	18	12	29.9	3	8.3	27.1	38.6	1.7	2.7	39.3	1.2	0	1.3
	Rural	1.6	2.2	0.9	21.9	0.2	18.8	15.6	56.4	0	0.4	79.3	0.4	2.4	0
	Total	6.5	7.3	4.5	24.5	1.1	15.4	19.3	50.6	0.6	1.1	66.3	0.6	1.6	0.4

Region and place of residence		Modes of acquisition													
		Purchased		Inherited		Received as a gift		Built it		Allocated by government		Through marriage		Other	
		Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men
Addis Ababa	Urban	44.4	47.8	10.8	13.1	1.4	3.1	21.8	25.2	6.1	6.1	14.9	1.8	0.6	2.8
	Total	44.4	47.8	10.8	13.1	1.4	3.1	21.8	25.2	6.1	6.1	14.9	1.8	0.6	2.8
	Urban	18.3	21.3	7.1	13.9	0	2	50.8	58.7	3.4	3.4	20.3	0.7	0	0
Dire Dawa	Rural	0.3	0	8.6	12.8	1.8	5.1	57.4	81.3	0.3	0.5	31.3	0	0.3	0.3
	Total	7.1	7.9	8	13.2	1.1	3.9	54.9	72.9	1.5	1.6	27.2	0.3	0.2	0.2
	Urban	21.2	22.4	6.9	10.5	3.8	4.5	44	50.8	8.2	8.8	13.8	1.2	2	2
Total	Rural	3.6	4	5.5	14	6	7.2	59.3	71	3.4	3.1	22	0.6	0.2	0.1
	Total	5.8	6.3	5.7	13.5	5.7	6.9	57.4	68.5	4	3.8	20.9	0.7	0.4	0.3

Table 4.23:

Percentage distribution of modes of agricultural land acquisition by place of residence and sex

Region and place of residence		Modes of acquisition													
		Purchased		Inherited		Received as a gift		Built it		Allocated by government		Through marriage		Other	
		Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men
Country level	Urban	10.2	8.6	27.6	48.1	17.6	26.1	2	2.1	19.8	22.5	33.6	4.7	0.3	0.2
	Rural	5.8	7.1	23.1	46.1	20.2	25.8	3.2	3.9	26	29.3	36	2.7	0.1	0.4
	Total	6.2	7.3	23.4	46.2	20	25.8	3.2	3.7	25.5	28.7	35.8	2.9	0.1	0.4
Afar	Urban	24.3	19.5	35.8	45.2	7.9	4.7	17.1	12.7	14.9	17.9	0	0	4.5	4.7
	Rural	0.8	2.2	29.6	52.5	3.2	5.9	14.1	17.4	14.1	14.2	26.4	0.4	11.8	8.7
	Total	3.7	3.9	30.4	51.8	3.8	5.8	14.5	16.9	14.2	14.6	23.1	0.4	10.9	8.3
Amhara	Urban	4.2	3.6	16.5	21.2	29.5	35.6	0.9	1.4	44.2	46.2	16.3	6.3	0.4	0
	Rural	2.7	2.1	14.6	15.4	31.3	36.9	0.6	1.1	52.4	56.6	19.2	5.3	0	0.3
	Total	2.9	2.3	14.8	15.9	31.2	36.8	0.6	1.1	51.8	55.7	19	5.4	0	0.3
Oromia	Urban	8.9	5.3	30.3	51.8	17.9	30.1	3	2.1	14.5	18.9	36.8	3.1	0	0
	Rural	5.4	7.6	24.6	50.4	22.2	27.6	4.9	5	20.8	24	36.4	2.2	0	0.4
	Total	5.7	7.4	24.9	50.5	21.9	27.7	4.8	4.8	20.4	23.6	36.4	2.3	0	0.4

Region and place of residence		Modes of acquisition													
		Purchased		Inherited		Received as a gift		Built it		Allocated by government		Through marriage		Other	
		Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men
Somali	Urban	14	15.8	42.2	51.1	0	11.9	18.6	21.7	26.9	4.1	4.4	0	0	0
	Rural	4.9	5.5	17.9	32	15	16.5	18.8	29.1	18.8	14.1	28	1.9	0.3	1.6
	Total	5.1	5.8	18.5	32.7	14.6	16.3	18.8	28.8	19.1	13.8	27.4	1.8	0.3	1.5
Benishangul-Gumuz	Urban	18	12.3	27.6	28.2	3.2	11	12.9	8.6	38.8	49	3.8	0	0	0.7
	Rural	5.5	3.7	11.8	9.4	17.9	21.5	11.4	13.4	54.1	60.4	8.9	0.2	0.1	0.2
	Total	6.8	4.7	13.6	11.6	16.3	20.3	11.6	12.8	52.4	59.1	8.3	0.2	0.1	0.3
SNNP	Urban	17	17.7	27.1	70	10.8	12.7	0.4	0.9	6.9	9.5	50.8	2.6	0.6	0.6
	Rural	10.7	13.5	25.6	73.9	4.7	11.3	0.7	1.4	9.7	11.6	59.2	0.6	0	0
	Total	11.3	13.9	25.8	73.5	5.3	11.4	0.6	1.3	9.4	11.4	58.5	0.8	0.1	0.1
Sidama	Urban	12.5	11	48.8	58.3	4.6	22.4	0.2	1	1.6	1.9	37.8	15.2	0	0
	Rural	5.8	7.1	46.3	79.1	13.6	15.7	0	0.3	4.1	4.7	36.7	2.9	0	0.1
	Total	6.5	7.5	46.6	76.6	12.6	16.5	0	0.4	3.8	4.4	36.8	4.4	0	0.1
Gambela	Urban	30.3	30.8	12.5	15	3.3	10.7	3.8	29.6	35.7	19.6	18.7	0	1.3	1.5
	Rural	32	29	3.4	11.3	1.6	7.7	26.9	36.6	20.4	18.6	19.5	0.7	0	0.2
	Total	31.8	29.3	4.5	11.8	1.8	8.1	24.1	35.6	22.3	18.7	19.4	0.6	0.2	0.3
Harari	Urban	0	1.5	27.6	53.9	20	41.3	0	0	0	3.3	52.5	0	0	0
	Rural	0.6	1.1	5.9	52.8	2	48.1	0	0.3	0.2	2.3	96	4.3	0	0
	Total	0.5	1.2	9.1	53	4.7	46.9	0	0.2	0.2	2.5	89.4	3.5	0	0
Addis Ababa	Urban	0	0	20	69.2	33.7	30.8	0	0	0	0	46.3	0	0	0
	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total	0	0	20	69.2	33.7	30.8	0	0	0	0	46.3	0	0	0
Dire Dawa	Urban	0	0	82.3	84.3	0	0	0	0	0	0	17.7	0	0	15.8
	Rural	0	0	19.1	74.6	11.7	23.6	4.1	3.1	0.3	0	67.5	0	0	0.6
	Total	0	0	20.8	75.2	11.4	22	4	2.9	0.2	0	66.2	0	0	1.6

Table 4.24:

Prevalence of modes of other real estate acquisition by place of residence and sex

Region and place of residence		Modes of acquisition												Other			
		Purchased				Inherited				Received as a gift				Built it			
		Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men
Country level	Urban	39.3	39.4	6.3	9.1	3.6	6.7	33.7	31.2	17.6	18.4	4.8	0.5	0.8	0.6		
	Rural	37.2	44.3	7.8	6	5.9	5.8	32.3	29.8	12	15.1	5.7	0.2	1.4	2		
	Total	37.7	43	7.4	6.8	5.3	6	32.7	30.1	13.5	15.9	5.5	0.3	1.3	1.6		
Afar	Urban	25.4	48.8	0	5.4	7	10.8	51.8	35	10.3	0	0	0	5.5	0		
	Rural	19.9	41.1	1.9	4.1	0	4.3	61.2	50.3	1.8	2.8	15.2	0	0	0		
	Total	21.4	0	1.4	4.4	1.9	5.7	58.6	47.1	4.1	2.2	11.1	0	1.5	0		
Amhara	Urban	34.7	34.5	5	9.9	4.1	6.8	32.9	34.4	25.6	17.5	1.5	0	1	0.8		
	Rural	26.3	27	10.7	7.2	7.5	6	34.7	28.9	20.8	28.9	0	0.6	2.1	4.2		
	Total	28	28.5	9.5	7.8	6.8	6.1	34.4	30	21.8	26.6	0.3	0.4	1.9	3.5		
Oromia	Urban	36.8	37.4	8.9	9	2	7.3	39.7	31.7	16.4	22.1	4	0	1.3	0		
	Rural	47.4	59.1	3.4	2.2	5.4	6.6	33.4	31.1	4.7	3.3	6.2	0	1.1	0		
	Total	45	54	4.7	3.8	4.6	6.8	34.9	31.3	7.3	7.8	5.7	0	1.1	0		
Somali	Urban	43.6	43.2	21	5.6	0	0	35.4	36.1	0	5.6	0	9.5	0	0		
	Rural	25.8	22.1	9.7	4	4.2	19	50.1	38	5.7	16.3	4.5	0	0	4.7		
	Total	29	24.9	11.8	4.2	3.5	16.5	47.4	37.7	4.6	14.9	3.7	1.2	0	4		
Benishangul-Gumuz	Urban	36.8	33.4	2.6	2.2	5.1	2.3	25.2	31.3	33.4	34.6	0	0	1	0		
	Rural	33.5	12.8	1.4	2.1	6.8	5.7	40.9	51.3	17.6	29.7	3.6	0	0	0		
	Total	35.7	24.8	2.2	2.2	5.6	3.7	30.5	39.7	28.1	32.5	1.2	0	0.6	0		
SNNP	Urban	46.9	46.6	4	10.2	5.4	8	28.8	25	8.9	15.6	12.2	1.8	0	1		
	Rural	48.3	69.2	8.2	13.2	3.5	0.9	10.9	19.3	7.4	4.7	26.6	0	0	0		
	Total	47.7	60.6	6.4	12.1	4.3	3.6	18.5	21.5	8.1	8.8	20.5	0.7	0	0.4		
Sidama	Urban	51.6	61.1	18.1	7.7	*	*	24.2	31.8	1.8	2.9	4.3	0	0	0		
	Rural	35.4	42.6	30.5	17.1	*	*	36.5	42.8	0	0	3.6	0	0	0		
	Total	40.4	48.4	26.7	14.1	*	*	32.7	39.4	0.6	0.9	3.8	0	0	0		
Gambela	Urban	59.9	61.5	0	2.9	4.6	4.4	29.7	19.4	4.1	7.8	1.7	4	0	0		
	Rural	31.2	22.2	1.3	1.6	0	0	47.6	72	6.5	4.3	15.9	0	0	0		
	Total	45.9	41.2	0.6	2.2	2.4	2.1	38.4	46.6	5.3	6	8.6	1.9	0	0		

Modes of acquisition																
Region and place of residence			Purchased		Inherited		Received as a gift		Built it		Allocated by government		Through marriage		Other	
			Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men
Harari	Urban	13	4.9	9.2	35.1	0	8	35	41	9.8	10.9	41.5	0	0	0	0
	Rural	27.9	27.7	7.9	10.9	3.2	16.8	15	41.6	0	0	45.9	0	6.5	2.9	
	Total	20	17.6	8.6	21.7	1.5	12.9	25.7	41.4	5.2	4.9	43.5	0	3	1.6	
Addis Ababa	Urban	83.8	66.9	0	0	0	0	7.7	15.9	8.5	8	0	0	0	9.2	
	Total	83.8	66.9	0	0	0	0	7.7	15.9	8.5	8	0	0	0	9.2	
Dire Dawa	Urban	32.8	41.4	0	12.3	13.4	0	46.5	47.3	7.4	6.6	4.8	0	0	0	
	Rural	47.3	63.2	0	0	0	0	16.1	36.8	0	0	36.5	0	0	0	
	Total	35.3	42.9	0	11.5	11.1	0	41.2	46.7	6.1	6.2	10.2	0	0	0	

Table 4.25:

Prevalence of rights to sell assets by place of residence and sex, (percentages)

Region and place of residence		Dwelling		Agricultural land		Other real estate		Livestock		Non-farm enterprises	
		Women	Men	Women	Men	Women	Men	Women	Men	Women	Men
Country level	Urban	93.5	94.5	95.1	96.8	98.2	99.1	99.4	99.9	97.5	95.4
	Rural	96.3	96.9	97.6	98.7	98.8	100	99.6	99.8	98.6	98.7
	Total	95.9	96.6	97.4	98.6	98.6	99.8	99.6	99.9	98	96.9
Afar	Urban	82.7	83.2	89.5	97.5	94.5	100	100	99.5	100	100
	Rural	90.1	93.4	85.8	93.4	93.4	100	100	100	91.2	100
	Total	89	91.9	86.3	93.8	93.7	100	100	99.9	95.8	100
Amhara	Urban	96.3	95	95.2	96.9	97.7	99	99	100	97.4	97.3
	Rural	94.3	94.3	98.2	98.5	99.1	100	99.9	100	100	96.4
	Total	94.5	94.4	98	98.3	98.8	99.8	99.9	100	98.5	96.9
Oromia	Urban	88.6	91.4	96.3	99	98.6	98.9	99.9	100	98.1	92.6
	Rural	97.2	97.4	97.6	98.8	99.1	100	99.7	99.9	98.1	100
	Total	96.3	96.8	97.5	98.8	99	99.7	99.8	99.9	98.1	96
Somali	Urban	92.6	98.2	89.4	100	100	100	99.3	98.7	100	97
	Rural	94.9	96.7	96.5	97.2	100	100	98.8	99.8	100	100
	Total	94.7	96.9	96.3	97.3	100	100	98.8	99.8	100	99.2
Benishangul-Gumuz	Urban	96.3	97.6	98	98.5	96.7	100	100	100	97.5	100
	Rural	98.9	99	99.6	99.7	100	100	99.9	100	100	100
	Total	98.4	98.7	99.4	99.5	97.8	100	99.9	100	98.2	100
SNNP	Urban	96.7	96.9	99.1	98.1	98.8	100	99	100	98.4	98.4
	Rural	97.6	98.9	97.3	99.1	97.6	100	99	99.5	96.9	100
	Total	97.5	98.6	97.5	99	98.1	100	99	99.5	97.6	99.3
Sidama	Urban	99	99.5	81	82.4	100	95.1	100	100	93.9	100
	Rural	98.6	99.1	99	99.3	100	100	100	99.9	100	94.1
	Total	98.7	99.2	96.9	97.3	100	98.5	100	99.9	97.3	96.8
Gambela	Urban	91.3	96.7	73.5	99.2	94.8	96	92.6	100	100	97.2
	Rural	77.4	94.2	75.1	99.3	49.3	100	88.5	100	100	100
	Total	80.7	94.9	74.9	99.3	72.6	98.1	89.1	100	100	98.2
Harari	Urban	91.7	95.6	100	100	100	100	100	100	100	89.5
	Rural	92.2	95.4	90.9	97.1	100	100	100	100	92.3	94.2
	Total	92	95.5	92.2	97.6	100	100	100	100	97.9	90.5
Addis Ababa	Urban	99	95.8	100	100	100	100	100	100	90.8	96.8
	Rural	-	-	-	-	-	-	-	-	-	-
	Total	99	95.8	100	100	100	100	100	100	90.8	96.8
Dire Dawa	Urban	98.5	99.3	100	84.3	92.6	100	90.1	100	97.9	100
	Rural	98.8	99.6	98.7	100	100	100	99.7	100	90.7	100
	Total	98.7	99.5	98.8	99	93.9	100	98.7	100	97	100

Table 4.26:

Prevalence of rights to bequeath assets by place of residence and sex

Region and place of residence		Dwelling		Agricultural land		Other real estate		Livestock		Non-farm enterprises	
		Women	Men	Women	Men	Women	Men	Women	Men	Women	Men
Country level	Urban	93.5	94.9	95.3	96.6	98.1	99.2	99.2	99.8	97.0	94.6
	Rural	96.6	97.4	97.3	97.9	99.1	99.8	99.4	99.7	97.1	96.5
	Total	96.2	97.1	97.1	97.8	98.8	99.6	99.4	99.7	97.0	95.5
Afar	Urban	85.3	84.9	97.0	91.6	94.5	94.6	100.0	99.5	100.0	100.0
	Rural	97.2	98.6	93.8	98.7	97.1	100.0	100.0	100.0	91.2	94.0
	Total	95.4	96.6	94.2	98.0	96.4	98.8	100.0	99.9	95.8	97.3
Amhara	Urban	95.9	95.0	92.8	92.6	97.4	99.0	99.4	99.6	97.3	95.3
	Rural	94.1	94.3	97.1	96.3	99.1	99.5	99.9	100.0	100.0	96.4
	Total	94.3	94.4	96.8	96.0	98.7	99.4	99.9	99.9	98.5	95.8
Oromia	Urban	88.9	92.3	95.6	96.8	97.7	99.2	99.6	100.0	98.1	92.8
	Rural	97.7	98.2	97.1	98.1	100.0	100.0	99.3	99.5	98.1	95.6
	Total	96.8	97.6	97.0	98.0	99.5	99.8	99.3	99.5	98.1	94.1
Somali	Urban	93.6	97.9	95.6	100.0	88.4	100.0	99.0	98.7	89.3	97.0
	Rural	95.0	98.5	97.6	97.6	93.8	100.0	98.7	99.9	96.1	100.0
	Total	94.8	98.4	97.5	97.6	92.9	100.0	98.7	99.8	95.2	99.2
Benishangul-Gumuz	Urban	97.4	98.1	98.5	99.2	100.0	100.0	100.0	100.0	97.5	100.0
	Rural	98.9	99.0	100.0	99.9	100.0	100.0	100.0	100.0	100.0	100.0
	Total	98.6	98.8	99.8	99.8	100.0	100.0	100.0	100.0	98.2	100.0
SNNP	Urban	96.3	96.9	97.7	99.3	100.0	100.0	98.4	100.0	96.9	96.8
	Rural	97.4	98.7	97.8	99.2	97.6	100.0	99.2	99.6	89.1	98.6
	Total	97.3	98.5	97.8	99.2	98.6	100.0	99.1	99.6	92.7	97.8
Sidama	Urban	98.6	99.6	95.5	99.5	100.0	95.1	100.0	100.0	85.4	100.0
	Rural	98.8	99.9	98.7	99.8	100.0	100.0	100.0	99.9	100.0	94.1
	Total	98.8	99.9	98.3	99.8	100.0	98.5	100.0	99.9	93.5	96.8
Gambela	Urban	92.8	99.3	67.6	99.2	94.8	96.0	91.4	100.0	100.0	97.2
	Rural	78.7	99.5	76.4	99.4	49.3	100.0	88.2	100.0	100.0	100.0
	Total	82.1	99.4	75.3	99.4	72.6	98.1	88.6	100.0	100.0	98.2
Harari	Urban	91.8	97.4	100.0	100.0	100.0	100.0	100.0	100.0	100.0	89.5
	Rural	92.2	95.0	90.4	93.9	100.0	100.0	98.4	99.5	71.8	94.2
	Total	92.1	95.8	91.8	95.0	100.0	100.0	98.7	99.6	92.2	90.5
Addis Ababa	Urban	98.3	97.4	100.0	92.5	100.0	100.0	100.0	100.0	90.8	95.0
	Rural										
	Total	98.3	97.4	100.0	92.5	100.0	100.0	100.0	100.0	90.8	95.0
Dire Dawa	Urban	97.3	97.5	100.0	84.3	92.6	100.0	90.1	100.0	96.3	100.0
	Rural	98.8	99.6	99.2	100.0	100.0	100.0	99.7	100.0	90.7	100.0
	Total	98.2	98.8	99.2	99.0	93.9	100.0	98.7	100.0	95.6	100.0

Table 4.27:**Prevalence of forms of rights to sell assets by sex**

Asset	Alone		Jointly		Someone else has the right		Cannot be bequeathed	
	Women	Men	Women	Men	Women	Men	Women	Men
Dwelling	1.1	3.6	94.9	92.9	2.6	1.7	1.5	1.7
Agricultural land	4.1	8.6	94.8	92.7	2.7	1.1	0.7	0.6
Other real estate	5.9	14.3	93.4	85.7	0.7	0.1	1.0	0.2
Livestock	8.5	7.9	97.4	96.7	1.3	0.8	0.2	0.12
Non-farm enterprises	18.0	17.8	80.8	79.8	0.5	1.7	2.1	1.4

Table 4.28:**Prevalence of forms of rights to bequeath assets by sex**

Asset	Alone		Jointly		Someone else has the right		Cannot be bequeathed	
	Women	Men	Women	Men	Women	Men	Women	Men
Dwelling	2.5	3.8	91.0	91.2	4.7	3.4	1.8	1.6
Agricultural land	5.8	9.9	92.7	89.6	2.8	2.3	1.6	1.3
Other real estate	5.6	10.3	92.5	89.3	0.4	0.8	1.3	0.6
Livestock	9.2	6.7	94.7	96.6	1.2	0.2	0.6	0.2
Non-farm enterprises	18.1	15.8	80.7	79.0	0.5	3.9	3.5	2.1

GENDER WEALTH GAP



Wealth refers to the value of all the assets owned by a person, community, company or country. It measures the value of accumulated economic resources, which takes into account both physical and intangible assets possessed at a point in time. The net worth of resources owned by an individual or household is determined by deducting total debt from value of all assets. Money is the most common means of measuring wealth. In this survey, the value of assets is determined based on the market price of the asset at the time of the interview, as reported by the respondents.

The gender dynamics of wealth provides a more comprehensive insight into the long-term wellbeing of women and men than gender asset gap indicators. The previous indicators, discussed in chapter 4, provide a basic picture of whether assets are owned by women or men, but they do not take into account the quantity, value or other characteristics of the owned assets. Furthermore, a simple count of assets held by men and women does not fully describe gender disparities in asset ownership. It is therefore also useful to consider asset values and the gender distribution of wealth to understand the relative economic positions of men and women within these households.

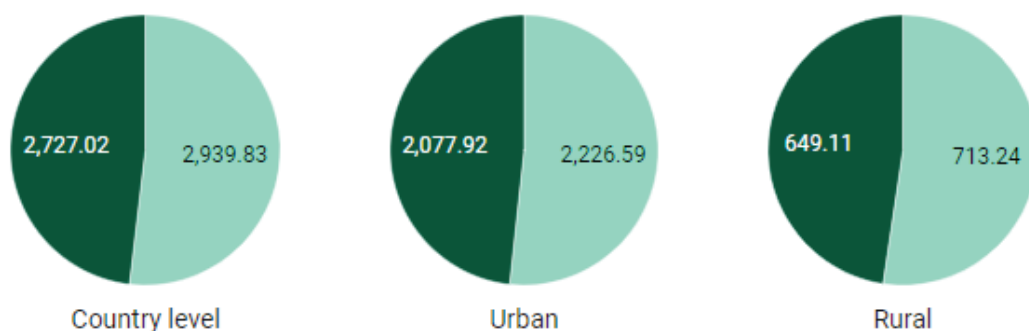
The information presented in Figure 5.1 shows that the total net wealth of women and men in Ethiopia is about 1.35 trillion Birr and 1.5 trillion Birr, respectively, when values of the highest 2% and the lowest 2% observations are winsorized.⁶ For the full sample, the corresponding national aggregate wealth of women and men is about 2.7 trillion Birr and 3 trillion Birr, respectively.⁷ 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 5.1:

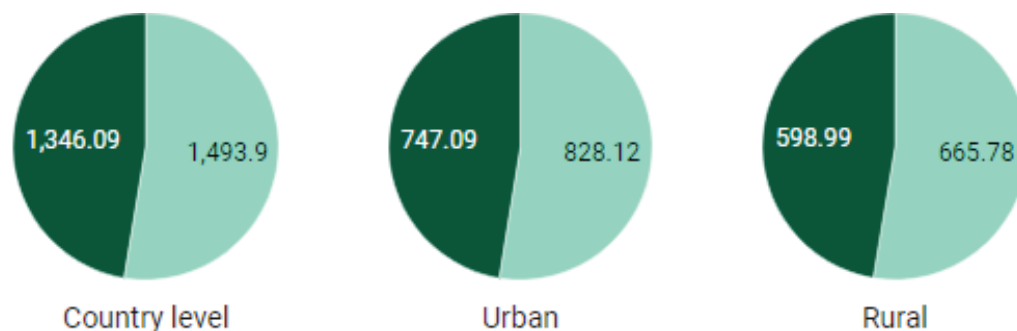
Distribution of wealth by place of residence and sex (in billion Birr)

a. All observations

Men Women



b. Net wealth winsorized to the 2% and 98% percentiles



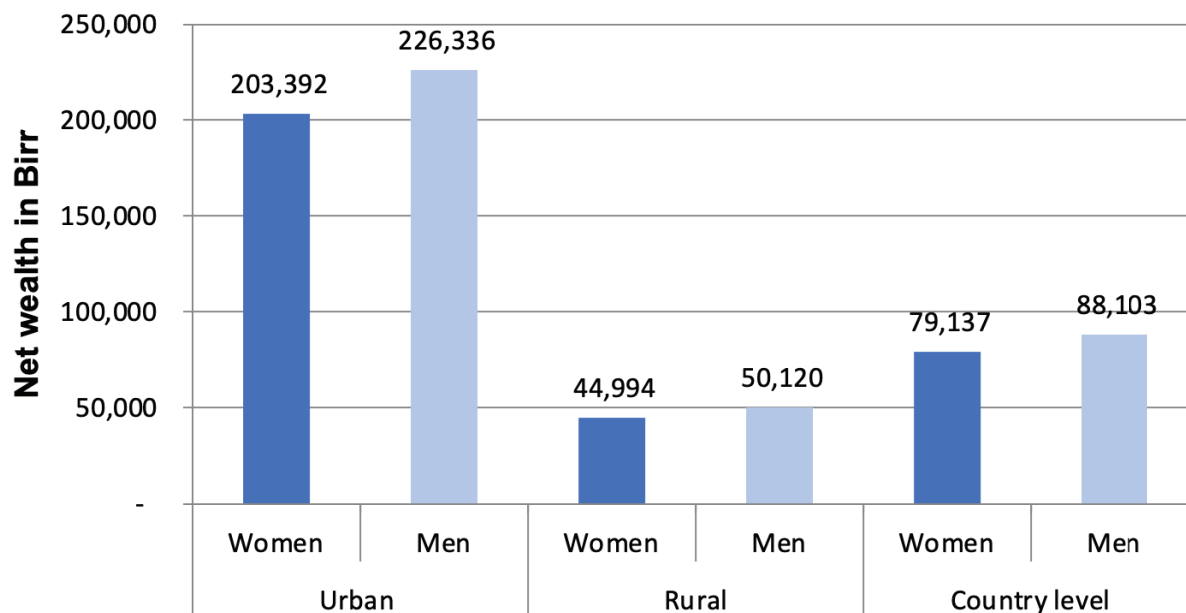
⁶ Winsorization of observations is a method of mitigating the effects of outliers by replacing them with less extreme values.

⁷ See Table 5.1 for details.

Figure 5.2 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 5.2:

Distribution of mean wealth by sex and place of residence



The share of wealth presented in Figure 5.3 follows a similar gendered pattern. Women have a slightly lower share of wealth in both rural and urban areas. Contrary to the expectation that the gender gap in socio-economic outcomes, such as literacy and educational achievement, is greater in urban areas, the gender wealth gap is similar in both rural and urban areas.

Figure 5.3:

Distribution of share of wealth by sex and place of residence

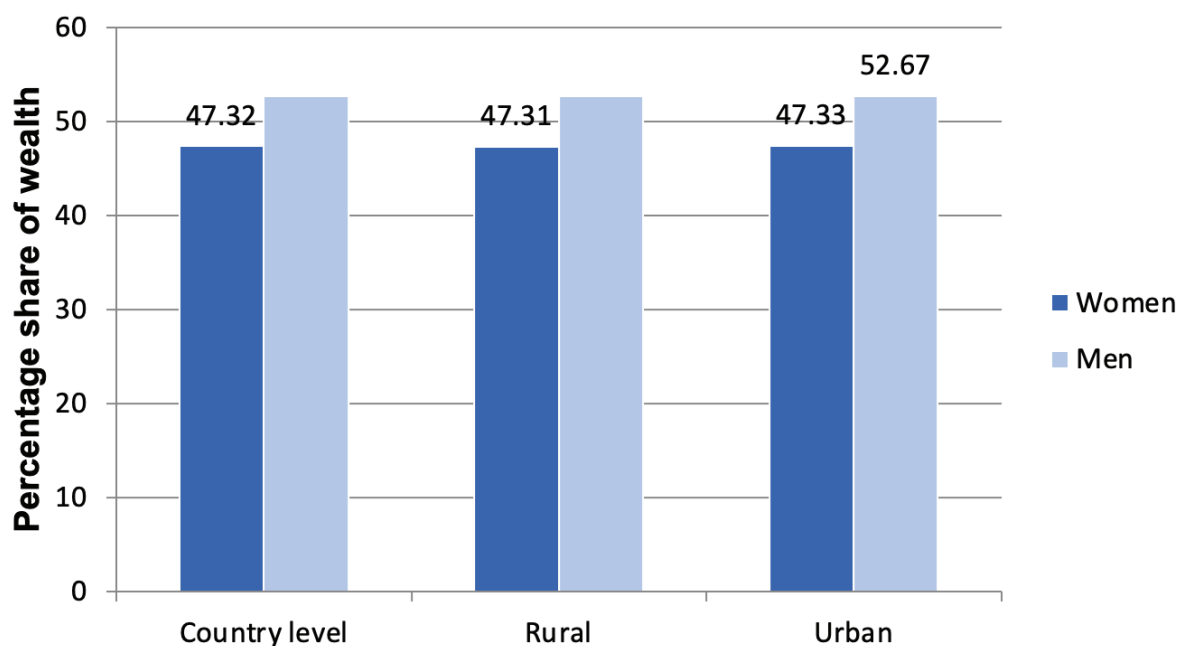


Figure 5.4 further shows the distribution of the value of different assets. As it can be seen from the figure, dwelling is the largest source of wealth (constituting about 75% of net wealth), with other real estate the second most important source of wealth for both women and men in Ethiopia. Surprisingly, 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 5.4:

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 5.5 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 5.5:

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 5.6 further shows the distribution of wealth by different socio-economic and demographic characteristics of individual owners. The results indicate that between the age of 18 and 40, women have more wealth than men, but the pattern reverses after the age of 40. Cohabiting women own more wealth

than cohabiting men. This might indicate that wealthy women tend to cohabit with men without having a formal marital engagement. Another possibility is that poor men tend to cohabit with rich women. In either case, the results may imply that richer women may prefer to have more independence such that they want to live in cohabitation with their partners rather than having a formal marital arrangement. Moreover, women without any education or with only pre-school education own more wealth than their male counterparts.

Figure 5.6:

Distribution of net wealth by demographic characteristics (in billion Birr)

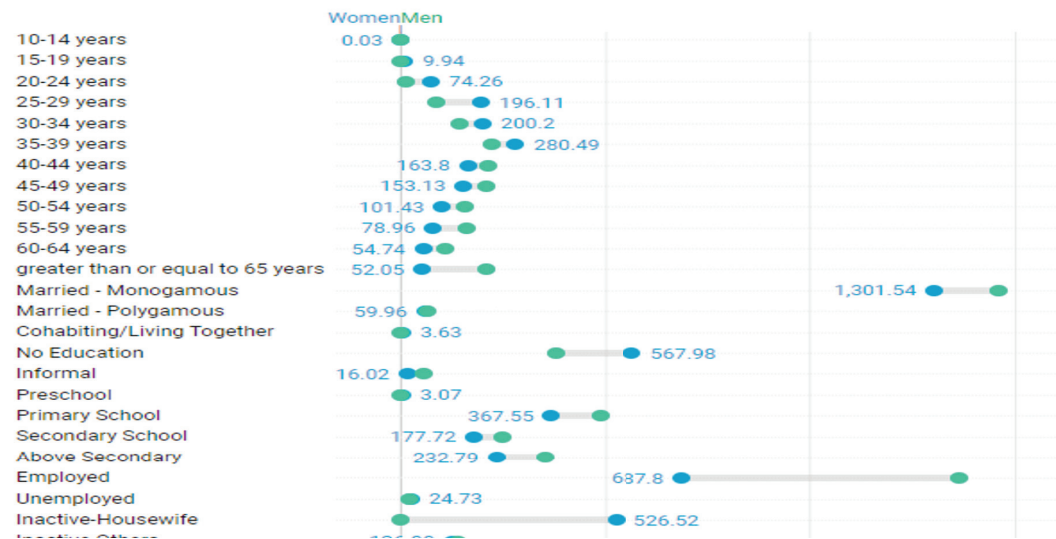
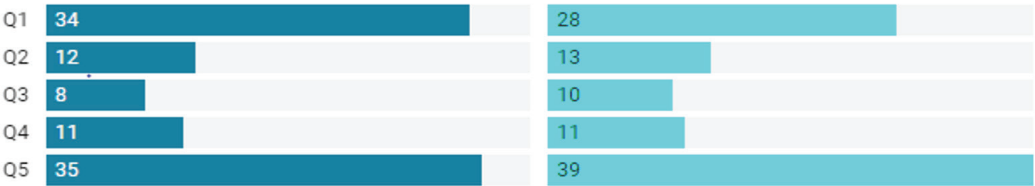


Figure 5.7 show the distribution of asset owners by wealth quintile. Based on the data presented in the figure, the distribution of asset owners across wealth quintiles at country level seems to be quite balanced. While the number of owners in quintiles one and two is disproportionately low, the fourth 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.

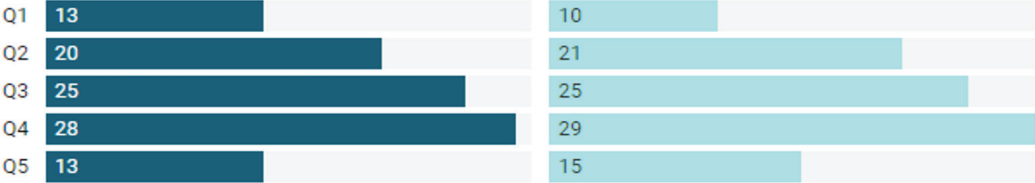
Figure 5.7:

Percentage distribution of asset owners by wealth quintile

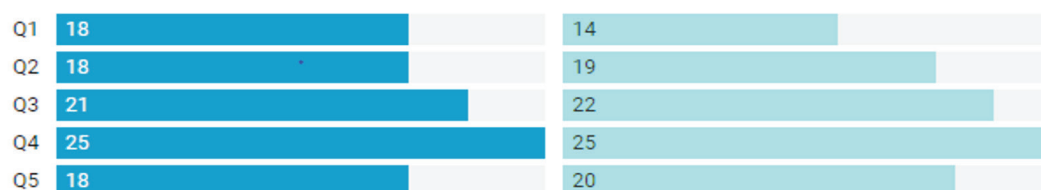
a. Urban



b. Rural



c. Country level

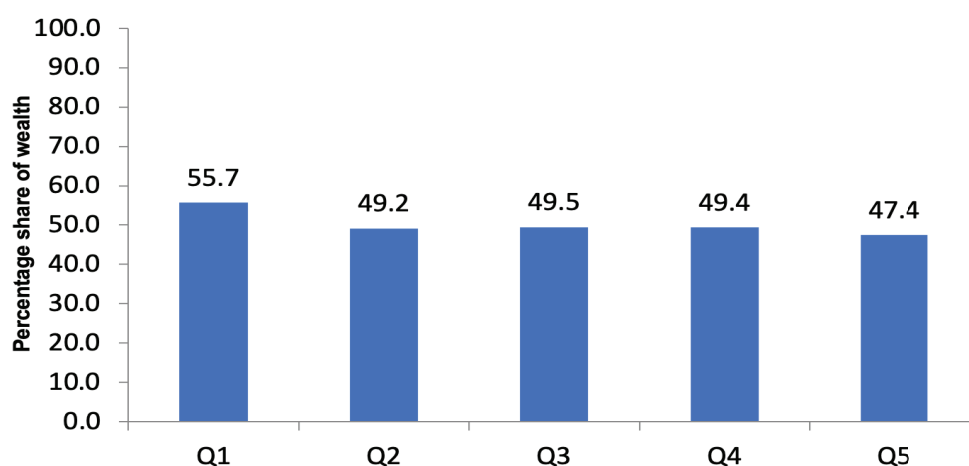


However, the pattern of distribution of asset owners across wealth quintiles is different in urban and rural areas. In urban areas, the distribution of wealth is polarized, with the populations in the poorest and richest quintiles constituting larger population than the other quintiles. The distribution 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.

The share of women's wealth across the wealth quintiles shows a gentle declining trend, indicating that women are slightly poorer than men. As shown in Figure 5.8, while women control more than a half of the wealth in the poorest quintile, their wealth share falls to about 47% in the richest quintile.

Figure 5.8:

Share of women's wealth by quintile



Contrary to the pattern of the distribution of asset owners across wealth quintiles discussed above, the actual wealth distribution is skewed. Figure 5.9 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 5.9:

Distribution of net wealth by quintile

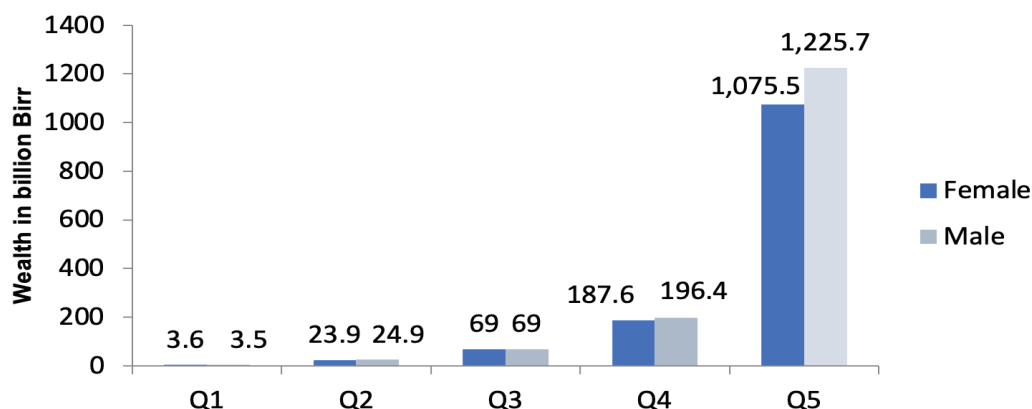


Table 5.1:

Value of assets by place of residence and sex (in billion Birr)

		Value of dwelling	Value of agricultural land	Value of other real estate	Value of livestock	Value of small agricultural equipment	Value of non-agricultural enterprise	Value of consumer durables	Value of valuable items	Value of financial assets	Gross wealth	Liability	Net wealth	Net wealth (winsorized at the lowest and highest 2%)
Country level	Women	2,031.06	290.64	318.95	31.82	0.87	34.58	17.36	6.29	21.82	2,753.84	26.82	2,727.02	1,346.09
	Men	2,130.32	294.82	376.46	25.9	0.82	52.53	6.31	2.28	80.22	2,970.51	30.68	2,939.83	1,493.9
Urban	Women	1,546.92	251.5	232.66	4.38	0.12	30.66	15.33	3.31	13.39	2,098.36	20.45	2,077.92	747.09
	Men	1,619.78	251.87	277.57	1.5	0.11	47.93	5.07	1.45	42.46	2,248.34	21.75	2,226.59	828.12
Rural	Women	484.14	391.3	86.29	27.44	0.75	3.91	2.03	2.98	8.43	655.48	6.37	649.11	598.99
	Men	510.54	42.95	98.89	24.4	0.72	4.6	1.24	0.83	37.76	722.17	8.94	713.24	665.78
Afar	Women	7.4	0.32	1.44	1.75	0	0.61	0.13	0.17	0.2	12.01	0.01	12	11.46
	Men	7.76	0.66	1.56	1.26	0.01	0.59	0.06	0.01	1.82	13.72	0.03	13.69	12.48
Urban	Women	4.94	0.05	0.89	0.14	0	0.5	0.09	0.09	0.13	6.84	0.01	6.83	6.3
	Men	4.95	0.06	0.95	0.08	0	0.48	0.04	0.01	1.39	7.97	0.02	7.95	6.74
Rural	Women	2.46	0.27	0.55	1.6	0	0.11	0.03	0.07	0.07	5.17	0	5.17	5.17
	Men	2.81	0.6	0.61	1.18	0	0.11	0.02	0	0.42	5.75	0.01	5.74	5.74
Amhara	Women	350.35	6.78	71.37	8.42	0.32	9.78	1.85	2	5.44	456.35	17.67	438.68	358.78
	Men	386.48	8.14	83.26	5.59	0.24	10.59	0.92	0.51	15.72	511.52	12.88	498.65	404.15
Urban	Women	231.84	1	48.29	0.76	0.05	8.24	1.41	1.05	4.15	296.8	13.9	282.9	203.47
	Men	255.6	0.9	54.14	0.35	0.05	8.96	0.73	0.33	8.12	329.2	8.23	320.97	226.02
Rural	Women	118.52	5.78	23.08	7.66	0.27	1.54	0.44	0.94	1.29	159.55	3.77	155.79	155.31
	Men	130.88	7.25	29.12	5.24	0.2	1.63	0.19	0.17	7.6	182.32	4.65	177.68	178.14
Oromia	Women	477.62	20.8	100.86	9.37	0.33	11.45	2.74	1.94	7.29	632.45	5	627.45	471.67
	Men	510.85	22.44	93.38	11.48	0.33	18.46	1.76	0.9	33.36	693.74	8.07	685.67	535.48
Urban	Women	244.42	1.16	57.07	0.69	0.04	10.44	2.03	0.71	1.8	318.37	3.05	315.32	201.43
	Men	266.27	1.31	41.9	0.6	0.04	17.14	1.11	0.38	9.02	338.36	5.2	333.16	224.93
Rural	Women	233.21	19.63	43.79	8.68	0.29	1.01	0.72	1.23	5.48	314.09	1.95	312.14	270.24
	Men	244.58	21.13	51.48	10.88	0.29	1.32	0.64	0.51	24.34	355.37	2.87	352.51	310.55
Somali	Women	143.59	247.84	2.83	6.14	0.03	0.47	0.2	0.17	2.11	403.65	0.22	403.43	42.37
	Men	104.86	247.8	2.98	3.62	0.04	0.45	0.18	0.02	2.29	362.24	0.26	361.98	45.66

		Value of dwelling	Value of agricultural land	Value of other real estate	Value of livestock	Value of small agricultural equipment	Value of non-agricultural enterprise	Value of consumer durables	Value of valuable items	Value of financial assets	Gross wealth	Liability	Net wealth	Net wealth (winsorized at the lowest and highest 2%)
Urban	Women	131.16	246.47	0.96	0.86	0	0.26	0.15	0.12	1.55	381.53	0.02	381.51	20.41
	Men	91.96	246.14	0.77	0.19	0.01	0.3	0.12	0.02	1.71	341.22	0.02	341.2	24.78
Rural	Women	12.43	1.37	1.87	5.28	0.03	0.2	0.06	0.05	0.57	22.12	0.2	21.91	21.96
	Men	12.9	1.66	2.2	3.43	0.04	0.15	0.05	0	0.58	21.03	0.25	20.78	20.88
Benishangul-Gumuz	Women	9.88	0.38	2.38	0.48	0.02	0.26	0.18	0.11	0.28	14.06	0.11	13.95	11.48
	Men	9.77	0.44	3.84	0.15	0.01	0.28	0.06	0.13	1.36	16.04	0.2	15.84	12.65
Urban	Women	7	0.1	2.13	0.14	0	0.19	0.1	0.07	0.18	9.99	0.09	9.89	7.42
	Men	6.82	0.13	3.42	0.02	0	0.2	0.04	0.08	0.83	11.54	0.18	11.36	8.17
Rural	Women	2.89	0.28	0.24	0.34	0.01	0.07	0.09	0.03	0.1	4.07	0.01	4.06	4.06
	Men	2.95	0.3	0.42	0.12	0.01	0.08	0.02	0.05	0.53	4.49	0.01	4.48	4.48
SNNP	Women	228.26	7.26	99.08	4.34	0.13	5.04	2.48	0.96	2.59	350.14	1.09	349.05	197.81
	Men	230.45	7.41	94.44	2.99	0.15	12.39	0.77	0.25	8.38	357.22	3	354.23	203.63
Urban	Women	149.94	1.48	90.11	1.65	0.02	4.27	1.97	0.36	1.95	251.75	0.74	251.01	99.77
	Men	152.02	1.55	85	0.17	0.01	11.5	0.58	0.17	5.45	256.45	2.11	254.33	103.64
Rural	Women	78.32	5.78	8.97	2.7	0.11	0.78	0.5	0.59	0.64	98.39	0.35	98.04	98.04
	Men	78.43	5.86	9.44	2.83	0.14	0.89	0.19	0.08	2.92	100.78	0.89	99.89	99.99
Sidama	Women	119.75	7.04	20.29	1.1	0.02	0.65	0.25	0.11	0.3	149.51	0.24	149.27	71.84
	Men	144.7	7.62	18.32	0.64	0.02	1.67	0.19	0.05	1.71	174.94	1.32	173.62	76.43
Urban	Women	90.32	1.18	14.17	0.1	0.001	0.5	0.1	0.07	0.15	106.59	0.17	106.42	33.7
	Men	113.83	1.68	13.6	0.05	0.001	1.5	0.1	0.05	0.74	131.54	1.11	130.43	37.07
Rural	Women	29.43	5.86	6.12	1	0.02	0.14	0.16	0.04	0.15	42.93	0.07	42.86	38.14
	Men	30.88	5.94	4.73	0.59	0.02	0.17	0.1	0	0.98	43.4	0.21	43.19	39.36
Gambela	Women	4.73	0.07	0.91	0.14	0.004	0.14	0.07	0.04	0.23	6.32	0.04	6.28	5.27
	Men	4.92	0.1	1.33	0.13	0.003	0.23	0.03	0.01	0.57	7.35	0.07	7.28	6.13
Urban	Women	3.81	0.02	0.75	0.01	0.002	0.12	0.05	0.03	0.13	4.93	0.04	4.89	3.88
	Men	3.98	0.04	0.91	0.03	0.001	0.22	0.03	0.01	0.38	5.58	0.06	5.52	4.52
Rural	Women	0.91	0.05	0.16	0.12	0.003	0.02	0.01	0.01	0.09	1.39	0	1.38	1.38
	Men	0.94	0.07	0.43	0.1	0.002	0.02	0.01	0	0.19	1.76	0.01	1.75	1.62

		Value of dwelling	Value of agricultural land	Value of other real estate	Value of livestock	Value of small agricultural equipment	Value of non-agricultural enterprise	Value of consumer durables	Value of valuable items	Value of financial assets	Gross wealth	Liability	Net wealth	Net wealth (winsorized at the lowest and highest 2%)
Harari	Women	13.97	0.06	4.26	0.02	0.01	0.07	0.09	0.05	0.22	18.77	0.03	18.74	8.35
	Men	22.03	0.07	61.6	0.02	0.01	0.39	0.04	0.01	0.54	84.72	0.04	84.68	9.57
Urban	Women	9.66	0.01	2.79	0	0.0005	0.05	0.07	0.04	0.2	12.82	0.02	12.8	5.48
	Men	17.63	0.02	61.7	0	0.0001	0.2	0.02	0.01	0.4	79.45	0.02	79.42	6.52
Rural	Women	4.32	0.05	1.47	0.02	0.01	0.02	0.02	0.01	0.02	5.95	0.01	5.94	2.88
	Men	4.4	0.05	0.43	0.01	0.014	0.19	0.02	0.001	0.14	5.27	0.02	5.26	3.05
Addis Ababa	Women	654.52	0.02	12.78	0.03	0.0014	5.84	9.21	0.71	2.94	686.04	2.02	684.02	152.51
	Men	686.91	0.04	12.66	0.01	0.0017	7.15	2.28	0.37	13.79	723.22	4.21	719.01	171.96
Urban	Women	654.52	0.02	12.78	0.03	0.0014	5.84	9.21	0.71	2.94	686.04	2.02	684.02	152.51
	Men	686.91	0.04	12.66	0.01	0.0017	7.15	2.28	0.37	13.79	723.22	4.21	719.01	171.96
Dire Dawa	Women	20.99	0.07	2.76	0.03	0.00055	0.26	0.17	0.05	0.22	24.55	0.39	24.16	14.55
	Men	21.57	0.09	3.08	0.02	0.00069	0.31	0.03	0.02	0.68	25.8	0.61	25.19	15.75
Urban	Women	19.34	0	2.71	0	0.000124	0.24	0.16	0.05	0.21	22.72	0.38	22.34	12.72
	Men	19.79	0	3.05	0	0.00005	0.29	0.03	0.02	0.62	23.81	0.57	23.23	13.78
Rural	Women	1.65	0.07	0.04	0.03	0.0004	0.02	0.004	0.0004	0.01	1.83	0.01	1.83	1.83
	Men	1.78	0.09	0.03	0.02	0.00064	0.02	0	0	0.06	2	0.04	1.96	1.96

Table 5.2:

Value of principal assets by demographic characteristics (in billion Birr)

	Value of dwelling		Value of agricultural land		Value of other real estate		Value of livestock		Value of financial assets	
	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men
18-24 years	58.56	8.84	4.33	0.78	11.55	0.36	5.84	0.48	1.03	0.87
25-29 years	232.97	62.92	6.24	4.07	42.22	11.76	5.16	2.09	4.50	6.76
30-34 years	233.32	124.08	253.08	5.03	36.32	32.50	4.33	3.23	3.44	8.54
35-39 years	383.44	236.58	7.42	6.14	66.87	28.33	4.34	2.89	4.03	13.33
40-44 years	203.20	271.40	6.57	252.47	87.63	47.90	2.95	4.00	2.23	9.32
45-49 years	188.19	271.54	4.63	5.51	45.90	91.61	4.37	4.94	2.72	14.78
50-54 years	224.55	196.03	3.57	4.61	9.17	35.64	1.50	1.87	0.60	4.80
55-59 years	97.82	291.03	1.48	5.06	15.02	74.31	1.19	2.19	0.50	9.51
60-64 years	158.75	129.57	1.68	3.97	1.58	13.48	1.16	1.89	0.11	3.79
Greater than or equal to 65 years	250.27	538.34	1.64	7.17	2.69	40.57	0.98	2.33	2.64	8.51
Married - Monogamous	1,989.33	2,086.25	286.59	290.31	299.65	362.21	30.05	23.85	21.36	77.42
Married - Polygamous	37.29	43.12	3.99	4.47	18.93	14.25	1.72	2.04	0.37	2.63
Cohabiting/Living together	4.45	0.96	0.06	0.04	0.37	0.00	0.06	0.02	0.09	0.17
No education	669.44	354.11	276.69	269.87	76.92	38.15	21.76	14.75	6.84	12.89
Informal	22.47	40.16	0.32	1.76	6.54	15.48	0.48	1.35	0.11	5.85
Pre-school	3.86	0.84	0.05	0.14	0.00	0.00	0.02	0.00	0.02	0.01
Primary school	414.00	534.08	10.45	17.36	56.36	74.95	7.08	7.19	3.81	24.68
Secondary school	304.63	383.89	2.09	3.51	64.20	47.18	0.78	1.50	4.06	19.63
Above secondary	616.67	817.25	1.03	2.18	114.94	200.70	1.70	1.11	6.98	17.16
Employed	781.21	1,649.88	2119	46.44	199.89	364.57	17.08	24.72	13.09	77.78
Unemployed	31.65	28.75	0.41	246.27	18.30	2.57	0.19	0.34	0.37	0.33
Inactive-Housewife	781.41	0.01	266.71	0.00	79.67	0.00	12.67	0.00	6.71	0.00
Inactive-Others	436.64	451.67	2.32	2.10	20.60	9.32	1.89	0.85	1.65	2.11
Public	171.64	426.94	0.37	1.54	77.79	91.82	0.25	1.21	2.80	10.65
Private	602.83	1,157.92	20.80	44.81	121.30	266.21	16.80	23.49	10.18	66.07
Others	6.74	65.02	0.02	0.09	0.80	6.54	0.04	0.02	0.10	1.06

Table 5.3:**Distribution of mean wealth and share of wealth by place of residence and sex**

	Sex	Mean wealth in Birr	Share of wealth (%)
Country level	Men	88,103.09	52.68
	Women	79,136.99	47.32
Urban	Men	226,335.68	52.67
	Women	203,392.17	47.33
Rural	Men	50,119.69	52.69
	Women	44,994.28	47.31
Afar	Men	36,139.44	52.18
	Women	33,119.50	47.82
Urban	Men	89,772.57	51.78
	Women	83,599.78	48.22
Rural	Men	21,220.26	52.66
	Women	19,077.35	47.34
Amhara	Men	93,209.64	53.10
	Women	82,341.71	46.90
Urban	Men	272,297.06	52.86
	Women	242,860.94	47.14
Rural	Men	50,580.48	53.40
	Women	44,132.44	46.60
Oromia	Men	81,998.66	53.26
	Women	71,957.79	46.74
Urban	Men	197,164.53	52.81
	Women	176,182.96	47.19
Rural	Men	57,797.90	53.59
	Women	50,056.09	46.41
Somali	Men	44,732.61	52.07
	Women	41,183.96	47.93
Urban	Men	162,073.69	55.24
	Women	131,322.54	44.76
Rural	Men	24,081.86	48.75
	Women	25,320.55	51.25
Benishangul-Gumuz	Men	56,435.62	52.53
	Women	51,006.38	47.47
Urban	Men	132,479.36	52.60
	Women	119,393.63	47.40
Rural	Men	27,527.89	52.40
	Women	25,009.24	47.60
SNNP	Men	72,166.86	50.71
	Women	70,138.51	49.29
Urban	Men	202,641.23	50.92
	Women	195,338.09	49.08
Rural	Men	43,337.06	50.50
	Women	42,474.22	49.50
Sidama	Men	91,022.59	51.52
	Women	85,663.83	48.48

	Sex	Mean wealth in Birr	Share of wealth (%)
Urban	Men	231,120.23	52.30
	Women	210,819.77	47.70
Rural	Men	58,028.25	50.81
	Women	56,188.40	49.19
Gambela	Men	70,223.16	54.19
	Women	59,353.73	45.81
Urban	Men	138,648.57	54.18
	Women	117,237.61	45.82
Rural	Men	29,397.52	54.22
	Women	24,817.64	45.78
Harari	Men	207,224.41	53.35
	Women	181,179.32	46.65
Urban	Men	251,670.59	54.27
	Women	212,098.58	45.73
Rural	Men	149,990.77	51.48
	Women	141,364.38	48.52
Addis Ababa	Men	280,458.10	53.05
	Women	248,244.67	46.95
Urban	Men	280,458.10	53.05
	Women	248,244.67	46.95
Dire Dawa	Men	177,474.03	52.05
	Women	163,467.77	47.95
Urban	Men	251,317.59	52.09
	Women	231,192.47	47.91
Rural	Men	57,926.30	51.83
	Women	53,826.06	48.17

Table 5.4:

Distribution of asset owners by quintile, place of residence and sex

			Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5	Total
			Count	Count	Count	Count	Count	Count
Total	Urban	Women	1,251,417	426,047	306,647	392,583	1,284,371	3,661,066
		Men	1,010,918	467,425	358,046	410,763	1,413,914	3,661,066
	Rural	Women	1,766,680	2,713,426	3,288,654	3,791,971	1,762,945	13,323,676
		Men	1,391,285	2,780,410	3,316,072	3,870,947	1,964,963	13,323,676
	Total	Women	3,018,097	3,139,474	3,595,302	4,184,554	3,047,316	16,984,743
		Men	2,402,203	3,247,835	3,674,118	4,281,710	3,378,877	16,984,743
Afar	Urban	Women	26,910	11,013	7,103	8,690	21,602	75,318
		Men	21,075	14,366	8,013	10,100	21,765	75,318
	Rural	Women	64,124	93,782	62,509	38,547	11,799	270,761
		Men	60,839	99,395	63,972	32,334	14,221	270,761
	Total	Women	91,034	104,796	69,612	47,237	33,401	346,079
		Men	81,913	113,761	71,984	42,434	35,986	346,079

			Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5	Total
			Count	Count	Count	Count	Count	Count
Amhara	Urban	Women	250,878	77,157	71,270	65,793	366,136	831,235
		Men	197,731	74,343	87,128	76,432	395,601	831,235
	Rural	Women	513,809	682,942	832,807	916,441	546,064	3,492,062
		Men	385,778	704,625	815,720	929,515	656,424	3,492,062
	Total	Women	764,687	760,099	904,076	982,234	912,200	4,323,297
		Men	583,509	778,968	902,848	1,005,947	1,052,025	4,323,297
Oromia	Urban	Women	409,991	98,640	65,198	148,277	419,274	1,141,380
		Men	333,175	121,567	68,970	150,767	466,901	1,141,380
	Rural	Women	649,218	943,993	1,242,440	1,809,319	786,593	5,431,564
		Men	495,084	993,946	1,211,630	1,855,758	875,146	5,431,564
	Total	Women	1,059,210	1,042,633	1,307,638	1,957,596	1,205,867	6,572,944
		Men	828,259	1,115,513	1,280,599	2,006,525	1,342,048	6,572,944
Somali	Urban	Women	40,357	27,881	23,418	26,482	34,954	153,092
		Men	28,690	28,381	26,076	26,206	43,740	153,092
	Rural	Women	183,153	263,279	228,292	153,790	41,382	869,897
		Men	149,038	272,531	242,078	171,852	34,398	869,897
	Total	Women	223,510	291,160	251,710	180,273	76,337	1,022,990
		Men	177,728	300,912	268,154	198,058	78,138	1,022,990
Benishangul-Gumuz	Urban	Women	15,475	8,231	9,697	9,474	19,421	62,298
		Men	12,813	7,784	10,169	9,450	22,082	62,298
	Rural	Women	28,205	47,246	39,841	40,916	7,671	163,880
		Men	25,617	45,750	43,260	38,872	10,381	163,880
	Total	Women	43,680	55,477	49,538	50,391	27,091	226,178
		Men	38,430	53,534	53,430	48,322	32,463	226,178
SNNP	Urban	Women	125,077	66,057	54,519	79,300	184,925	509,878
		Men	111,114	62,953	69,643	66,616	199,553	509,878
	Rural	Women	214,496	492,347	677,499	656,729	266,473	2,307,543
		Men	192,347	471,233	722,296	653,621	268,046	2,307,543
	Total	Women	339,573	558,403	732,017	736,029	451,398	2,817,422
		Men	303,461	534,186	791,939	720,237	467,598	2,817,422
Sidama	Urban	Women	57,264	17,468	9,928	18,755	56,375	159,791
		Men	41,115	19,631	17,737	20,820	60,488	159,791
	Rural	Women	87,293	170,875	181,803	150,119	88,399	678,488
		Men	62,961	170,026	192,543	162,221	90,737	678,488
	Total	Women	144,557	188,343	191,731	168,874	144,774	838,279
		Men	104,076	189,657	210,280	183,041	151,225	838,279
Gambela	Urban	Women	9,827	4,856	3,775	5,169	9,324	32,951
		Men	6,186	3,872	5,880	5,983	11,030	32,951
	Rural	Women	19,043	12,110	9,751	9,783	4,539	55,228
		Men	13,230	15,148	11,329	10,813	4,707	55,228
	Total	Women	28,870	16,967	13,526	14,953	13,863	88,179
		Men	19,416	19,021	17,209	16,796	15,737	88,179

			Quintile 1	Quintile 2	Quintile 3	Quintile 4	Quintile 5	Total
			Count	Count	Count	Count	Count	Count
Harari	Urban	Women	9,600	4,348	2,354	1,655	8,195	26,153
		Men	7,392	5,371	2,154	1,926	9,311	26,153
	Rural	Women	1,587	1,503	4,677	7,030	5,514	20,310
		Men	1,126	1,622	4,955	6,773	5,834	20,310
	Total	Women	11,187	5,851	7,032	8,684	13,709	46,463
		Men	8,517	6,993	7,109	8,699	15,145	46,463
Addis Ababa	Urban	Women	280,936	103,981	55,510	26,370	147,221	614,018
		Men	228,556	122,783	58,796	38,994	164,890	614,018
	Total	Women	280,936	103,981	55,510	26,370	147,221	614,018
		Men	228,556	122,783	58,796	38,994	164,890	614,018
Dire Dawa	Urban	Women	25,101	6,414	3,875	2,617	16,943	54,951
		Men	23,073	6,375	3,481	3,470	18,554	54,951
	Rural	Women	5,752	5,348	9,035	9,296	4,511	33,943
		Men	5,265	6,134	8,290	9,186	5,068	33,943
	Total	Women	30,854	11,762	12,910	11,914	21,454	88,894
		Men	28,338	12,509	11,771	12,656	23,622	88,894

Table 5.5:

Distribution of wealth by quintile, region and sex

Geographical coverage	Quintile	Net wealth in billion Birr (winsorized at 2%)			Share of women's wealth
		Women	Men	Total	
Country level	Q1	3.6	3.5	7.1	50.55
	Q2	23.9	24.9	48.7	48.97
	Q3	69.0	69.0	138.0	49.99
	Q4	187.6	196.4	383.9	48.85
	Q5	1,075.5	1,225.7	2,301.2	46.74
Urban	Q1	1.0	0.9	1.9	51.72
	Q2	2.9	3.3	6.1	46.72
	Q3	5.8	6.5	12.3	47.19
	Q4	20.2	22.6	42.8	47.30
	Q5	721.2	811.2	1,532.4	47.06
Rural	Q1	2.6	2.6	5.1	50.10
	Q2	21.0	21.6	42.6	49.30
	Q3	63.2	62.5	125.7	50.26
	Q4	167.3	173.8	341.1	49.04
	Q5	354.3	414.4	768.8	46.09

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



Intra-household analysis looks at the dynamics of a phenomenon among household members with different demographic attributes, such as sex and age. In the case of this survey, the phenomena of interest are asset ownership and wealth, and the household members are married or cohabiting couple spouses. Intra-household dynamics of asset and wealth might have important implications for the power of women, including their bargaining power to influence decisions within the household.

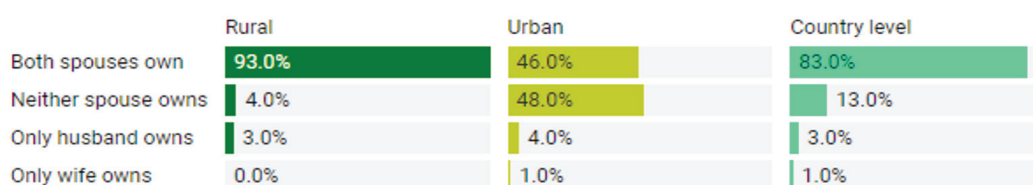
This chapter of the report, therefore, presents the dynamics of ownership of principal assets and wealth between actively married or cohabiting women and men in Ethiopia. Four scenarios of ownership dynamics – neither spouse owns, only wife owns, only husband owns, and both husband and wife own – are used for the analysis.

6.1. Intra-household distribution of dwelling ownership

As indicated in Figure 6.1, 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 6.1:

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.

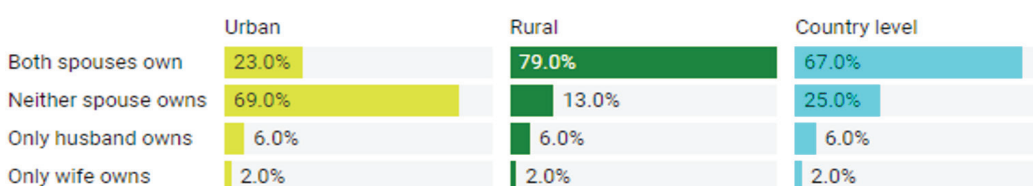
Nevertheless, neither spouse owns a dwelling in about half of the urban couples, nor only in 46% of them do both spouses report ownership of their principal dwelling. Moreover, in 4% and 1% of the couples only the husband and only the wife, respectively, owned their dwellings. Generally, the results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

6.2. Intra-household dynamics of agricultural land ownership

Figure 6.2 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 6.2:

Intra-household distribution of agricultural 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.

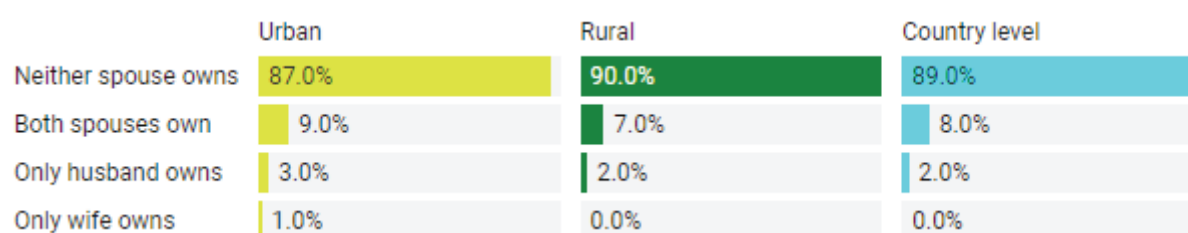
The percentage of couples in which only the husband and only the wife were reported as agricultural landowners is similar in both urban and rural areas.

6.3. Intra-household dynamics of ownership of other real estate

The distribution of ownership of other real estate among married or cohabiting spouses is presented in Figure 6.3. 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 6.3:

Intra-household distribution of ownership of other real estate

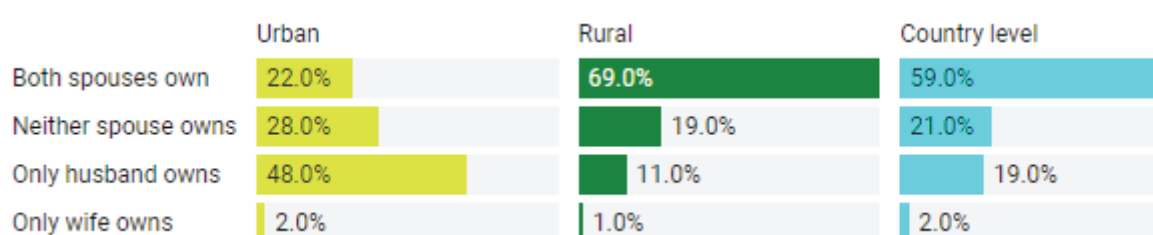


6.4. Intra-household dynamics of financial asset ownership

Figure 6.4 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 6.4:

Intra-household dynamics of ownership of financial Assets



6.5. Intra-household dynamics of livestock ownership

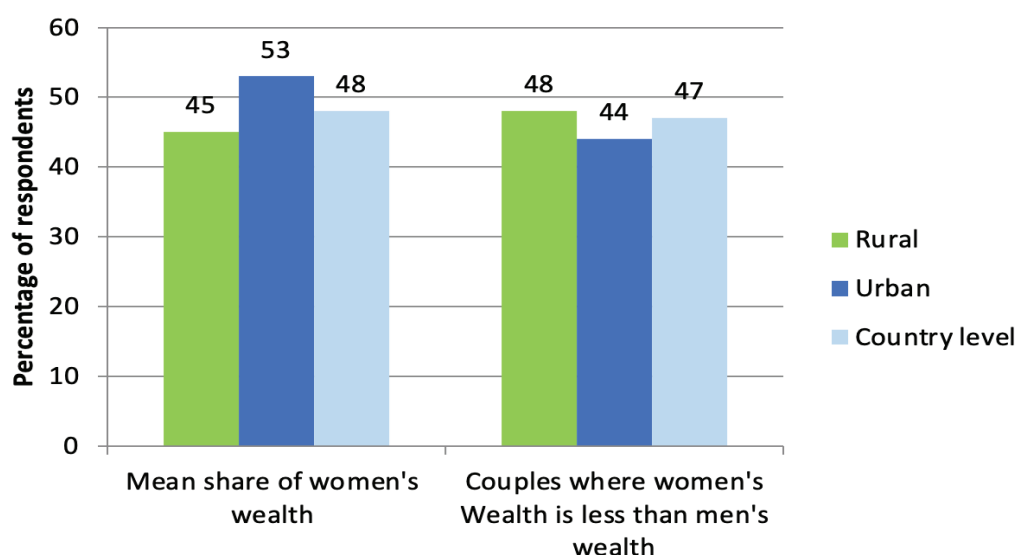
Both spouses own livestock in the majority of couple households, especially in rural areas (95%). Neither spouse owns livestock in 14% of urban couples. Furthermore, for livestock, the intra-household variation of ownership is limited.

Figure 6.5:**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%

6.6. Intra-household distribution of wealth

The intra-household distribution of wealth shows to what extent wealth is distributed between couples in a household. Figure 6.6 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 6.6:**Intra-household distribution of wealth**

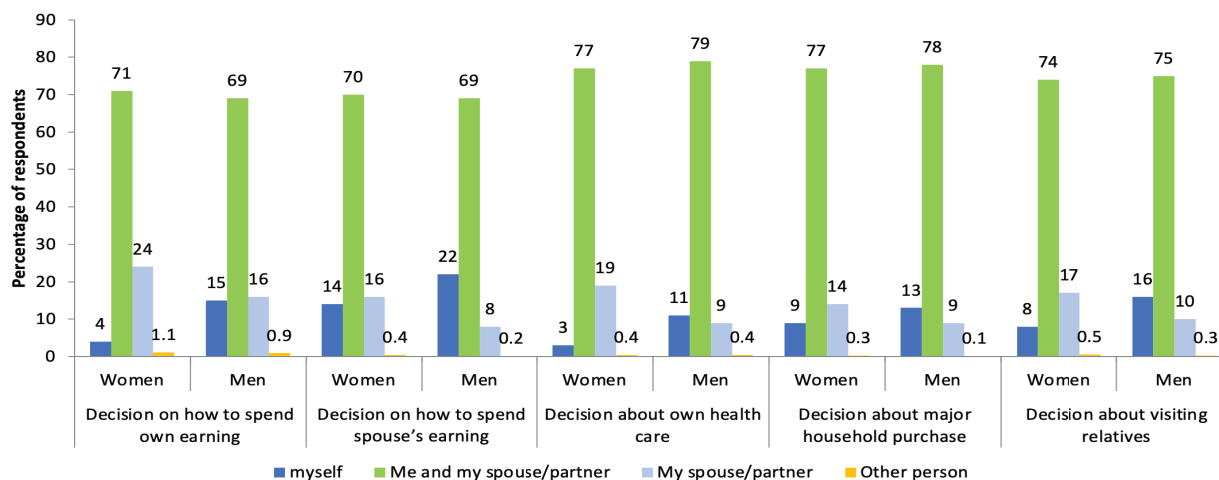
When it comes to parity in intra-household distribution of wealth, men's wealth is larger than women's wealth in 53% and 45% of urban and rural households, respectively. The results in Figure 6.6 show that generally there is small intra-household gender gap in wealth, and that the gap is larger in urban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

6.7. Intra-household dynamics of decision making

Figure 6.7 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 6.7:

Intra-household decision making by sex



6.8. Correlates of decision making

This section presents analysis of the correlates or factors affecting decision making, with a focus on the effect of wealth and asset ownership on the decision-making power of women and men using logistic regression. The results reported in Table 6.1 are the odds ratio from binary logistic regression. The regression exercise in this analysis is not as such purported to establish causality, rather to provide a thorough characterization of the gendered dynamics of intra-household decision making. The analysis is conducted both for the full sample, including both women and men (Table 6.1), and the women's sub-sample (Table 6.2).

The results in Table 6.1 show that despite enjoying close to parity rights on property ownership, women in Ethiopian (married or cohabiting), on average, fare worse than men in terms of making important personal and household decisions. Women are about 11% less likely to have their say on how to spend their own earnings, compared to men. Moreover, women are about 37 % less likely than men to make solitary decisions or participate in decisions on major household purchases. They are also about 27% and 20% 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.

Table 6.1:

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***

	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
Financial asset	0.963	0.959	0.890*	0.944	0.900*
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"			

Table 6.2 presents the odds ratio results from logistic regression specifications run only for the women population sub-group. The purpose of running the regression specification only on the women sub-sample is to discern correlates that are peculiar to women and gendered differential effects of correlates. The results show that the ownership of assets, including agricultural land, and livestock, enhances women's decision-making power. Nevertheless, ownership if dwelling is surprisingly negatively correlated with women empowerment.

Table 6.2:

Correlates of decision making for women population sub-group (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	0.785***	0.785***	0.839*	0.889	0.939
Age of respondent	0.999	1	1.007**	1.009***	1.008**
Form of marriage (Baseline=Monogamous)					
Polygamous	0.830*	0.808*	1.008	0.822*	0.907
Cohabiting	0.983	1.157	0.923	0.554	1.272
Level of education (Baseline=No education)					
Informal education	0.738	0.792	1.501	1.402	1.96
Pre-school	0.906	0.581	1	1.443	1
Primary school	1.087	1.072	1.064	1.200**	1.064
Secondary school	1.16	1.133	0.95	1.114	0.815*
Above secondary school	1.709***	1.598***	1.371*	1.670***	1.444*
Employment and sector (Baseline=Unemployed or Inactive)					
Employee at gov't service	1.665***	0.89	1.281	1.288	1.008
Employee at gov't parastatal	1.254	0.818	0.895	1.11	0.552
Employee at private orgn.	1.756**	0.759	1.363	1.622*	1.600*
Employee at intl. NGO	6.052	0.558	2.736	1.478	1
Employee at domestic NGO	0.98	0.799	1.129	2.33	1.432

	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
Self-employed – agri.	0.173***	0.168***	1.151*	1.140*	0.909
Self-employed – non-agri.	0.333***	0.282***	1.478***	1.564***	1.213*
Unpaid family worker – agri.	0.221***	0.206***	1.477***	1.344***	1.05
Unpaid family worker – non-agri.	0.382***	0.371***	0.914	0.788	0.903
Employer	0.625	1.247	1	1	1
Other	0.703	0.558*	1.258	0.834	1.114
Household size	0.988	0.988	0.978	0.985	0.973*
Sex of household head (Women=1)	1.333***	1.426***	0.764***	0.854*	0.804**
Dwelling	0.856*	0.876	0.818*	0.797**	0.782**
Agricultural land	1.199***	1.205***	1.092	1.282***	1.128*
Livestock	1.017	0.928	1.522***	1.457***	1.564***
Financial asset	0.96	0.924	0.974	1.105	1.062
Log of net wealth	1.004	1.005	1.009	1.013	1.022
Share of wealth	0.999	1	0.997*	0.999	0.997*
	12996	13251	13238	13244	13226
	** p<0.01	*** p<0.001"			

The results in Table 6.2 further show that women with levels of education above secondary level are more likely to enjoy more decision-making power in all the five decision dimensions relative to women without any education. Rural women are about 11.5% less likely to decide on their own and partner's earnings and about 16% less likely to decide on their own health care compared urban women. Similarly, they are 11% and 6% less likely to decide on major household purchase and visiting of relatives, respectively. Employment status seems to have mixed effect across different empowerment dimensions. For instance, compared to unemployed women, self-employed and unpaid family workers tend to have less probability of making decisions about spending own or partner's earnings but higher probability of deciding about major household purchase, and own health care. Also the sex of the household head has mixed effect on women empowerment: being household head increases the likelihood that women decide on their own or spouse's earnings by up to 33% or 42.6% but reduce the likelihood that they make decisions on major household purchase, own health care and visiting of relatives by 13.6%, 24.6% and 20%, respectively. Ownership of assets improves the power of women to make decisions. Particularly, ownership agricultural land increase the likelihood that women participation in decision making in all dimensions of empowerment between 9% and 28%.

Table 6.3:

Intra-household distribution of dwelling ownership by place of residence

Region and place of residence		Percentage distribution of ownership				Number of couple households
		Neither spouse owns	Only wife owns	Only husband owns	Both own	
Country level	Urban	48.26	1.48	4.26	46.00	3,661,066
	Rural	3.65	0.49	3.23	92.62	13,323,676
	Total	13.27	0.71	3.46	82.57	16,984,743
Afar	Urban	38.87	1.62	2.41	57.09	75,318
	Rural	3.42	0.58	3.03	92.96	270,761
	Total	11.14	0.81	2.90	85.16	346,079
Amhara	Urban	48.99	1.74	4.52	44.74	831,235
	Rural	5.45	0.59	6.60	87.36	3,492,062
	Total	13.82	0.81	6.20	79.17	4,323,297
Oromia	Urban	44.25	1.55	3.50	50.69	1,141,380
	Rural	3.53	0.45	2.14	93.88	5,431,564
	Total	10.60	0.64	2.38	86.38	6,572,944
Somali	Urban	20.95	1.44	12.32	65.28	153,092
	Rural	3.97	1.33	3.53	91.17	869,897
	Total	6.51	1.35	4.85	87.29	1,022,990
Benishangul-Gumuz	Urban	38.69	2.57	4.42	54.33	62,298
	Rural	4.49	0.43	2.43	92.66	163,880
	Total	13.91	1.02	2.98	82.10	226,178
SNNP	Urban	33.11	1.35	4.07	61.48	509,878
	Rural	1.40	0.16	0.54	97.89	2,307,543
	Total	7.14	0.38	1.18	91.30	2,817,422
Sidama	Urban	42.17	0.34	2.76	54.73	159,791
	Rural	1.54	0.42	3.28	94.76	678,488
	Total	9.28	0.40	3.18	87.13	838,279
Gambela	Urban	44.16	1.09	15.45	39.31	32,951
	Rural	11.17	0.38	9.92	78.53	55,228

Region and place of residence		Percentage distribution of ownership				Number of couple households
		Neither spouse owns	Only wife owns	Only husband owns	Both own	
	Total	23.50	0.65	11.98	63.87	88,179
Harari	Urban	64.58	1.01	3.58	30.83	26,153
	Rural	8.87	0.21	0.78	90.15	20,310
	Total	40.23	0.66	2.36	56.76	46,463
Addis Ababa	Urban	75.77	1.36	3.65	19.22	614,018
	Total	75.77	1.36	3.65	19.22	614,018
Dire Dawa	Urban	65.59	0.90	2.66	30.85	54,951
	Rural	8.21	0.00	3.24	88.54	33,943
	Total	43.68	0.56	2.88	52.88	88,894

Table 6.4:

Intra-household distribution of agricultural land ownership by place of residence

Region and place of residence		Percentage distribution of ownership				Number of couple households
		Neither spouse owns	Only wife owns	Only husband owns	Both own	
Country level	Urban	69.49	1.80	5.67	23.05	3,661,066
	Rural	13.25	1.53	5.86	79.37	13,323,676
	Total	25.37	1.59	5.82	67.23	16,984,743
Afar	Urban	89.38	2.33	1.90	6.39	75,318
	Rural	77.57	1.53	5.40	15.51	270,761
	Total	80.14	1.70	4.64	13.52	346,079
Amhara	Urban	64.15	3.68	7.31	24.87	831,235
	Rural	10.72	2.14	11.31	75.83	3,492,062
	Total	20.99	2.44	10.54	66.03	4,323,297
Oromia	Urban	63.56	1.46	6.69	28.29	1,141,380
	Rural	7.80	1.17	3.62	87.41	5,431,564
	Total	17.48	1.22	4.15	77.15	6,572,944
Somali	Urban	93.10	0.88	1.85	4.17	153,092
	Rural	64.67	3.05	3.58	28.70	869,897
	Total	68.92	2.72	3.32	25.03	1,022,990
Benishangul-Gumuz	Urban	68.07	1.76	4.90	25.27	62,298
	Rural	11.87	2.82	3.98	81.33	163,880
	Total	27.35	2.53	4.23	65.89	226,178
SNNP	Urban	50.92	1.80	8.46	38.81	509,878
	Rural	5.82	1.00	4.16	89.02	2,307,543
	Total	13.98	1.15	4.94	79.93	2,817,422
Sidama	Urban	41.86	1.96	7.39	48.79	159,791
	Rural	3.30	0.66	4.58	91.46	678,488
	Total	10.65	0.91	5.11	83.32	838,279

Region and place of residence		Percentage distribution of ownership				Number of couple households
		Neither spouse owns	Only wife owns	Only husband owns	Both own	
Gambela	Urban	74.30	2.70	8.95	14.05	32,951
	Rural	15.78	4.16	12.73	67.33	55,228
	Total	37.65	3.62	11.32	47.42	88,179
Harari	Urban	84.59	0.74	3.80	10.87	26,153
	Rural	13.71	0.46	1.98	83.85	20,310
	Total	53.61	0.62	3.00	42.77	46,463
Addis Ababa	Urban	98.85	0.15	0.48	0.52	614,018
	-	-	-	-	-	-
	Total	98.85	0.15	0.48	0.52	614,018
Dire Dawa	Urban	96.63	0.00	2.10	1.26	54,951
	Rural	20.15	0.97	6.65	72.22	33,943
	Total	67.43	0.37	3.84	28.36	88,894

Table 6.5:

Intra-household distribution of real estate ownership by place of residence

Region and place of residence		Percentage distribution of ownership				Number of couple households
		Neither spouse owns	Only wife owns	Only husband owns	Both own	
Country level	Urban	87.49	0.70	2.60	9.20	3,661,066
	Rural	89.97	0.36	2.27	7.41	13,323,676
	Total	89.43	0.43	2.34	7.79	16,984,743
Afar	Urban	92.51	0.97	2.76	3.76	75,318
	Rural	94.78	0.10	1.67	3.45	270,761
	Total	94.28	0.29	1.91	3.52	346,079
Amhara	Urban	81.53	1.68	3.81	12.99	831,235
	Rural	82.98	0.61	3.95	12.46	3,492,062
	Total	82.70	0.82	3.92	12.56	4,323,297
Oromia	Urban	86.19	0.36	3.31	10.14	1,141,380
	Rural	90.69	0.29	1.75	7.26	5,431,564
	Total	89.91	0.30	2.02	7.76	6,572,944
Somali	Urban	96.79	0.29	0.67	2.24	153,092
	Rural	96.61	0.11	1.36	1.92	869,897
	Total	96.64	0.14	1.25	1.97	1,022,990
Benishangul-Gumuz	Urban	73.97	1.30	5.11	19.63	62,298
	Rural	92.78	0.35	3.17	3.69	163,880
	Total	87.60	0.61	3.70	8.08	226,178
SNNP	Urban	82.17	0.59	2.18	15.06	509,878
	Rural	93.64	0.21	1.65	4.50	2,307,543
	Total	91.56	0.28	1.75	6.41	2,817,422

Region and place of residence		Percentage distribution of ownership				Number of couple households
		Neither spouse owns	Only wife owns	Only husband owns	Both own	
Sidama	Urban	92.18	0.47	2.21	5.14	159,791
	Rural	95.80	0.47	1.21	2.52	678,488
	Total	95.11	0.47	1.40	3.02	838,279
Gambela	Urban	85.69	1.70	3.76	8.85	32,951
	Rural	92.26	0.24	1.77	5.73	55,228
	Total	89.80	0.78	2.51	6.90	88,179
Harari	Urban	93.89	0.79	1.56	3.75	26,153
	Rural	91.74	0.99	2.69	4.58	20,310
	Total	92.95	0.88	2.06	4.11	46,463
Addis Ababa	Urban	98.92	0.14	0.33	0.61	614,018
	Rural	-	-	-	-	-
	Total	98.92	0.14	0.33	0.61	614,018
Dire Dawa	Urban	93.55	0.61	2.33	3.51	54,951
	Rural	98.61	0.22	0.00	1.16	33,943
	Total	95.48	0.46	1.44	2.62	88,894

Table 6.6:

Intra-household distribution of financial assets by place of residence

Region and place of residence		Percentage distribution of ownership				Number of couple households
		Neither spouse owns	Only wife owns	Only husband owns	Both own	
Country level	Urban	22.05	2.34	27.67	47.94	3,661,066
	Rural	68.68	1.48	19.02	10.82	13,323,676
	Total	58.63	1.66	20.89	18.82	16,984,743
Afar	Urban	45.73	1.21	29.50	23.56	75,318
	Rural	88.70	0.50	8.94	1.86	270,761
	Total	79.35	0.65	13.42	6.58	346,079
Amhara	Urban	15.15	1.60	29.06	54.19	831,235
	Rural	56.77	2.46	21.15	19.62	3,492,062
	Total	48.77	2.29	22.67	26.26	4,323,297
Oromia	Urban	23.79	2.87	34.04	39.29	1,141,380
	Rural	70.82	0.87	20.83	7.49	5,431,564
	Total	62.65	1.21	23.13	13.01	6,572,944
Somali	Urban	69.40	2.93	13.98	13.68	153,092
	Rural	89.82	0.99	4.86	4.33	869,897
	Total	86.76	1.28	6.23	5.73	1,022,990
Benishangul-Gumuz	Urban	32.00	1.48	26.82	39.70	62,298
	Rural	75.55	1.31	13.40	9.74	163,880
	Total	63.56	1.36	17.10	17.99	226,178

SNNP	Urban	28.08	1.58	28.86	41.49	509,878
	Rural	67.07	2.06	19.41	11.46	2,307,543
	Total	60.02	1.97	21.12	16.89	2,817,422
Sidama	Urban	38.77	2.40	25.93	32.90	159,791
	Rural	81.87	0.44	15.03	2.67	678,488
	Total	73.65	0.81	17.11	8.43	838,279
Gambela	Urban	20.95	1.80	35.25	42.00	32,951
	Rural	61.32	0.89	30.62	7.18	55,228
	Total	46.23	1.23	32.35	20.19	88,179
Harari	Urban	7.01	0.56	23.33	69.11	26,153
	Rural	61.83	0.61	25.84	11.72	20,310
	Total	30.97	0.58	24.43	44.02	46,463
Addis Ababa	Urban	4.38	3.00	16.63	76.00	614,018
	Rural	-	-	-	-	-
	Total	4.38	3.00	16.63	76.00	614,018
Dire Dawa	Urban	15.13	4.31	25.81	54.75	54,951
	Rural	80.38	1.96	11.25	6.40	33,943
	Total	40.04	3.42	20.25	36.29	88,894

Table 6.7:

Intra-household distribution of livestock by place of residence

Region and place of residence		Percentage distribution of ownership				Number of couple households
		Neither spouse owns	Only wife owns	Only husband owns	Both own	
Total	Urban	14.27	1.45	2.53	81.76	3,661,066
	Rural	2.37	1.00	1.91	94.73	13,323,676
	Total	4.93	1.10	2.04	91.93	16,984,743
Afar	Urban	6.96	3.19	3.47	86.37	75,318
	Rural	1.22	0.78	2.38	95.63	270,761
	Total	2.47	1.30	2.61	93.61	346,079
Amhara	Urban	28.88	1.08	4.55	65.49	831,235
	Rural	0.82	0.74	0.77	97.67	3,492,062
	Total	6.22	0.80	1.50	91.48	4,323,297
Oromia	Urban	9.24	2.28	1.78	86.70	1,141,380
	Rural	2.89	1.00	2.43	93.69	5,431,564
	Total	3.99	1.22	2.31	92.48	6,572,944
Somali	Urban	0.67	1.12	2.21	96.00	153,092
	Rural	0.00	0.25	0.65	99.10	869,897
	Total	0.10	0.38	0.88	98.64	1,022,990
Benishangul-Gumuz	Urban	4.22	1.44	6.44	87.90	62,298
	Rural	2.36	0.76	2.38	94.49	163,880
	Total	2.88	0.95	3.50	92.68	226,178

SNNP	Urban	7.36	1.13	1.83	89.68	509,878
	Rural	3.82	1.60	2.13	92.45	2,307,543
	Total	4.46	1.52	2.08	91.95	2,817,422
Sidama	Urban	7.55	0.76	2.41	89.28	159,791
	Rural	4.92	1.41	4.13	89.55	678,488
	Total	5.42	1.28	3.80	89.50	838,279
Gambela	Urban	15.40	5.96	12.87	65.77	32,951
	Rural	1.93	0.85	3.18	94.04	55,228
	Total	6.96	2.76	6.80	83.47	88,179
Harari	Urban	44.01	0.94	4.59	50.46	26,153
	Rural	0.57	1.52	1.07	96.84	20,310
	Total	25.02	1.19	3.05	70.73	46,463
Addis Ababa	Urban	13.50	0.43	0.52	85.55	614,018
	Rural	-	-	-	-	-
	Total	13.50	0.43	0.52	85.55	614,018
Dire Dawa	Urban	34.51	1.99	4.78	58.72	54,951
	Rural	0.51	1.02	0.84	97.63	33,943
	Total	21.53	1.62	3.28	73.58	88,894

Table 6.8:

Intra-household distribution of wealth by region and place of residence

Region and place of residence	Mean share of women's wealth		Percentage of couples where women's wealth is less than men's wealth	
	Full sample	Winsorized at the lowest and highest 2%	Full sample	Winsorized at the lowest and highest 2%
Country level	47.34	46.79	49.56	48.14
Urban	43.75	44.37	40.37	53.06
Rural	49.26	48.07	59.63	45.45
Afar	48.97	48.82	38.37	38.26
Urban	48.03	47.20	46.29	45.78
Rural	49.21	49.25	36.16	36.16
Amhara	53.74	46.51	56.15	54.89
Urban	44.50	45.06	58.21	53.60
Rural	55.92	46.84	55.66	55.20
Oromia	46.83	47.63	52.29	51.68
Urban	39.77	44.51	60.75	57.71
Rural	48.28	48.26	50.12	50.03
Somali	46.91	46.85	36.88	36.36
Urban	44.94	44.96	41.03	39.18
Rural	47.23	47.16	36.15	35.86
Benishangul-Gumuz	47.76	47.94	48.09	47.70
Urban	44.82	45.84	55.50	54.44
Rural	48.85	48.73	45.27	45.14
SNNP	49.86	49.31	44.01	43.35
Urban	50.16	47.27	55.43	52.21
Rural	49.79	49.74	41.48	41.39
Sidama	46.31	46.78	46.10	45.32

Urban	39.39	41.69	58.58	56.14
Rural	47.91	47.94	43.17	42.77
Gambela	43.53	43.24	57.81	57.56
Urban	41.68	41.65	61.48	60.83
Rural	44.61	44.19	55.61	55.61
Harari	44.60	45.08	54.83	53.23
Urban	42.11	42.71	58.92	56.71
Rural	47.79	48.07	49.57	48.73
Addis Ababa	42.30	42.41	59.75	52.45
Urban	42.30	42.41	59.75	52.45
Rural	-	-	-	-
Dire Dawa	49.97	46.17	52.76	50.39
Urban	50.48	44.41	55.64	51.80
Rural	49.18	48.86	48.11	48.11

Table 6.9:

Prevalence of intra-household decision making in couple households

	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	
	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men
Myself	4	15	14	22	3	11	9	13	8	16
My spouse/partner	24	16	16	8	19	9	14	9	17	10
Me and my spouse/partner	71	69	70	69	77	79	77	78	74	75
Other person	1.1	0.9	0.4	0.2	0.4	0.4	0.3	0.1	0.5	0.3

ATTITUDE TOWARDS WIFE BEATING AND ASSET OWNERSHIP



7.1. Attitude towards wife beating

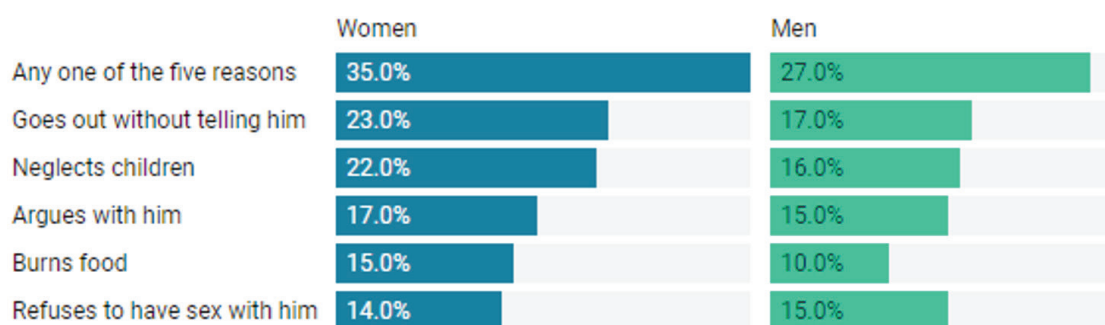
Freedom from domestic abuse is basic to women's empowerment. The attitude that women and men have towards wife beating can be an indicator of the extent to which domestic abuse is acceptable by both women and men. This is further informative of developing and implementing preventive measures to avoid domestic abuse and enhance better lives for women and their families.

7.1.1. 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 7.1 indicates the prevalence of justifications for wife beating.

Figure 7.1:

Attitudes towards wife beating

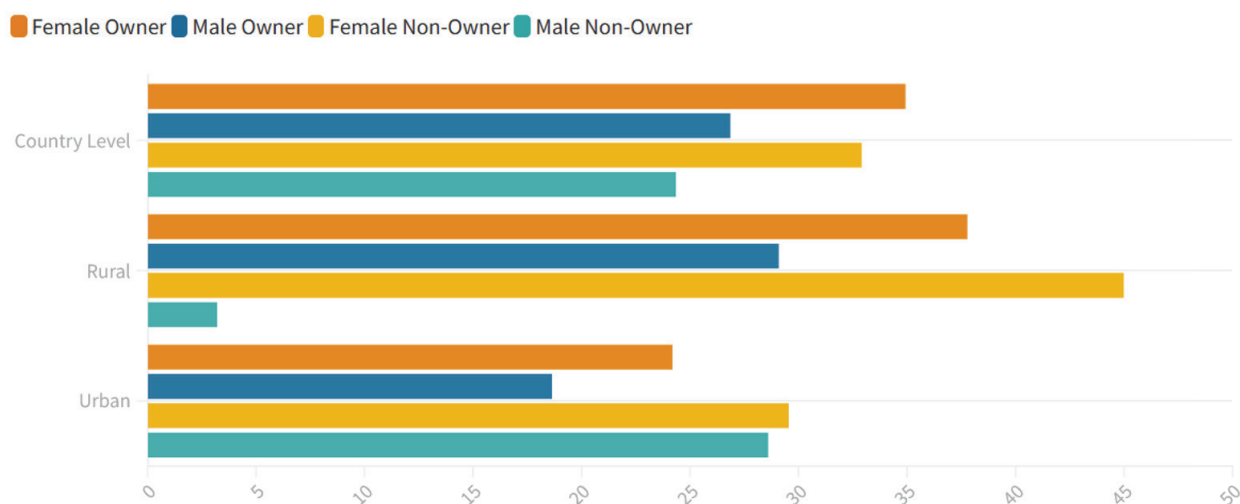


Overall, women are more likely than men to say that it is justified for a man to beat his wife under certain circumstances. The only exception is for sex, where men were slightly more likely than women to say it is justified. More than a third (35%) of women and 27% of men of aged 18 and above who are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

7.1.2. Prevalence of justifications for wife beating by asset ownership

This part discusses the attitudes of women and men towards wife beating by principal-asset ownership status. Data were collected on women's and men's conditional attitudes towards wife beating in five separate circumstances. The statistics presented in Figure 7.3 shows the percentage of women and men asset owners and non-owners who have supportive attitude of wife beating.

Overall, among the currently married or partnered women and men who are owners of principal assets, 34.9% of women and 26.9% of men believed that a husband is justified in beating his wife. On the other hand, 34.9% of non-owner women and 26.9% of non-owner men had supportive attitude towards wife beating. Moreover, the results show there is considerable rural-urban gap in attitudes towards wife beating. For instance, 45% of rural women who are non-owners of principal assets support the view that a husband is justified in beating his wife. Among owner women in rural areas, the incidence of attitude supportive of wife beating is 37.8%.

Figure 7.3:**Attitudes towards wife beating by sex, ownership status and place of residence**

There are also differences across regions, place of residence and sex in terms of attitudes towards wife beating among the owners and non-owners of principal assets. For example, all of the non-owner rural women in Gambela region believe that a husband is justified in beating his wife, whereas only 22.9% of owner women agree that a husband is justified in beating his wife for at least some reasons (see Table 7.3).

7.2. 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. Surprisingly, 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 7.1, 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 7.1:

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
Sex of household head (Women=f)	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

	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)
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							

The results in Table 7.2 show that the correlation between attitude of women towards wife beating and ownership of dwelling and agricultural land, in general, seems mixed. Nevertheless, ownership of livestock and financial asset is associated with less likelihood of women having supportive attitude towards wife beating. Women's experience of facing spousal physical violence is inversely related with ownership of agricultural land but ownership of other assets doesn't seem to have systematic relationship with experience of spousal physical violence. Women's wealth and ownership of agricultural land and livestock is associated with a low likelihood of being supportive of wife beating. Similarly, urban women are less likely to be supportive of wife beating than their rural counterparts.

Table 7.2:

Correlates of spousal physical violence and attitude towards wife beating (for women sample only, results are 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	0.881	1.113	1.133	1.308***	1.333**	1.287**	1.101
Age of respondent	1.005	0.997	0.995*	0.994*	0.997	0.992**	0.995*
Form of marriage (Baseline=Monogamous)							
Polygamous	1.472**	1.257*	1.241*	1.481***	1.418***	1.471***	1.159
Cohabiting	2.785	1.318	1.207	0.208	0.326	0.269	1.175
Level of education (Baseline=No education)							
Informal education	0.279	0.588	0.71	0.333**	0.662	0.535	0.681
Pre-school	1	0.931	1	1.341	1.592	3.48	1.073
Primary school	0.716**	0.848**	0.886*	0.810**	0.808**	0.813**	0.823***
Secondary school	0.525**	0.606***	0.643***	0.598***	0.623***	0.549***	0.573***

	Ever been slapped or kicked by partner	Justify wife beating if go out without telling partner	Justify wife 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)
Above secondary school	0.343***	0.460***	0.378**	0.389**	0.447***	0.373***	0.378**
Employment and sector (Baseline=Unemployed or Inactive)							
Employee at gov't service	0.799	0.82	0.685	0.828	0.81	0.599*	0.806
Employee at gov't parastatal	5.345**	1.167	1.863	0.606	0.394	0.337	1.171
Employee at private orgn.	0.673	0.496*	0.561*	0.738	0.376*	0.76	0.662*
Employee at intl. NGO	2.472	1.411	2.232	1.827	2.37	3.382	1.092
Employee at domestic NGO	2.561	0.466	0.86	0.664	0.7	0.354	0.682
Self-employed – agri.	1.255*	1.562***	1.424**	1.281**	1.600***	1.308***	1.453***
Self-employed – non-agri.	1.219	0.873	0.874	0.801*	0.858	0.658**	0.827*
Unpaid family worker – agri.	1.679***	1.356***	1.285***	1.114	1.356***	1.232*	1.240***
Unpaid family worker – non-agri.	0.758	1.348*	1.24	1.215	1.608**	0.887	1.158
Employer	1	1	1	1	1	1	1
Other	2.19	0.852	1.128	1.05	0.514	0.926	0.639
Household size	1.027	1.003	1.016	0.992	0.998	1.022	1.011
Sex of household head (Women=1)	0.494***	0.742**	0.740**	0.696**	0.793*	1.139	0.759***
Dwelling	1.227	1.093	1.168	1.166	1.466***	1.742***	1.197*
Agricultural land	0.792*	0.941	0.952	0.820**	0.857*	0.657***	0.820***
Livestock	1.008	0.781**	0.713***	0.740**	0.835	0.863	0.767***
Financial asset	1.168	0.925	1.092	0.846*	1.1	1.163	1.025
Log of net wealth	0.983	0.963*	0.982	0.979	0.965	0.953**	0.969*
Share of wealth	0.998	1	1.001	1	0.999	1.003	1.002
N	12571	12918	12925	12885	12906	12605	12710
*p<0.05 **p<0.01***p<0.001							

The results also show that the likelihood that women would experience spousal physical violence is inversely and significantly related to their levels of education. The average likelihood of experiencing spousal physical violence among women falls respectively by about 28.4%, 47.5% and 65.7%, when women's educational achievement increases from no education to primary, secondary and above secondary. Similarly, the likelihood of being supportive towards wife beating (for any reason) among women declines by 17.7%, 42.7% and 62.2% when educational achievement increases to primary, secondary and above secondary levels, respectively. While the correlation between different forms of employment and attitude towards wife beating is mixed, the incidence of supportive attitude towards wife beating is higher among self-employed and unpaid workers on family farm compared to unemployed women.

Table 7.3:

Attitudes owners of at least of the five principal assets including livestock towards wife beating by place of residence and sex

Region and place of residence		Justified wife beating		Not justified wife beating		Refusal		Total	
		Female	Male	Female	Male	Female	Male	Female	Male
Country level	Urban	24.19	18.64	73.027	79.78	2.78	1.57	3,519,914	3,606,099
	Rural	37.78	29.09	57.538	67.20	4.68	3.72	13,284,561	13,312,630
	Total	34.93	26.86	60.783	69.88	4.28	3.26	16,804,475	16,918,728
Afar	Urban	32.38	27.87	52.957	67.79	14.67	4.34	73,369	73,172
	Rural	36.75	32.57	47.117	65.01	16.13	2.41	268,837	270,043
	Total	35.81	31.57	48.369	65.60	15.82	2.83	342,206	343,215
Amhara	Urban	38.22	22.19	61.100	77.81	0.68	0.00	768,895	811,818
	Rural	48.88	30.03	50.447	69.72	0.67	0.25	3,488,690	3,489,437
	Total	46.96	28.55	52.371	71.24	0.67	0.20	4,257,585	4,301,255
Oromia	Urban	24.62	18.45	74.175	80.62	1.20	0.93	1,102,859	1,128,812
	Rural	40.49	32.92	56.763	63.96	2.74	3.12	5,404,679	5,425,510
	Total	37.80	30.43	59.714	66.83	2.48	2.74	6,507,538	6,554,322
Somali	Urban	12.75	14.98	81.769	77.15	5.48	7.87	152,439	153,092
	Rural	21.15	21.74	62.704	70.04	16.15	8.22	869,897	869,897
	Total	19.89	20.73	65.547	71.10	14.56	8.16	1,022,336	1,022,990
Benishangul-Gumuz	Urban	29.83	26.34	67.574	69.13	2.59	4.53	61,148	62,298
	Rural	37.23	37.47	54.950	57.17	7.82	5.36	163,239	163,604
	Total	35.21	34.40	58.390	60.46	6.40	5.13	224,387	225,902
SNNP	Urban	27.01	19.15	68.531	78.89	4.46	1.96	503,651	504,651
	Rural	27.66	23.35	63.449	68.87	8.89	7.79	2,302,716	2,306,524
	Total	27.54	22.59	64.361	70.67	8.10	6.74	2,806,367	2,811,175
Sidama	Urban	18.31	23.69	66.994	73.38	14.70	2.93	157,425	158,421
	Rural	17.84	20.13	75.835	73.10	6.32	6.77	677,178	678,134
	Total	17.93	20.80	74.167	73.16	7.90	6.04	834,603	836,554
Gambela	Urban	28.16	31.25	57.164	67.58	14.67	1.18	30,026	32,538
	Rural	22.90	28.56	65.895	64.90	11.21	6.55	55,070	55,228
	Total	24.76	29.55	62.815	65.89	12.43	4.56	85,096	87,766
Harari	Urban	17.50	16.54	82.504	79.94	0.00	3.52	23,737	25,458
	Rural	12.49	9.57	87.131	86.87	0.38	3.56	20,310	20,310
	Total	15.19	13.45	84.637	83.02	0.18	3.54	44,047	45,768
Addis Ababa	Urban	6.64	11.62	91.948	86.33	1.41	2.06	596,532	603,712
	Rural	-	-	-	-	-	-	-	-
	Total	6.64	11.62	91.948	86.33	1.41	2.06	596,532	603,712
Dire Dawa	Urban	15.20	10.48	84.200	89.52	0.60	0.00	49,834	52,125
	Rural	24.64	20.08	75.167	79.73	0.19	0.19	33,943	33,943
	Total	19.03	14.27	80.540	85.66	0.43	0.08	83,777	86,068

Table 7.4:

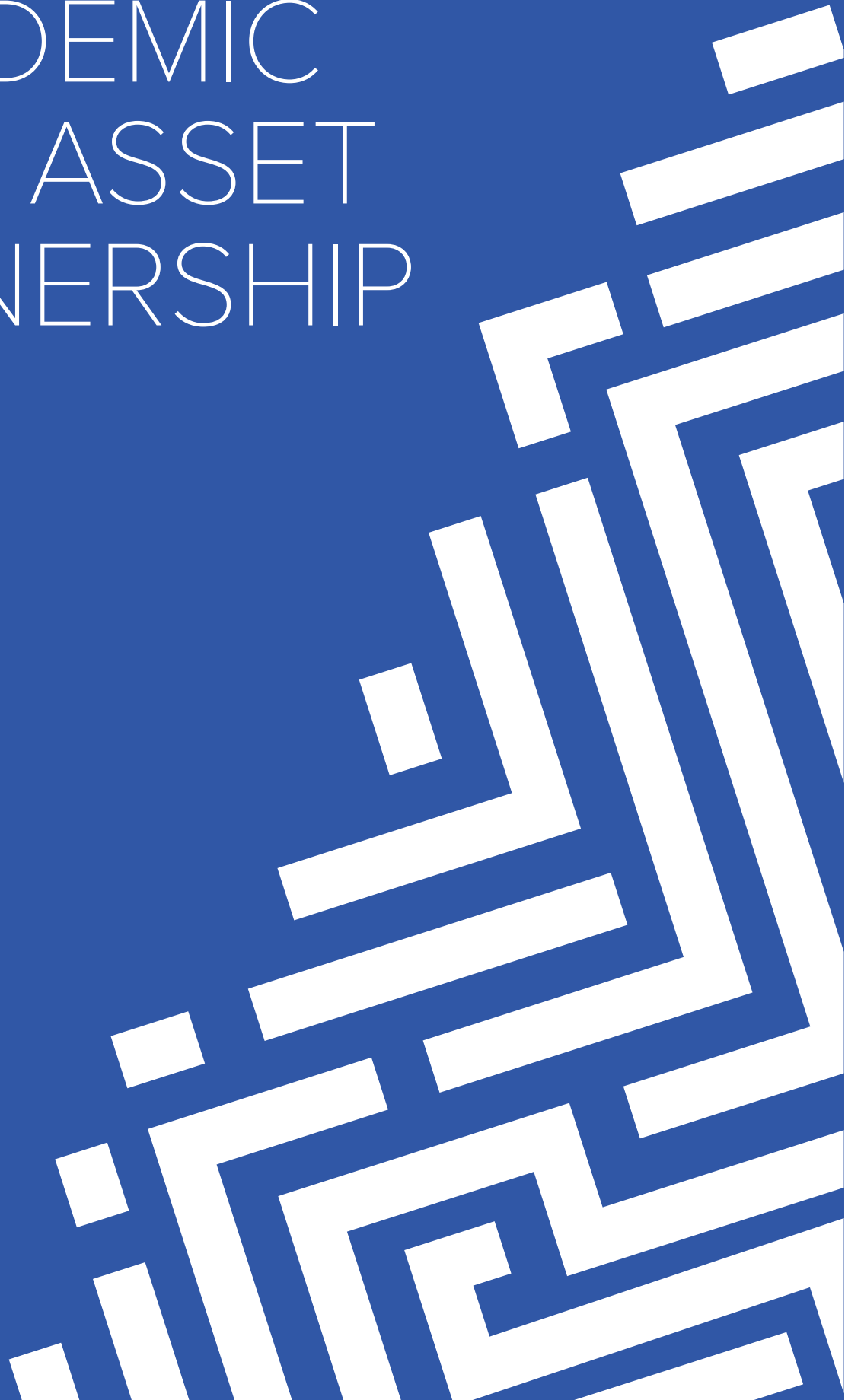
Attitude non-owners of any of the principal assets including livestock towards wife beating by place of residence and sex

Region and place of residence		Justified wife beating		Not justified wife beating		Refused to answer		Total	
		Female	Male	Female	Male	Female	Male	Female	Male
Country level	Urban	29.55	28.60	68.64	71.40	1.81		141,152	54,968
	Rural	45.00	3.21	54.13	94.30	0.86	2.49	39,116	11,047
	Total	32.91	24.35	65.49	75.23	1.60	0.42	180,268	66,014
Afar	Urban	35.56	29.51	64.44	70.49	0.00	0	1,949	2,146
	Rural	23.85	0.00	58.62	100.00	17.53	0	1,924	718
	Total	29.74	22.11	61.55	77.89	8.71	0	3,873	2,863
Amhara	Urban	37.05	48.15	60.08	51.85	2.87	0	62,340	19,417
	Rural	0.00	0.00	100.00	100.00	0.00	0	3,372	2,626
	Total	35.15	42.41	62.12	57.59	2.72	0	65,712	22,043
Oromia	Urban	20.13	32.31	79.87	67.69	0.00	0	38,521	12,568
	Rural	50.93	0.00	49.07	100.00	0.00	0	26,885	6,054
	Total	32.79	21.81	67.21	78.19	0.00	0	65,406	18,621
Somali	Urban	0.00	0.00	100.00	0.00	0.00	0	654	0
	Rural	0	0	0	0	0	0	0	0
	Total	0.00	0.00	100.00	0.00	0.00	0	654	0
Benishangul-Gumuz	Urban	26.12	0.00	73.88	0.00	0.00	0	1,150	0
	Rural	25.88	0.00	74.12	0.00	0.00	100	640	275
	Total	26.03	0.00	73.97	0.00	0.00	100	1,790	275
SNNP	Urban	18.93	0.00	81.07	100.00	0.00	0	6,227	5,227
	Rural	57.07	0.00	42.93	100.00	0.00	0	4,827	1,019
	Total	35.58	0.00	64.42	100.00	0.00	0	11,054	6,246
Sidama	Urban	42.08	0.00	57.92	100.00	0.00	0	2,365	1,370
	Rural	28.53	100.00	71.47	0.00	0.00	0	1,310	355
	Total	37.25	20.57	62.75	79.43	0.00	0	3,676	1,725
Gambela	Urban	31.81	32.63	42.10	67.37	26.09	0	2,926	413
	Rural	100.00	0.00	0.00	0.00	0.00	0	157	0
	Total	35.29	32.63	39.95	67.37	24.76	0	3,083	413
Harari	Urban	38.05	12.60	61.95	87.40	0.00	0	2,416	695
	Rural	0	0	0	0	0		0	0
	Total	38.05	12.60	61.95	87.40	0.00	0	2,416	695
Addis Ababa	Urban	25.63	8.41	74.37	91.59	0.00	0	17,486	10,306
	Rural	-	-	-	-	-	-	-	-
	Total	25.63	8.41	74.37	91.59	0.00	0	17,486	10,306
DireDawa	Urban	26.65	20.83	73.35	79.17	0.00	0	5,118	2,826
	Rural	0	0	0	0	0	0	0	0
	Total	26.65	20.83	73.35	79.17	0.00	0	5,118	2,826

Table 7.5:**Attitudes towards wife beating in any of specified circumstances by region and sex**

Region and place of residence		Justified wife beating		Not justified wife beating		Refused to answer		Total	
		Female	Male	Female	Male	Female	Male	Female	Male
Total	Urban	24.40	18.79	72.86	79.66	2.74	1.55	3,661,066	3,661,066
	Rural	37.80	29.06	57.53	67.22	4.67	3.71	13,323,676	13,323,676
	Total	34.91	26.85	60.83	69.90	4.26	3.25	16,984,743	16,984,743
Afar	Urban	32.46	27.91	53.25	67.87	14.29	4.22	75,318	75,318
	Rural	36.66	32.49	47.20	65.10	16.14	2.41	270,761	270,761
	Total	35.75	31.49	48.52	65.70	15.74	2.80	346,079	346,079
Amhara	Urban	38.13	22.80	61.02	77.20	0.85	0.00	831,235	831,235
	Rural	48.84	30.01	50.49	69.74	0.67	0.25	3,492,062	3,492,062
	Total	46.78	28.62	52.52	71.17	0.70	0.20	4,323,297	4,323,297
Oromia	Urban	24.47	18.60	74.37	80.48	1.16	0.92	1,141,380	1,141,380
	Rural	40.55	32.89	56.72	64.00	2.73	3.11	5,431,564	5,431,564
	Total	37.75	30.41	59.79	66.86	2.46	2.73	6,572,944	6,572,944
Somali	Urban	12.70	14.98	81.85	77.15	5.45	7.87	153,092	153,092
	Rural	21.15	21.74	62.70	70.04	16.15	8.22	869,897	869,897
	Total	19.88	20.73	65.57	71.10	14.55	8.16	1,022,990	1,022,990
Benishangul-Gumuz	Urban	29.76	26.34	67.69	69.13	2.55	4.53	62,298	62,298
	Rural	37.18	37.41	55.03	57.07	7.79	5.52	163,880	163,880
	Total	35.14	34.36	58.51	60.39	6.35	5.25	226,178	226,178
SNNP	Urban	26.91	18.95	68.68	79.11	4.40	1.94	509,878	509,878
	Rural	27.72	23.34	63.41	68.88	8.87	7.78	2,307,543	2,307,543
	Total	27.57	22.54	64.36	70.73	8.07	6.72	2,817,422	2,817,422
Sidama	Urban	18.66	23.49	66.86	73.61	14.48	2.90	159,791	159,791
	Rural	17.87	20.17	75.83	73.07	6.31	6.76	678,488	678,488
	Total	18.02	20.80	74.12	73.17	7.87	6.03	838,279	838,279
Gambela	Urban	28.49	31.26	55.83	67.57	15.69	1.16	32,951	32,951
	Rural	23.12	28.56	65.71	64.90	11.17	6.55	55,228	55,228
	Total	25.12	29.57	62.02	65.90	12.86	4.53	88,179	88,179
Harari	Urban	19.40	16.43	80.60	80.14	0.00	3.43	26,153	26,153
	Rural	12.49	9.57	87.13	86.87	0.38	3.56	20,310	20,310
	Total	16.37	13.43	83.46	83.08	0.17	3.48	46,463	46,463
Addis Ababa	Urban	7.18	11.56	91.45	86.42	1.37	2.02	614,018	614,018
	Rural	0.00	0.00	0.00	0.00	0.00	0.00	0	0
	Total	7.18	11.56	91.45	86.42	1.37	2.02	614,018	614,018
Dire Dawa	Urban	16.27	11.01	83.19	88.99	0.54	0.00	54,951	54,951
	Rural	24.64	20.08	75.17	79.73	0.19	0.19	33,943	33,943
	Total	19.47	14.47	80.13	85.45	0.41	0.07	88,894	88,894

COVID-19 PANDEMIC AND ASSET OWNERSHIP

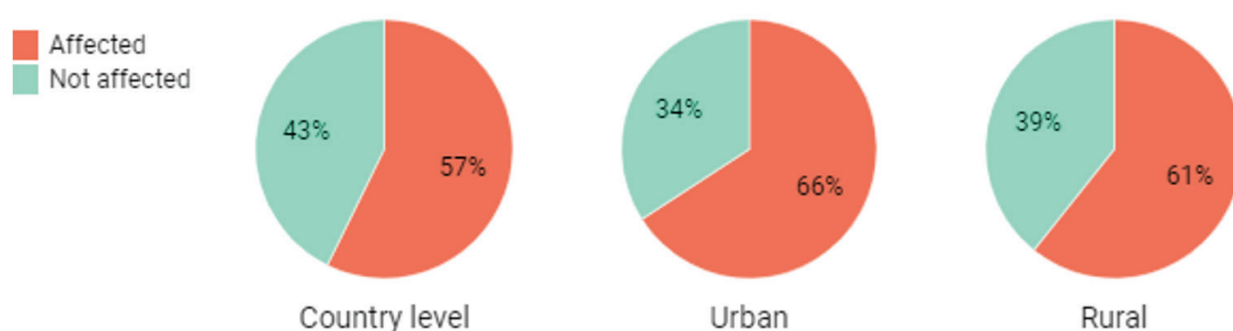


The outbreak of COVID-19 has created unprecedented challenges for the world. Ethiopia is no exception, as millions have been infected with the virus since the first case was confirmed on March 13, 2020.

After the outbreak of the pandemic, the Ethiopian Statistical Service has been incorporating COVID-19 questions on numerous surveys to inform prevention and mitigation measures for our society. In an effort to understand the social, economic and psychological impacts of COVID-19 on Ethiopian households, this module was included as part of the Ethiopian GAGS. The major objectives of this chapter are to assess effect of the pandemic on the economic, social and psychological situations individuals and households in Ethiopia. The main findings of the survey are presented in what follows.

Figure 8.1:

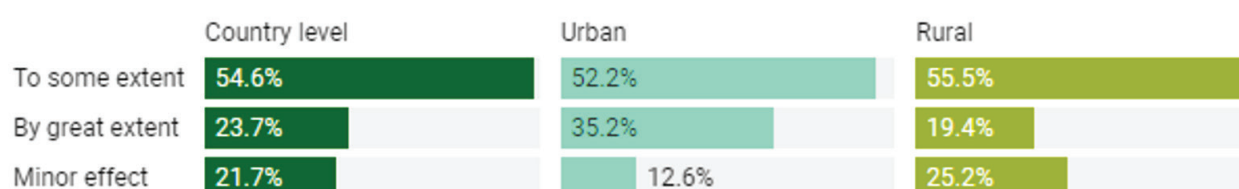
Economic, social and psychological effect of COVID-19 on households



The survey assesses the impact of COVID-19 on household's economic, social and psychological conditions during the survey period. The results show that 66% of urban households have been affected by the pandemic. The incidence of affected households is higher in urban areas compared to rural areas.

Figure 8.2:

Extent of economic, social and psychological influence of COVID-19 on households



It is evident from Figure 8.2 that nationally 23.7% of households face economic, social and psychological impacts by great extent. When we compare the effect on urban and rural households, urban households were more likely to be affected than rural households with 35.2% and 19.4% of households in urban and rural areas signalling that they are affected to a great extent.

Figure 8.3:

Effect of COVID-19 on household assets

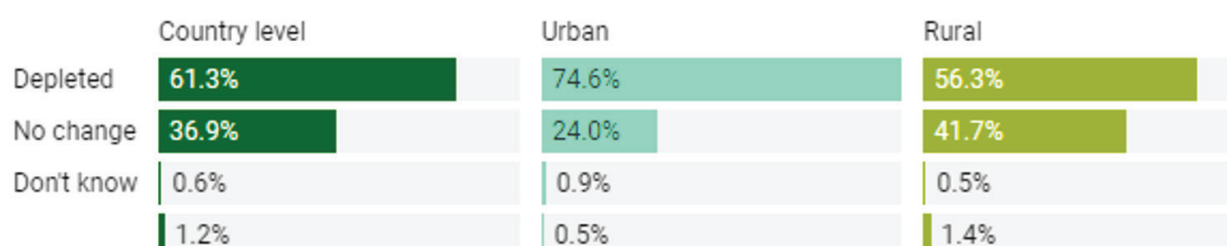
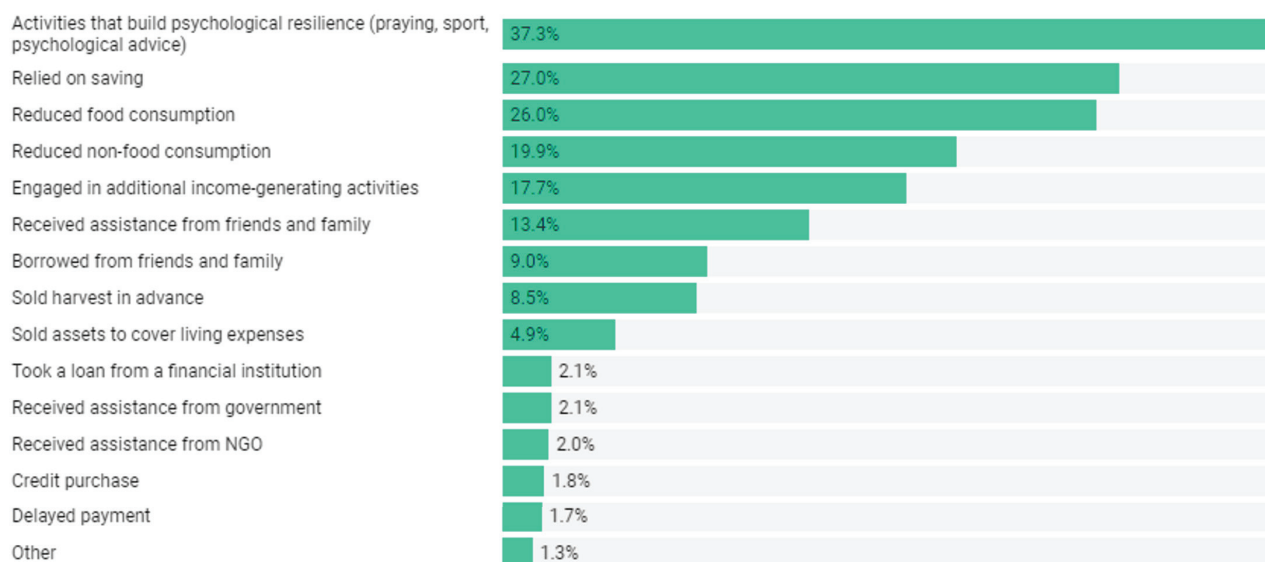


Figure 8.3 shows that nearly 61% of households indicated that their physical and financial assets decreased due to the impact of COVID-19. Furthermore, the pandemic led to the depletion of the assets of about 75% of urban households and 56.3% of rural households.

Figure 8.4:

Household coping mechanisms from the effects of COVID-19

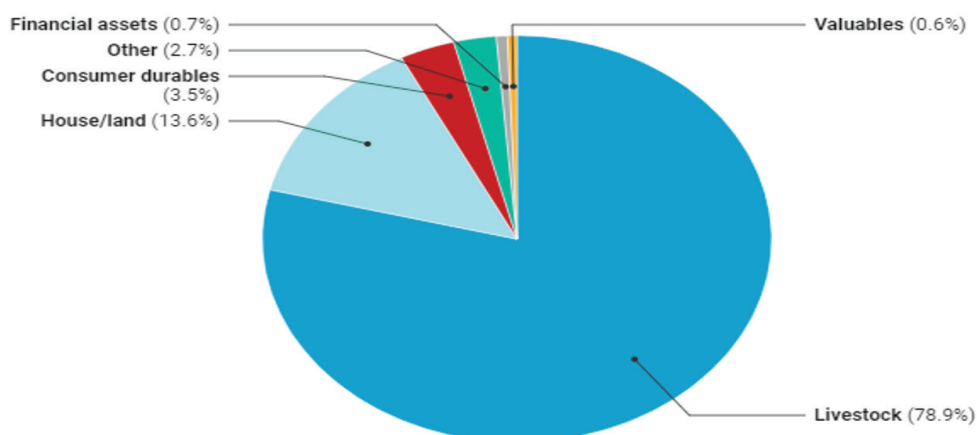


The survey results presented in Figure 8.4 show that 26% of households reduced their daily food consumption in order to cope with the impacts of the pandemic, while about 37% and 18% of respondents were engaged in activities that may boost their psychological state and additional income-generating activities.

As can be seen from Figure 8.5, many households sold household physical assets as a mechanism to cope with the impact of COVID-19. About 79% of households who sold assets to deal with the financial impacts of the pandemic sold their livestock, while 13.6% sold their house.

Figure 8.5:

Sale of household assets due to COVID-19 effects



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