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# From Formal Access to Effective Ownership: A Multilevel Framework for Analysing Women's Economic Agency in Nigeria

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**KEYWORDS**

*Agency, Economic Empowerment, Nigeria, Ownership, Property Rights, Women*

## ABSTRACT

Women's economic empowerment is frequently assessed through participation in education, employment, entrepreneurship, or access to finance. These indicators are important, but they do not necessarily establish whether women can make consequential decisions over resources, retain the returns from their work, or build assets that can be transferred across generations. Building on the broader inquiry developed in the author's book-length work on wealth, ownership, and economic power [9], this conceptual paper develops a multilevel framework for analysing the conditions under which formal access becomes effective ownership in Nigeria. It places that inquiry in dialogue with selected scholarship on gender and development, social institutions, unpaid care, property rights, and women's economic agency, alongside relevant institutional reports. The analysis distinguishes four dimensions: opportunity access; effective control and decision-making; secure ownership and benefit retention; and intergenerational transfer. It argues that cultural expectations may influence each dimension, but should not be treated as a stand-alone explanation for unequal outcomes. Their effects are mediated by law, enforcement, household bargaining, markets, infrastructure, and time constraints. The paper contributes an analytical framework and propositions for empirical testing. It does not report new fieldwork and does not constitute a systematic review. Its claims are therefore conceptual rather than statistical or causal. It recommends that policy and programme assessments move beyond participation counts to examine women's decision-making authority, documented asset rights, control of returns, and capacity to transfer wealth

## 1. INTRODUCTION

Women's economic empowerment is often described through visible forms of participation: school enrolment, labour-force activity, business creation, access to credit, or representation in decision-making. These indicators capture important opportunities. However, participation alone does not show whether a woman can decide how a resource is used, retain the income generated, claim the assets acquired, or transfer those assets to others. A woman may be counted as economically active while lacking authority over the resources and returns associated with that activity.

This distinction matters in Nigeria, where women's economic lives are shaped by diverse legal, customary, religious, household, and market arrangements. These arrangements are not uniform across communities, and no single account can represent every woman's experience. The OECD's Social Institutions and Gender Index examines how discriminatory formal and informal laws, social norms, and practices can restrict women's rights, resources, and agency [1], [2]. Research on unpaid care further demonstrates that the organization of care work is closely connected to gender inequalities in households and labour markets [3].

The paper addresses a specific analytical question: under what conditions does women's formal access to economic opportunities translate into effective ownership and durable economic agency? It does not attempt to explain every dimension of gender inequality, nor does it claim that culture alone determines women's economic outcomes. Instead, it examines how social expectations interact with legal protections, enforcement, household bargaining, markets, and the practical capacity to exercise rights.

The paper's contribution is a multilevel framework that separates four dimensions often compressed into the broad term 'empowerment': access to opportunity; control over decisions and returns; secure ownership of assets; and the ability to retain and transfer wealth. This framework is intended as an analytical tool for researchers and

programme evaluators. It does not claim to be a new general theory of gender inequality. Its narrower purpose is to clarify the outcomes that should be distinguished when evaluating women's economic inclusion.

The paper proceeds as follows. Section II explains the conceptual approach and its limits. Section III defines the four dimensions of effective ownership. Section IV examines the institutional and contextual mechanisms that may shape movement

between them. Section V presents propositions for empirical testing, while Section VI discusses implications for policy, programme design, and future research.

## 2. CONCEPTUAL APPROACH AND SCOPE

This paper develops a conceptual framework from the broader inquiry into wealth, ownership, and women's economic power undertaken in the author's book-length work [9]. It then places that intellectual foundation in dialogue with selected academic and institutional literature. The sources considered are relevant to four connected areas: women's agency and empowerment; discriminatory social institutions; unpaid care and time allocation; and women's property and inheritance rights in Nigeria. Institutional measurement frameworks are also used to distinguish formal legal rights from the systems and enforcement required to make those rights usable [1], [2], [4].

The literature discussion is a focused narrative synthesis, not a systematic review. The paper does not claim exhaustive coverage of all relevant studies, apply a formal database search protocol, or estimate the prevalence of particular practices in Nigeria. This qualification describes the method used for this article; it does not mean that the author's wider book-length inquiry involved no research. Rather, the present article has a distinct purpose: to organise the broader argument into a four-dimensional analytical framework and propositions that can be examined empirically. The framework is therefore a reasoned conceptual contribution, not a statistical model or a claim that causal relationships have already been established. Claims about the prevalence of a specific norm or practice require community-specific empirical evidence.

The analysis is informed by the distinction between resources, agency, and achievements in the literature on women's empowerment. Kabeer's framework is useful because it treats resources as enabling conditions, agency as the ability to define and act on goals, and achievements as resulting outcomes [5]. This paper builds on that distinction by asking whether the resources and outcomes are accompanied by control, secure rights, and the capacity to retain or transfer assets. It also draws on work showing that women's access to land and property can be shaped by household bargaining, social relations, and institutional rules [6].

For clarity, 'access' refers to the ability to reach or use an opportunity or resource. 'Control' refers to the authority to make decisions about its use and the distribution of its returns. 'Ownership' refers to a recognized claim or right over an asset, whether individual or jointly held. 'Effective ownership' means that the claim is sufficiently secure and practically exercisable to enable the holder to use, benefit from, protect, and where appropriate transfer the asset. The definition does not assume that individual ownership is always preferable to freely chosen joint ownership.

## 3. . A FOUR-DIMENSIONAL FRAMEWORK FOR EFFECTIVE OWNERSHIP

A. Opportunity Access

The first dimension concerns whether women can reach the resources and opportunities relevant to economic activity. These may include education, skills, paid work, finance, land, markets, business networks, digital infrastructure, legal information, and time. Access is affected by eligibility rules and by practical conditions such as affordability, location, documentation, mobility, safety, and care responsibilities. A programme that offers training or credit may widen access, but the offer itself does not establish that participants can use the opportunity on fair terms.

B. Decision-Making Control

The second dimension concerns whether women can make and implement decisions about the resources they access. Control includes the ability to select how funds are used, negotiate business terms, determine the use of earnings, participate meaningfully in household financial decisions, and refuse arrangements that transfer benefits or risks without informed agreement. Control is not synonymous with acting alone. Joint decisions can reflect agency when participation is informed, voluntary, and not undermined by coercion or unequal bargaining power.

C. Secure Ownership and Benefit Retention

The third dimension concerns whether women hold secure claims over assets and can retain the benefits those assets generate. Relevant assets may include land, housing, business equipment, inventory, savings, pensions, financial investments, intellectual property, and ownership interests in enterprises. Formal title is an important indicator, but it may not be sufficient where documentation is disputed, rights are unenforceable, or another person exercises practical control. Conversely, some forms of legitimate ownership or use may not be captured by a single-title measure. Researchers should therefore record the nature of the claim, the documentation available, the ability to use the asset, and the control of income or other benefits.

D. Retention and Intergenerational Transfer

The fourth dimension concerns whether women can preserve assets, manage risks, and transfer wealth according to their wishes and applicable law. Transfer may occur through inheritance, gifts, succession planning, business continuity, or other

lawful arrangements. This dimension extends analysis beyond current income and participation to the durability of economic security. It also requires attention to debt, asset depreciation, family disputes, legal costs, and the practical availability of succession mechanisms. Asset accumulation should not be assumed to guarantee long-term security.

E. How the Dimensions Relate

The four dimensions are connected, but they are not a rigid sequence. Access may exist without control; control over income may exist without ownership of productive assets; ownership may exist without secure documentation or effective enforcement; and an asset may be owned but not transferable in practice. Progress in one dimension can therefore coexist with constraint in another. Feedback is also possible: secure ownership may strengthen bargaining power, while discriminatory household or institutional practices may weaken the practical value of formal rights.

Analytical pathway (not a causal model)

**Table I. Four Dimensions Of Effective Ownership**

| Opportunity access | Decision-making control | Secure ownership & benefit retention | Retention & transfer |
|---|---|---|---|

Cross-cutting conditions: social expectations; law and enforcement; household bargaining; markets and infrastructure; unpaid care and time; access to information and support.

The framework is intended to guide measurement. At the access stage, researchers might record eligibility, uptake, affordability, and actual use of services. At the control stage, they might examine who makes decisions and who controls proceeds. At the ownership stage, they might assess documented rights, security of tenure, use, and benefit retention. At the transfer stage, they might examine succession knowledge, legal barriers, and whether assets can be passed on. These indicators should be adapted to the asset, household arrangement, and local legal context.

## 4. INSTITUTIONAL AND CONTEXTUAL MECHANISMS

### A. Social Expectations and Household Bargaining

Social expectations can shape which economic roles are viewed as appropriate, who is encouraged to pursue particular opportunities, and whose financial decisions are treated as authoritative. These expectations may operate through family investment in education, business support, the allocation of domestic work, or assumptions about who should manage income. They should be examined as mechanisms that may influence decisions, not treated as universal attributes of Nigerian families.

Household bargaining is also relevant. The ability to influence decisions may depend on access to independent resources, information, legal rights, social support, and the costs of disagreement. A household may pool income by mutual choice without diminishing either partner's agency. The analytical issue is not whether household resources are pooled, but whether the arrangement is informed, voluntary, and consistent with meaningful decision-making power for each person [5], [6].

### B. Law, Property Rights, and Enforcement

Legal rules establish important boundaries around ownership, inheritance, contracts, and economic participation. However, the existence of a formal right does not guarantee that a person can exercise it without cost, delay, intimidation, or institutional obstruction. The World Bank's Women, Business and the Law 2026 framework distinguishes legal frameworks from supportive frameworks and enforcement perceptions, reinforcing the importance of examining implementation as well as formal rules [4].

Nigerian scholarship has examined the relationship between customary inheritance practices, constitutional principles, and women's ability to claim property. Ezeilo examines women's access to land, property, and housing through inheritance and succession, including the constitutional implications of discriminatory customary practices [7]. Ojilere, Onuoha, and Igwe analyse Nigerian Supreme Court decisions concerning women's inheritance of immovable property under customary law and identify continuing legal gaps [8]. These works support attention to the interaction between legal protection and customary practice; they do not justify treating all customary systems or communities as identical. Empirical analysis should identify the relevant community, applicable law, asset type, and route through which a claim is made.

### C. Unpaid Care, Time, and Infrastructure

Time is a necessary input into education, employment, enterprise, networking, and asset management. Where women carry disproportionate unpaid care responsibilities, the resulting time constraints may reduce the ability to take up training, extend business hours, travel to markets, or pursue administrative and legal processes. The International Labour Organization's

global report analyses how the organisation of paid and unpaid care is connected to persistent gender inequalities in households and labour markets [3]. The implications for ownership are indirect but important: a person may have formal access to an opportunity while lacking the time or support needed to convert it into a durable asset.

Other material constraints also matter. Electricity, transport, secure markets, digital connectivity, finance costs, taxation, regulation, and local economic conditions can affect whether an enterprise survives and whether its owner retains value. These factors caution against attributing every difference in women's economic outcomes to culture. A sound analysis considers how social expectations interact with market and infrastructural conditions.

### D. Financial Institutions and Enterprise Practices

Financial inclusion should be assessed beyond account ownership or loan disbursement. Relevant questions include whether products are affordable, whether collateral requirements are appropriate, whether borrowers understand the terms, who controls the account and proceeds, and whether the financing supports viable asset formation. Enterprise programmes should similarly examine who owns equipment and inventory, who controls business records and digital accounts, and whether women retain a recognized interest in the enterprise they operate.

The framework does not presume that all women entrepreneurs face the same barriers or that all credit is beneficial. Borrowing can increase productive capacity, but it can also create unsustainable debt. Evaluation should consider business viability, income volatility, repayment conditions, control of proceeds, and the distribution of risk. These safeguards prevent the language of empowerment from obscuring adverse outcomes.

## 5. PROPOSITIONS FOR EMPIRICAL TESTING

The framework generates propositions rather than conclusions. They are offered to guide research designs and should be tested against competing explanations.

P1: Participation in education, employment, entrepreneurship, or finance will be a weaker indicator of economic empowerment where women have limited decision-making control over the resources accessed.

P2: The relationship between formal property rights and effective ownership will vary with the accessibility of documentation, dispute-resolution mechanisms, legal assistance, and enforcement.

P3: Unequal unpaid care responsibilities will be associated with lower uptake or use of some economic opportunities when those opportunities require time, mobility, or schedule flexibility.

P4: Women's control over business proceeds and productive assets will be more informative about enterprise-level economic agency than business registration or loan uptake alone.

P5: The association between women's asset ownership and their influence over household economic decisions will vary across household arrangements, asset types, and local institutional contexts.

P6: The ability to retain and transfer assets will depend not only on current ownership, but also on the security of claims, legal awareness, succession arrangements, and the availability of accessible institutions.

These propositions are falsifiable only when variables are defined carefully. For example, researchers should distinguish legal title from perceived ownership, access from actual use, and contribution to household income from control over its allocation. They should also test alternative explanations, including income, education, age, location, household composition, sector, collateral, market access, and exposure to shocks.

## 6. IMPLICATIONS FOR POLICY, PROGRAMMES, AND RESEARCH

### A. Measure Outcomes Beyond Participation

Programme monitoring should distinguish activities and outputs from changes in economic agency. Training attendance, accounts opened, loans disbursed, and businesses registered are outputs. They do not by themselves demonstrate control over income, ownership of productive assets, improved bargaining power, or increased economic security. Evaluations should establish baseline conditions and track whether participants can use opportunities, make decisions, retain benefits, and exercise rights over time.

### B. Design Support Around the Full Ownership Pathway

Financial and business education can include budgeting, borrowing, contracts, records, investment risk, asset documentation, and succession planning. Such education should be paired with practical access to financial services, legal information, childcare or care support where feasible, market connections, and referral pathways to qualified professionals. The appropriate package will depend on local conditions and should not assume that training alone can overcome structural barriers.

**C. Strengthen Institutional Accountability**

Public agencies, financial institutions, employers, schools, and development organizations can review whether their rules and practices create unnecessary barriers. Relevant indicators include women's access to services, control of accounts and proceeds, ownership and use of productive assets, participation in major decisions, time spent in unpaid care, ability to resolve property disputes, and ability to transfer assets. Data should be disaggregated where appropriate and interpreted with care, particularly where samples are small or community contexts differ.

D. Priorities for Future Research

Future research in Nigeria could test the framework through comparative studies across selected communities, asset classes, and household arrangements. Mixed-method designs could combine surveys on asset ownership and decision-making with interviews about how claims are negotiated and exercised. Researchers should document the applicable legal context, distinguish customary practice from formal law, and use ethical safeguards when discussing household conflict, inheritance disputes, or financial coercion. Longitudinal work would be especially useful for examining whether changes in access and control lead to durable asset accumulation and transfer.

## 7. LIMITATIONS

The paper has three principal limitations. First, its narrative synthesis is selective rather than systematic, so it cannot claim to have reviewed all relevant studies. Second, the framework has not been empirically tested in Nigerian communities; the propositions should therefore be treated as hypotheses for investigation. Third, the concept of effective ownership may require different indicators across assets and legal arrangements. A measure suitable for land may not be suitable for savings, a business interest, intellectual property, or jointly held household property. Future research should refine the measures with local stakeholders and legal expertise.

## 8. CONCLUSION

Women's economic empowerment cannot be adequately assessed by participation alone. Access to education, employment, finance, or entrepreneurship may be necessary, but these opportunities do not automatically confer decision-making authority, secure ownership, benefit retention, or the ability to transfer assets. The distinction between formal access and effective ownership is therefore central to understanding the durability of economic agency.

This paper has proposed a four-dimensional framework that separates opportunity access, decision-making control, secure ownership and benefit retention, and intergenerational transfer. It places these dimensions within a wider institutional environment shaped by social expectations, law and enforcement, household bargaining, unpaid care, markets, and infrastructure. The framework does not claim that culture is the sole cause of unequal outcomes, nor that the proposed relationships have already been demonstrated in every Nigerian context.

Its practical contribution is to make the assessment of empowerment more precise. Researchers and programmes should ask not only whether women enter economic activities, but whether they can decide, own, benefit, preserve, and transfer. Whether this framework improves explanation or measurement remains an empirical question. That question should be answered through transparent, context-sensitive research rather than assumption.

## 9. ACKNOWLEDGMENT

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