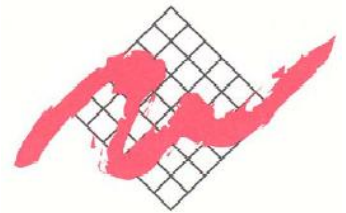


# The Status of Women in the Middle East and North Africa (SWMENA) Project

Focus on Lebanon | Control of Financial Assets  
Topic Brief

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Systems (IFES) and The Institute for Women's Policy  
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## CONTROL OF FINANCIAL ASSETS

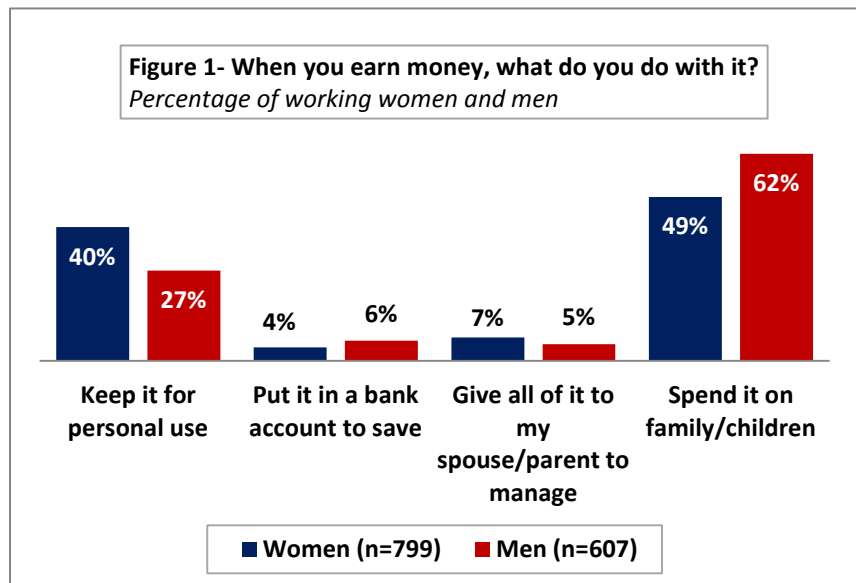
This topic brief presents key findings about asset control based on data from the 2009 SWMENA survey in Lebanon. It includes an analysis of women's control over assets, focusing on how earnings are spent, financial decision making and control over personal property and financial savings.

### Control over Earned Income

The survey asked "When you earn money, what do you do with it?" of women and men who reported that they were employed. Figure 1 summarizes the results for men and women.

- Four in ten women report that their earned income is kept for personal use, but nearly half (49%) spend it on their family or children.
- Few workers report that their earnings are deposited into a bank as savings.

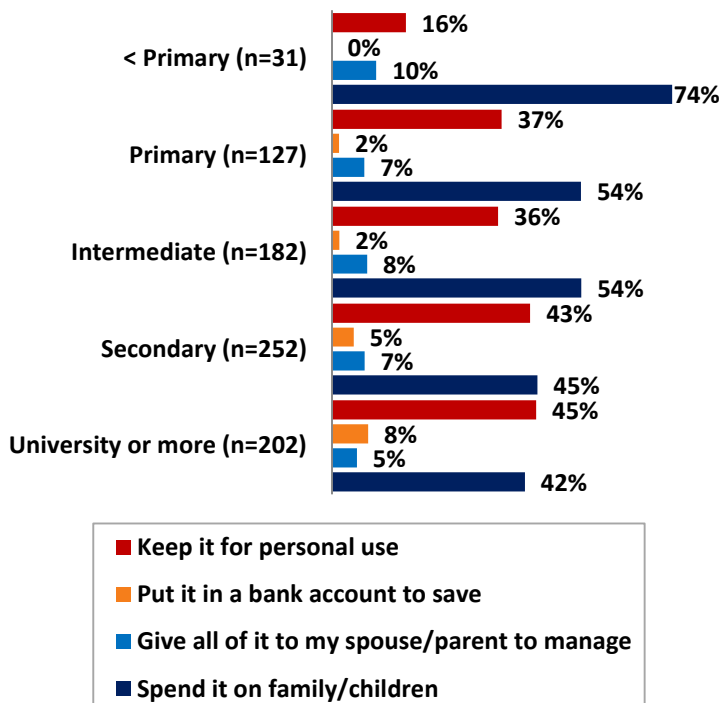
Figures 2 and 3 look at how women who work for pay manage their earned income, by their educational attainment and the amount of their earnings.



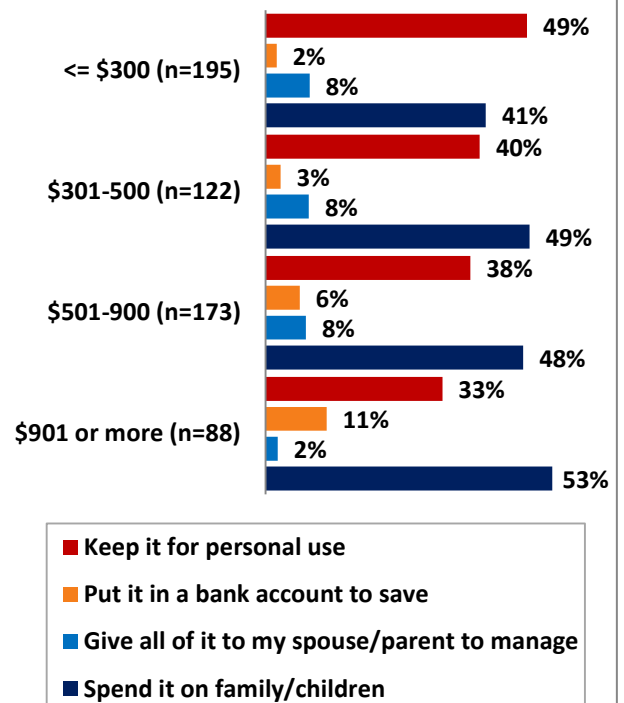
As levels of educational attainment increase, so does the percentage of women who keep their earnings for personal use. The opposite is true for money spent on family and children. Fewer women with a university degree or higher spend their earnings on their family and children compared with women who have lower levels of education.

- Forty-five percent of women with a university degree or higher kept their earnings for personal use, compared to 37% of women with a primary education and 16% of women with less than a primary education.
- Seventy-four percent of women with a primary education put their earnings towards their family and children, while 42% of women with a university degree or more did the same.
- Eight percent of women with a university degree or more put their earnings in a savings account, compared to only 2% of women with both primary and intermediate educations and 5% of women with a secondary education.
- Twice as many women with less than a primary education give their earnings to a spouse or parent to manage than women with a university degree or more (10% and 5% respectively).

**Figure 2- When you earn money, what do you do with it?**  
 Percentage of working women by educational attainment



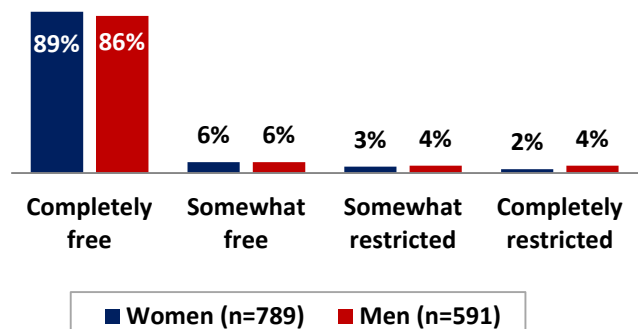
**Figure 3- When you earn money, what do you do with it?**  
 Percentage of working women by monthly earned income



As women’s monthly income increases, so does the percentage of women who spend their earnings on family and children. This trend reverses, however, for money kept for personal use.

- More women in the higher income brackets put money in savings than do women earning less than \$500 per month (11% of women earning \$901 or more; 6% of women earning \$501 to \$900; 3% of women earning \$301 to \$500; 2% of women earning less than \$300).
- Fifty-three percent of women earning \$901 or more each month spent their earnings on their family and children, compared to four out of ten women earning \$300 or less each month.
- One-third of women earning \$901 or more keep their savings for personal use, while 49 percent of women earning \$300 or less each month follow suit.
- Four times as many women who earn less than \$300

**Figure 4- To what extent do you consider yourself free in deciding how your earnings are used?**  
 Percentage of women and men by level of control



as women who earn more than \$901 or more each month give their earnings to their spouse or parent to manage.

Figure 4 looks at how women (n=789) and men (n=591) gauge their control over income.

- There is almost no difference between the attitudes of women and men regarding control over earnings.
- Eighty-nine percent of women and 86% of men said that they feel completely free in deciding how to spend their earnings. These differences are **not** statistically significant.

## Household Decision Making

Of the women that participated in the survey, 66% were either currently or formerly married.

Figure 5 shows that younger couples are more likely than those 55 and older to share decision making responsibility about household purchases for daily needs. As age increases, women take on more independent authority in this realm.

- Three-fifths of married women 55 and older have the final say over household purchases, compared to half of married women aged 35 to 54, and 38% of married women 18 to 34.
- Twice as many married women aged 18-34 (16%) as married women 55 and older (8%) reported that their husbands make final decisions over household purchases.
- Almost twice as many married women 18-34 as married women 55 and older report making decisions over household purchases jointly with their husbands (24% and 44% respectively).

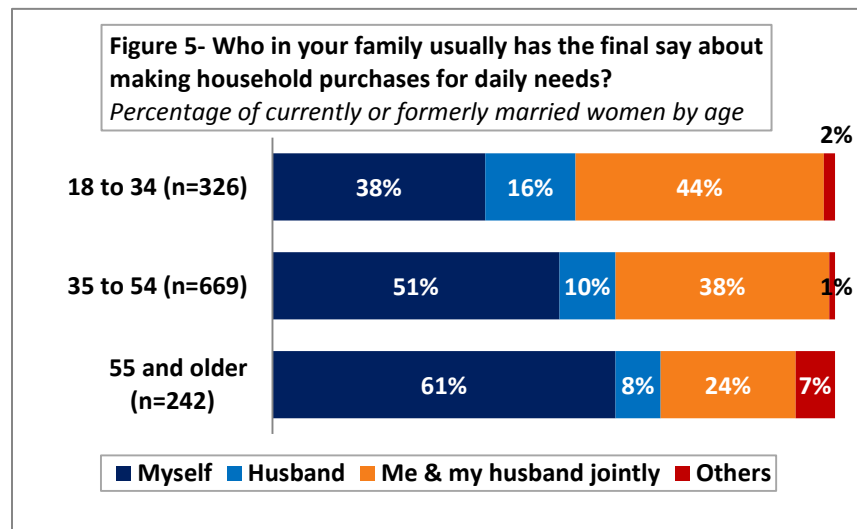


Figure 6 examines how many currently or formerly married women make decisions about daily household purchases, by whether or not they work for pay.

- Married women who worked for pay were significantly more likely to have autonomous decision-making power over household purchases than married women who did not work (55% and 48% respectively).
- In households where married women did not work, 12% of husbands had final say over household purchases, while only 7% of husbands had final say when their wives were working.
- Joint decision making about household purchases for daily needs is equally common among households in which women work and among those in which the women do not work.

Figure 7 examines how many married women make decisions about large household purchases.

The frequency of married women making sole decisions on large household purchases increases with age. The frequency of husbands making sole decisions about large household purchases follows the reverse trend and decreases by each group.

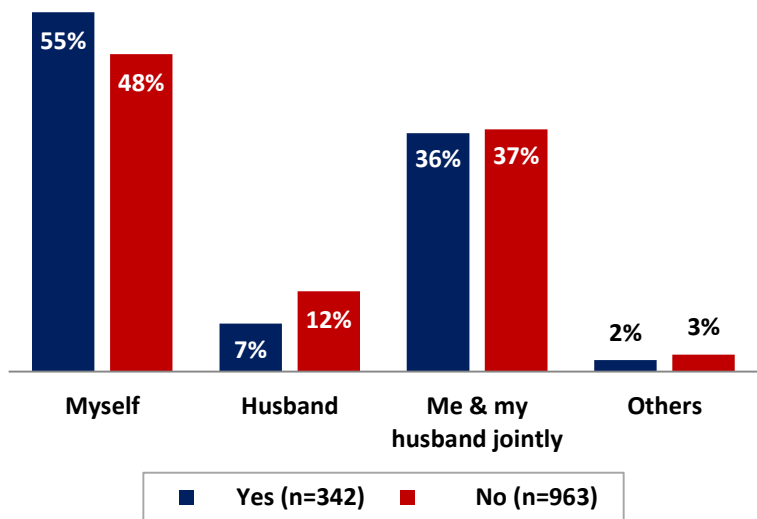
- More than three times as many married women 55 and older (33%), as married women 18-34 (10%), make sole decisions about large household purchases.
- Among married women 55 and older, half as many report that their husbands are the sole decision makers about large household purchases as among married women aged 18 to 22 (11% and 22%, respectively).

In households of married women ages 18-34 and 35-54, the majority of women share decision-making of large household items with their husbands (64%), compared to 48% of married women, 55 and older.

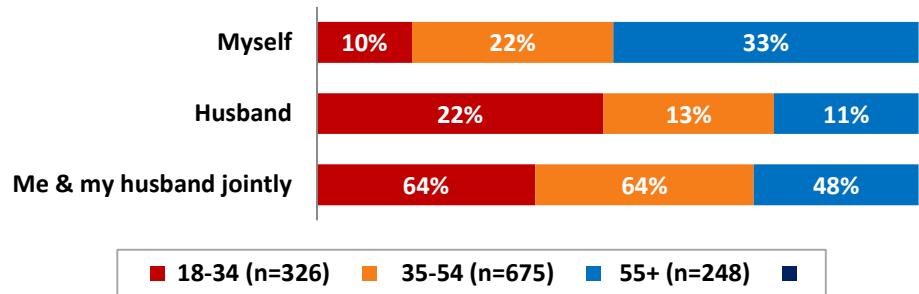
Figure 8 looks at how many women have final say over important family decisions, such as buying a house.

- Very few married women aged 18-34 have autonomous decision-making ability about such decisions (5%), although more than five times as many married women 55 and older, do.
- Among married women aged 18-34, one quarter report that their husbands have sole decision-making authority over family decisions such as buying a house, five times as many as report that the women themselves have such authority.
- Regardless of age group, in the majority of households, married women and husbands share important family decisions, such as buying a house (18-24, 67%; 35-54, 68%; 55+, 53%).

**Figure 6- Who in your family usually has the final say about making household purchases for daily needs?**  
Percentage of currently or formerly married women by whether or not they work for pay.



**Figure 7- Who in your family usually has the final say on family decisions, such as making large household purchases?**  
Percentage of currently or formerly married women by age



## Assets

The survey asked currently and formerly married women if they personally had three forms of assets – financial savings, land or residential buildings in their name, or other valuables, such as jewelry or cars – to use or sell as they please.

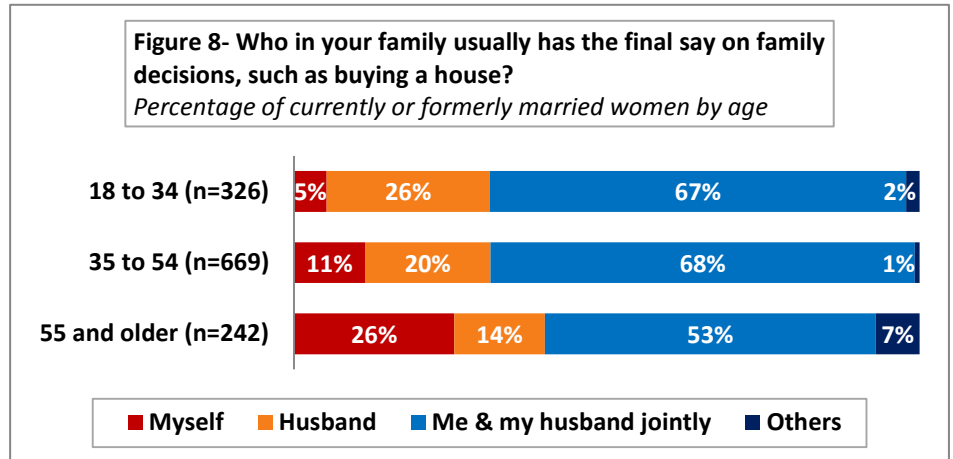
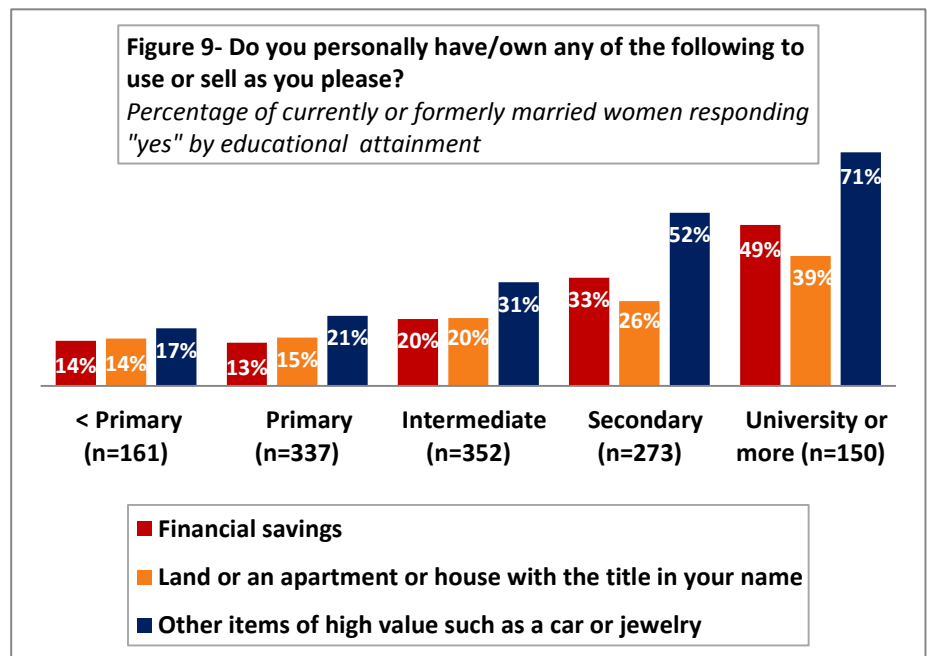


Figure 9 shows that across educational categories, less than half of the respondents had a financial savings account, and less than two-fifths of respondents had access to land or property (with the title in their name). More married women owned other items of high value, such as a car or jewelry. Rates of asset control are dramatically lower among those with lower levels of educational attainment.

- Married women with university degrees or more were more likely to have financial savings, land or property, and/or other high value items than married women without a university education.
- Almost four out of ten married women with a university degree or more had land or property in their name, which they could sell or do as they pleased with. This is significantly more than the rate for married women with only a primary education (15%) and almost double the rate for women with an intermediate education (20%).



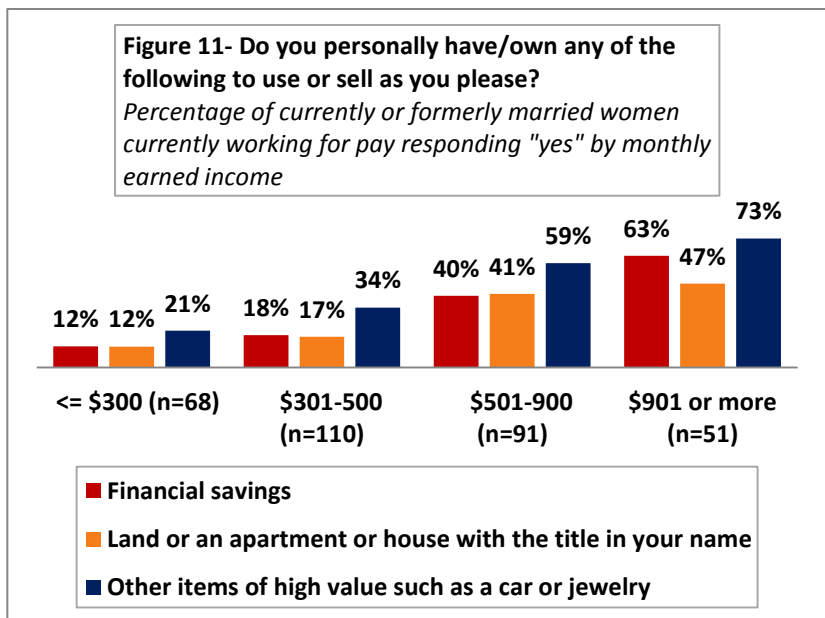
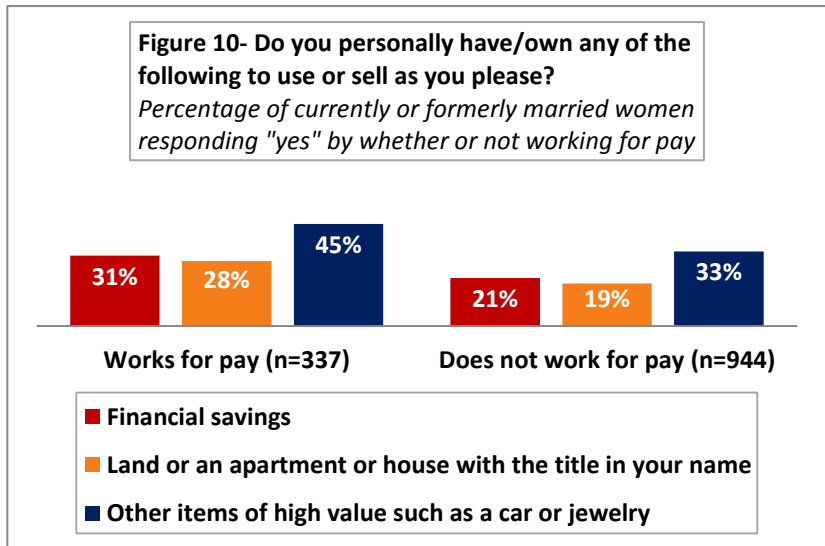
- More than 70% of married women with a college degree or more had access to a high value item that they could sell. For married women with less education, the rates follow accordingly: secondary education, 52%; intermediate education, 31%; primary education, 21%.

More married women who work for pay have financial savings, land or property in their name, and/or other items of high-value, such as a car or jewelry, over married women that do not work as shown in Figure 10.

- Married women who work are more likely than women who do not work to have financial savings (31% and 21% respectively) and land or an apartment with the title in their name (28% and 19% respectively).
- Forty-five percent of married women who work have items of high-value that they can sell or do as they please with, compared to 33% of women who do not work.

Not surprisingly, women who earn more are significantly more likely to have financial savings, land or property in their name, and/or other items of high value (Figure 11).

- Married women who earn \$901 or more each month are more than five times as likely than married women who earn \$300 or less, to have financial savings (63% and 12%) and almost four times as likely to have land or property in their name (47% and 12% respectively).
- Seventy-three percent of married women who earn more than \$901 per month have access to high value items, such as a car or jewelry that they can sell, compared to 59% of women that earn between \$501-900, 34% of women that earn \$301-500, and 21% of women that earn less than \$300.



## Access to Loans and Credit

Married women who work and have high educational attainment and monthly income are more likely than others to have access to credit and loans. However, when looking at age category the same trend does not follow.

- Almost half of working married women felt that they could obtain a bank loan or other credit on their own (46%), which is almost three times as much as non-working married women (16%).
- Nearly six times as many married women with a university degree or more (59%) as married women with a primary education (10%), felt that they could obtain a bank loan or other credit on their own. Twenty percent of married women with an intermediate education level and 35% of married women with a secondary education level had access to credit.
- Five times as many married women earning \$901 or more each month (71%) as married women earning less than \$300 (14%) could obtain a bank loan or access other types of credit, compared to 45% of married women earning \$301-500, and 57% earning \$501-900. It is not surprising that loan officers want evidence of the borrower's ability to repay a loan.
- More married women aged 35-54 could obtain bank loans or other credit (27%), than married women aged 18-34 (23%) and 55 and older (15%).

Table 1 – Can you obtain bank loans or other credit on your own, without help from a spouse or parent? <i>Percentage of currently or formerly married women responding "Yes".</i>	Currently or Formerly Married Women (n=1,320)
<b>Age</b>	
18 to 34 years (n=323)	23%
35 to 54 years (n=672)	27%
55 years or older (n=284)	15%
<b>Educational Attainment</b>	
Less than primary completion (n=163)	9%
Primary (n=336)	10%
Intermediate (n=344)	20%
Secondary (n=274)	35%
University or higher (n=150)	59%
<b>Working for Pay</b>	
Yes (n=333)	46%
No (n=943)	16%
<b>Monthly Earnings (among those working for pay)</b>	
\$300 or less (n=66)	14%
\$301-500 (n=108)	45%
\$501-900 (n=90)	57%
\$901 or more (n=51)	71%

## Financial Independence

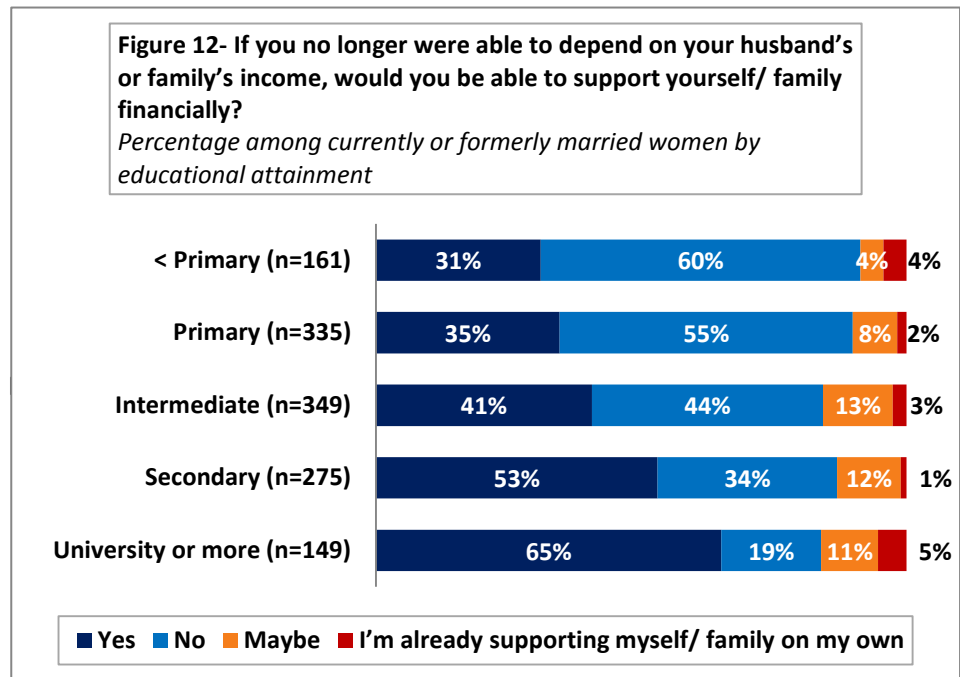
Currently or formerly married women with higher educational attainment are more likely than their lesser-educated counterparts to believe that they would be able to support themselves and their family independently of their husband's income.

- More than twice as many married women with university degrees or more (65%) as married women with less than a primary education (31%) would be able to support themselves independently of their husband's income (Figure 12).



- The majority of married women with less than a primary education said that they could not support themselves independently of their husbands (60%), four times the rate for women with a college degree or higher (19%).

- A small percentage of married women were uncertain whether or not they could support themselves independently of their husbands. Women with less than a primary education expressed the least uncertainty (4%), compared with 13% of married women with an intermediate education, who expressed the greatest uncertainty. Twelve percent of married women with a secondary degree and 11% of married women with a university degree or more were also uncertain about whether they could support themselves.



- Regardless of educational attainment, few married women currently support themselves or their families on their own. Five percent of married women with a university degree or more and 4% of married women with less than a primary education currently support themselves.