

Asset Ownership and Egalitarian Decision-Making among Couples in Ghana

Prepared for the workshop “Women’s economic empowerment and
control over time in sub-Saharan Africa”,

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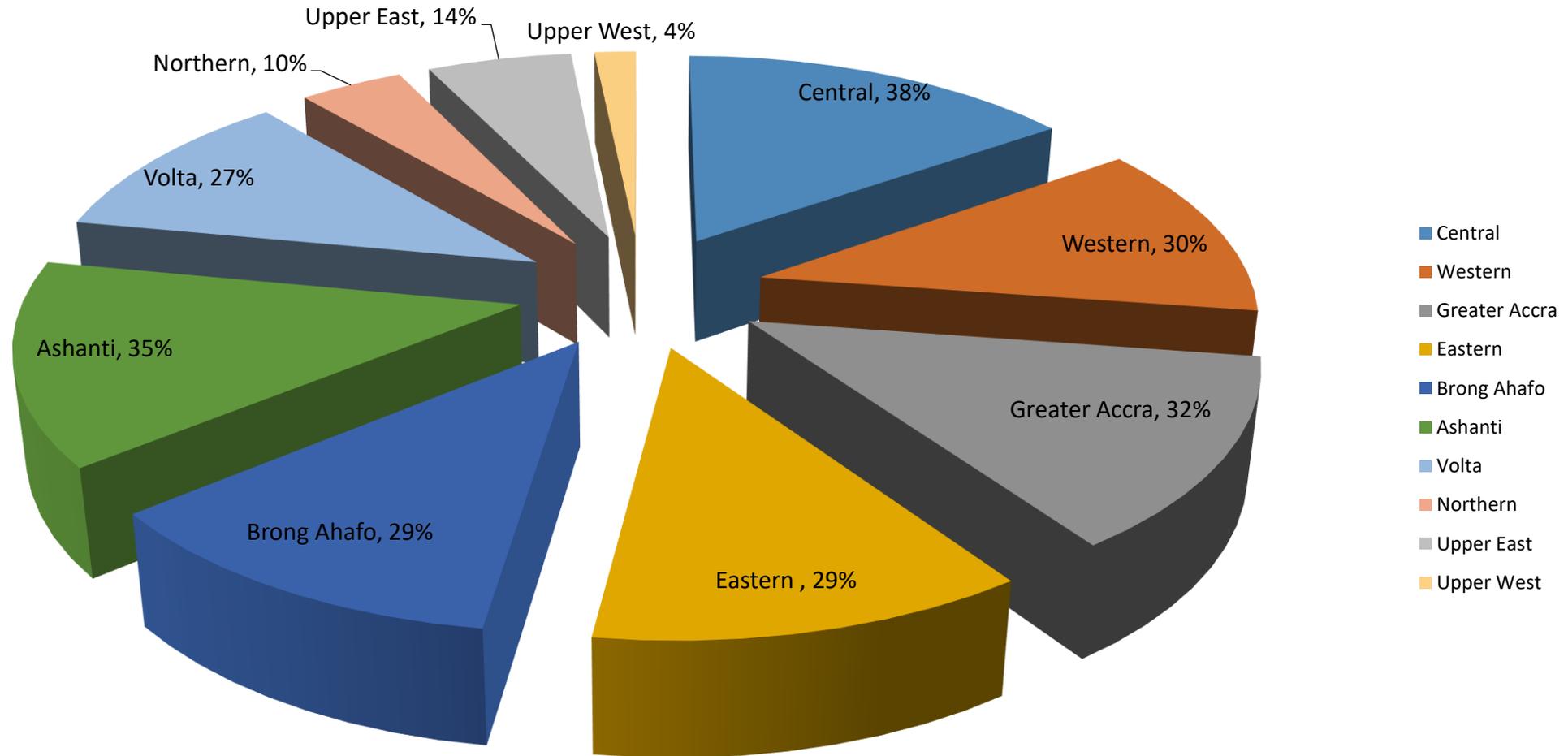
Egalitarian Decision-Making

- It has three components:
 - Symmetry: Both partners make their decisions in the same way
 - Agreement: When the report of a partner's decision-making is confirmed by the other partner.
 - Mutual Consultation: When they consult each other
- Why egalitarian decision-making?
 - When couples consult it is more likely that the right decision will be made
 - Egalitarian decision-making is indicative of a balance in bargaining power
 - Studies in the US have found that when the decision-making process is dominated by one spouse the likelihood of domestic violence is higher compared to when decisions are made jointly.

Data

- Ghana Household Asset Survey conducted in 2010
- Nationally representative of the ten regions in Ghana
- For this study:
 - Sample of couples: 754 married or in a consensual union
 - Each respondent was interviewed separately
- Two decisions:
 - The decision to be employed
 - The decision on how to spend one's income (asked of those who were working)
- The respondents were asked how they made each of these decisions and were asked how their partner made each of the same decisions.

Women's Share of Gross Physical Household Asset Wealth



Egalitarian Decision Making: Symmetry

Employment Decision

| | Number of Couples | Percent |
|-------------------------------|-------------------|---------|
| Makes decision alone | 113 | 14.1 |
| Consults partner | 344 | 43.1 |
| Asks permission of partner | 2 | 0.3 |
| Consults other than partner | 3 | 0.4 |
| Total couples in symmetry | 462 | 57.8 |
| Total couples not in symmetry | 337 | 42.2 |

Spending Decision

| | Number of Couples | Percent |
|---------------------------------|-------------------|---------|
| Makes decision alone | 155 | 19.8 |
| Consults partner on some income | 173 | 22.2 |
| Consults partner on all income | 113 | 14.5 |
| Total couples in symmetry | 441 | 56.4 |
| Total couples not in symmetry | 341 | 43.6 |

Egalitarian Decision-Making: Agreement

Employment Decision

| | Man's Decision | | Woman's Decision | |
|----------------------------|-------------------|------|-------------------|------|
| | Number of Couples | % | Number of Couples | % |
| Makes decision alone | 231 | 30.7 | 81 | 10.6 |
| Consults partner | 314 | 41.7 | 439 | 57.5 |
| Asks permission | 0 | 0.0 | 30 | 3.9 |
| Consults another | 1 | 0.1 | 3 | 0.4 |
| Total couples in agreement | 546 | 72.5 | 553 | 72.4 |

Spending Decision

| | Man's Decision | | Woman's Decision | |
|---------------------------------|-------------------|------|-------------------|------|
| | Number of Couples | % | Number of Couples | % |
| Makes Decision alone | 215 | 30.3 | 122 | 17.1 |
| Consults partner on some income | 102 | 14.4 | 153 | 21.5 |
| Consults partner on all income | 98 | 13.8 | 135 | 19.0 |
| Total couples in agreement | 415 | 58.5 | 410 | 57.6 |

Egalitarian Decision-Making: Symmetry and Agreement

Employment Decision

| | Number of Couples | % |
|---|-------------------|------|
| Egalitarian | 263 | 34.9 |
| Both make decision alone | 66 | 8.8 |
| Do not meet the condition of symmetry and agreement | 342 | 45.4 |

Spending decision

| | Number of Couples | % |
|---|-------------------|------|
| Egalitarian (both consult on all income) | 83 | 11.7 |
| Both consult on part of their income | 69 | 9.8 |
| Both make decision alone | 92 | 13.0 |
| Do not meet condition of symmetry and agreement | 421 | 59.6 |

The Model

- Variable of interest:
 - Intra-couple distribution of wealth- Categorical variable
 - Man's share of couple wealth exceeds 55%
 - Woman's share of couple wealth exceeds 55%
 - Each partner's share lies between 45-55%
 - Ownership of real estate
 - Woman owns any real estate and partner does not (land, housing, other buildings)
 - Man owns any real estate and partner does not
 - Both own real estate
 - Neither own real estate
- Other variables
 - Socio-cultural norms proxied by ethnicity of couple, religion of couple
 - Couple Same Age (age difference is less than 3 years)
 - Woman's age
 - Education (couple have identical years of education)
 - Woman's schooling
 - Type of union
 - Socioeconomic status of the household
 - Location: urban, rural

Findings

Employment Decision

- A fairly equal intra-couple distribution of wealth increases the probability of egalitarian decision-making compared to when the man has the greater share of couple wealth.
- Couples with same age more likely to be egalitarian
- Dagomba couple more likely to be egalitarian than couples with mixed ethnicities.
- Muslim couples are less likely to be egalitarian compared to couples that have different religious affiliations
- Urban couples less likely to be egalitarian

Spending Decision

- Compared to when the man's share of intra-couple wealth is greater:
 - A fairly equal distribution of wealth between the couple increases the probability of egalitarian decision-making
 - Women having a greater share of wealth increases the likelihood of egalitarian decision-making.
- Christian and Traditional religion couples are more likely to be egalitarian
- Akan and Ga couples are more likely to be egalitarian
- Urban couples are less likely to be egalitarian
- Older women are less likely to be involved in egalitarian decision-making

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Thank You