Asset Ownership and Egalitarian Decision-Making among Couples: Some Evidence from Ghana

Abena D. Oduro
L. Boakye-Yiadom
W. Baah-Boateng

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Abena D. Oduro*, Louis Boakye-Yiadom and William Baah-Boateng

Department of Economics

University of Ghana

Legon

*Corresponding Author: Abena D. Oduro, Tel: 233-244-884-208, aoduro@ug.edu.gh

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Abstract

Given the importance of decision-making in empowering women, forms of decision-making and their relative importance for women's empowerment deserve attention. This paper explores the determinants of couples' egalitarian decision-making, i.e. decision-making which is characterised by mutual consultation. Using the 2010 Ghana Household Asset Survey, we examine the relationship between asset ownership and egalitarian decision-making among couples. We focus on two decisions, the decision to engage in an income-earning activity and the decision on how to spend one's income. Our findings support the view that a fairly equal distribution of wealth between partners promotes egalitarian decision-making.

Keywords: Egalitarian decision making, women's asset ownership, Ghana

Asset Ownership and Egalitarian Decision-Making among Couples: Some Evidence from Ghana[i]

1. Introduction

Women's participation in decision-making is an indication of agency which is one dimension of empowerment (Kabeer, 1999). Many of the studies that look at women's decision-making focus on their participation in decisions that directly affect their well-being and/or that of their children. These studies often do not focus on women's participation in decision-making on issues that directly affect their husbands or partners in a consensual union (for example, Kritz and Makinwa-Adebusoye, 1999; Hindin, 2002). One way of enhancing our understanding of women's participation in decision-making is to examine the decision-making process of couples. Knowing the extent to which a woman participates in her partner's decision-making compared to his participation in hers will provide insight into her level of empowerment. In this study we focus on each partner's participation in the other partner's decisions.

In the context of intra-couple interactions, the decision-making on an issue can be described as egalitarian when each partner consults the other when making a decision. We posit that egalitarian decision-making is the preferred indicator of women's agency and empowerment for two reasons. First, it is indicative of a balance in decision-making power. If, on the other hand, one partner consults the other when making decisions and the other makes decisions independent of the other, this is indicative of an imbalance in the distribution of bargaining power. When both partners report making the same decision autonomously this is also evidence of a balance in bargaining power. However, it is not the preferred indicator of women's agency because egalitarian decision-making presumably increases the chances of the right decision being made. It is not surprising therefore that this type of decision-making is associated with positive outcomes. For example, egalitarian decision-making lowers the risk of women being subjected to domestic violence (Coleman and Straus, 1986; Flake and Forste, 2006).

It is reasonable to expect that decision-making power would be influenced by the resources that the individual controls. Several studies have included women's earned income (Anderson and Eswaran, 2009) and access to microcredit (Holvoet, 2005) as sources of decision-making power. A small but growing literature has emerged that investigates the relationship between women's ownership of assets and their participation in decision-making. The distribution of wealth between the couple is of particular interest because wealth provides an exit option and can therefore strengthen a partner's bargaining power. The decisions of interest in this paper are the decision to be employed and the decision on how to spend one's income[ii]. We depart from previous studies by developing a decision-making variable that uses information provided by both partners on the decision-making process.

This study makes three contributions to the literature on women's participation in decision-making. It adds to the growing literature on asset ownership and decision-making by investigating whether a fairly equal distribution of asset wealth between partners will be associated with egalitarian decision-making. Second, it goes a step further than most previous studies by examining the extent of agreement between couples on men's decision-making and on women's decision-making. Previous studies have concentrated on the agreement between the couple on the woman's report of her participation in decision-making and not the man's (for example, Jejeebhoy, 2002). Relatively little research has been done on these issues for Africa in general and for Ghana in particular. Our third contribution is the usage of the concept of egalitarian decision-making as another indicator of women's equality and empowerment in the African context. Deere and Twyman (2012) and Swaminathan et al (2012) have done this for Ecuador and Karnataka, India respectively.

The next section presents the Ghanaian context. This is followed by a discussion of the data. Section 4 presents a conceptualisation of egalitarian decision-making. In sections 5 and 6, we discuss the methodology and present relevant summary statistics. The results of the regression analysis are presented in sections 7. In section 8 we discuss the findings, while section 9 presents the conclusion.

2. The Ghanaian context

Ghana is a low middle-income country located on the west coast of Africa with a population of 24.7 million in 2010. Females account for 51.2 per cent of the population. About 58 per cent of adults aged 18 years and over are married (51.8%) or in a consensual union (6%). It is an ethnically diverse society with over 40 ethnic groups. Religion in Ghana is dominated by Christianity and Islam.

Ethnographic studies provide very little evidence of joint ownership of assets (physical and financial) by couples in Ghana. In a study of couples resident in Accra, Oppong (1981) found that most couples tend to have separate financial accounts. In a more recent study with a focus on decision-making, Oppong (2005) found that couples that make decisions jointly also tend to own property together and have joint savings accounts.

Not more than 20 per cent of assets such as the place of residence, agricultural land, businesses and financial assets are owned jointly by couples (Oduro et al, 2011). The practice of holding separate financial accounts and the low occurrence of joint ownership of assets by couples may be explained by customary laws, norms and values. Customary law in Ghana recognises spouses as individuals with separate identities, and spouses have no claim to their partners' assets. Customary law distinguishes between self-acquired assets and family assets. Self-acquired assets, as the name suggests, are assets acquired with personal effort and resources. Family assets belong to the lineage, and family members have rights to the use of the asset. Under customary law property acquired by an individual reverts to the extended family on death

(Kludze, 1983). The pooling of a couple's resources without adequate documentation creates the risk of loss of one's assets if one's spouse should die intestate.

Data collected by the nationally representative Demographic and Health Surveys in 2003 and 2008 reveal that married women participate in decision-making although a large proportion reports that husbands have the final say (Ghana Statistical Services et al., 2009). The evidence from these surveys suggest an increase in joint decision-making among married couples on issues such as large household purchases, the woman's health care and visits to her family. The majority of women and men report that they alone make the decision on how their cash earnings are spent. The percentage of men who report making this decision jointly with their wife is higher than the percentage of women who report making this decision with their husbands. This pattern is consistent across urban and rural respondents.

Thus, a lot remains to be learnt about the relationship between decision-making and asset ownership in Ghana. The country's different ethnic and religious groupings, coupled with the various customary values and norms, clearly provide an interesting context for exploring asset ownership and egalitarian decision-making among couples.

3. Data

This study draws on data from the 2010 Ghana Household Asset Survey conducted by the Department of Economics, University of Ghana.[iii] The survey instrument was designed specifically to collect individual level asset data. Data was collected on whom in the household owned physical assets. These assets are the place of residence, agricultural land, other real estate, consumer durables, agricultural equipment, livestock and businesses. Additional data was collected from the respondents on their ownership of financial assets and debt.

A two-stage sampling procedure was adopted. The first stage involved the selection of enumeration areas from the ten administrative regions based on the region's share of the population. The second stage involved a random selection of 15 households from each enumeration area[iv]. In all, a total of 2,170 households comprising 7,984 individuals covering Ghana's ten regions were surveyed. About 68 per cent of the households sampled are rural.

Data from each household was collected in two stages. In the first stage the questionnaire was administered to the member of the household most knowledgeable about the assets owned by household members. Data was collected on the identity of owners and the value of each physical asset. In the second stage, at most two adult members of the household were interviewed separately to obtain information on their ownership of financial assets and debt owed, ownership rights, decision-making, shocks, the marital and inheritance regime and conflicts. A total of 3,287 adult household members were interviewed. These are made up of 1,499 men (representing 45.6%) and 1,788 women (54.4%). The present study is, however, based on a sub-sample consisting of couples, married or in a consensual union, residing in the same household and who provided complete information on the variables used for the analysis.

The decision-making data included information on the respondents' involvement in decisions such as the decision to be employed and the decision on spending one's income. The question on the decision to be employed or earn an income took the following form: "Do you make the decision to be employed or to earn an income alone or in consultation with someone, or after seeking permission from someone or does someone else make the decision?" The question on spending decisions asked income-earning respondents to indicate whether they alone make the decision about how to spend their income for all of their income or alone for some of their income. Other options provided were whether they make the decision jointly for all of their income or whether someone else makes the decision.

In collecting data on decision-making, information was obtained on the identity of other person(s) involved in the decision-making if the decision is not made alone. In addition to reporting how each of the decisions is made, respondents were required to provide information on how their partners made the same decisions. The construction of the questions eliciting information on how partners' decisions were made was identical to the questions eliciting information on how the respondent made his or her decisions.

4. Conceptualising Egalitarian Decision-Making

Our notion of egalitarian decision-making is with respect to specific areas of decision-making. Thus a couple's decision-making on an issue is said to be egalitarian when each partner consults the other before making a final decision. It is important to note, however, that the kind of data available can have implications for how the notion of egalitarian decision-making can be made operational. In particular, where there is information on both partners' responses to the decision-making questions, it becomes imperative to have a working definition that circumvents the challenges posed by conflicting responses. Whereas "symmetry" relates decision-making, "agreement" has nothing to do with decision-making; it rather describes consistency in respondents' answers to a question. In this regard, our definition of egalitarian decision-making utilises the concepts of symmetry (in decision-making) and agreement (in respondents' answers). Symmetry in decision-making occurs when both partners make their decisions in a similar way. There is agreement when the report of a partner's decision-making is confirmed by the other partner. We therefore classify a couple's decision-making as being egalitarian when it is characterised by symmetry, agreement, and mutual consultation.

Our definition of egalitarian decision-making is thus different from that of previous studies in two respects. First, we apply the concept to specific spheres of decision-making. Thus, we do not average across a number of decisions as some studies do (see, e.g., Coleman and Straus, 1986; and Flake and Forste, 2006). As a result, a couple may be identified as being egalitarian with respect to only one sphere of decision-making. Second, we make use of the reports of both partners on their own decision-making process and their reports on the decision-making process of their partner. Thus we are able to ensure that only couples who satisfy the "symmetry", "agreement" and "mutual consultation" criteria are identified as being egalitarian. This strict requirement virtually guarantees that our egalitarian couples are truly egalitarian.

Symmetry and Agreement in Decision-Making among Couples

At this point, it is instructive to report the incidence of symmetry in decision-making among our sample of couples. For both decisions the majority of men and women report joint decision-making with their spouse/partner (Table 1). Across the two decisions, i.e. the employment and spending decisions, a lower proportion of women report making these decisions alone compared to male partners. There is a higher incidence of autonomy in decision-making among female partners with respect to how they spend their income compared to the decision to be employed. The reverse is the case for male partners (see Table 1). About 10 per cent of women reported that they had to ask permission from their male partners when making the decision to be employed. Although the majority of both women and men report they jointly decide with their partners on how to spend their income, the majority of this group do not jointly decide with their spouses for all of their income (Table 1).

Table 1: Symmetry in Decision-making

| | How the Decision to be Employed is Made | | | |
| | Man's Report | | Woman's Report | |
	N	%	N	%
Makes Decision Alone	340	42.1	170	21.2
Consults partner	443	54.8	536	66.9
Asks permission from partner	3	0.4	84	10.5
Consults person other than partner	22	2.7	11	1.4
Total	808	100	801	100
	How the Decision to Spend Own Income is Made			
	Man's report		Woman's report	
	N	%	N	%
Makes Decision Alone	315	39.4	257	32.7
Consult partner for some income	299	37.4	311	39.5
Consult partner for all income	181	22.6	214	27.2
Consult person other than partner	5	0.6	5	0.6
Total	800	100	787	100

Source: Ghana Household Asset Survey, 2010

Among about 58 per cent and 56 per cent of couples, there is symmetry in how they make the employment and spending decisions, respectively (Table 2). About 43 per cent of couples report consulting the other when making the decision to be employed. A large proportion of couples do not make the decision to be employed in the same manner. The reason for this is that the proportion of men who report making decisions alone is more than double the proportion of women (see Table 1). This is suggestive of a bias in bargaining power towards the male partner who can make the decision independent of his female partner. The proportion of couples involved in joint decision-making that is in symmetry is lower for the decision on how to spend income (for all or part of their income), i.e. about 37 per cent compared with the decision to be employed (see Table 2).

Table 2: Symmetry in Couple's Decision-Making

	Employment Decision	
	N	%
Makes Decision Alone	113	14.1
Consults spouse	344	43.1
Asks permission from partner	2	0.3
Consults person other than partner	3	0.4
Total Symmetry	462	57.8
Total Not in Symmetry	337	42.2
	Spending Decision	
	N	%
Makes Decision Alone	155	19.8
Consult partner for some income	173	22.1
Consult partner for all income	113	14.5
Consult person other than partner	0	0.0
Total Symmetry	441	56.4
Total Not in Symmetry	341	43.6

Source: Ghana Household Asset Survey, 2010

The second dimension of the concept of egalitarian decision-making is agreement in the responses of the partners. About 73 per cent of couples agreed on how the male partner makes his employment decision and a similar proportion agreed on how the female partner makes her decision to be employed. There is less agreement between partners about how spending decisions are made. About 58 per cent of partners agreed on how the male partner makes his decision on how to spend his income and on how the female partner makes her decision (Table 3). The proportion of couples who agree that the male partner is more likely to make both decisions autonomously is higher than the proportion who agrees that the female partner makes these decisions alone. The proportion of couples who agree that the man makes decisions alone is about the same for both decisions. On the other hand, there is a higher degree of convergence of responses with respect to the woman's autonomy in the decision on how her income is spent compared to her decision to be employed. About 40 per cent of couples agree that women consult their partners on the decisions on how to spend either all or part of their income. In contrast only 28 per cent of couples agree that the man consults his partner on spending either all or part of his income. In studies that obtain information from both partners on female participation in decision-making on a different set of decisions, the incidence of disagreements ranged from 25 per cent to 50 per cent (see Jejeebhoy, 2002; Becker et al., 2006). Thus, although this study's set of decisions is different, our incidence of disagreements between couples on a woman's report of her decision-making (27%-42%) is similar to that found in other studies. The incidence of disagreements in the present study is similar to that found by Swaminathan et al. (2012) who also investigated the factors associated with egalitarian decision-making for the same set of decisions as the present study.

Table 3: Agreement between Partners on Decision-Making

| | Decision to Be Employed | | | |
| | Man's Decision | | Woman's Decision | |
	N	%	N	%
Makes Decision Alone	231	30.7	81	10.6
Consults spouse	309	41.7	439	57.5
Asks permission from partner	0	0.0	30	3.9
Consults person other than partner	1	0.1	3	0.4
Total Couples in Agreement	541	72.5	553	72.5
Total Couples in Disagreement	222	27.5	200	27.5
	Decision on How to Spend One's Income			
	Man's Decision		Woman's Decision	
	N	%	N	%
Makes Decision Alone	215	30.3	122	17.1
Consult partner for some income	102	14.4	153	21.5
Consult partner for all income	98	13.8	135	19.0
Consult person other than partner	0	0.0	0	0.0
Total Couples in Agreement	415	58.5	410	57.6
Total Couples in Disagreement	294	41.5	302	42.4

Source: Ghana Household Asset Survey, 2010

Table 4: Symmetry and Agreement in Decision-Making

	N	%
Decision to be Employed		
Egalitarian	263	34.9
Both make decision alone	66	8.8
She makes decision alone, he consults	1	0.1
He makes the decision alone, she consults	70	9.3
He makes the decision alone she asks permission	12	1.6
Do not meet condition of symmetry or agreement	342	45.4
Total	754	100.0
Decision on How to Spend One's Income		
Egalitarian (Both consult on all of their income)	83	11.7
Both consult on part of their income	69	9.8
Both make decision alone	92	13.0
She makes decision alone, he consults	2	0.3
He makes the decision alone, she consults	40	5.7
Do not meet condition of symmetry or agreement	421	59.6
Total	707	100.0

Source: Ghana Household Asset Survey, 2010

The high incidence of disagreements between partners on how each person's spending decision is made may be due to two reasons. First is the issue of differences in perspectives between couples with respect to the question asked. Second is the phenomenon of hidden information.

Ethnographic studies have found that partners often do not reveal all of their income or expenditures to each other (Oppong, 1981, 2005). For example, the wife may think she is consulted by her spouse for all of his income, when in fact he knows that he only consults with her on spending part of his income.

From Table 4 we see 35 per cent of couples are egalitarian in their decision to be employed and about 12 per cent are egalitarian in their decision on how to spend their incomes. Almost 60 per cent of couples either do not meet the condition of symmetry or agreement for the decision on how to spend one's income and about 45 per cent do not meet either of these conditions in the decision to be employed. The difference in the incidence in egalitarian decision-making between the two decisions is not unexpected. For example, Mbezwa et al (2008) in their study of decision-making among couples in Malawi found that the decision-making process varied across different decisions. Some decisions were dominated by the husband, i.e. his ideas prevailed, others were dominated by the wife, i.e. her perspective informed the final decision and yet others were shared decisions.

We have seen that egalitarian decision-making as defined in this paper is illustrative of a balance in decision-making or bargaining power with respect to the decisions of interest. It is important therefore to investigate factors that influence egalitarian decision-making among couples. This task is the focus of the next section.

5. Multivariate Analysis of Factors Associated with Egalitarian Decision-Making

Studies that have investigated the association between women's ownership of assets and their participation in decision-making have found a positive relationship. Land ownership by married agricultural female workers in Nepal increases their likelihood of having the final say alone or jointly in household decisions (Allendorf, 2007). Unearned income increases the likelihood of having some say in household decision-making by rural women in Bangladesh (Anderson and Eswaran, 2009). These studies have not examined the association between women's share of wealth and decision-making. Swaminathan et al (2012) in a model that introduces variables for the pattern of property ownership of the couple found when the wife is the only partner who owns property the likelihood of her making spending decisions autonomously increases.

Resource theory posits that the balance of bargaining power in a marriage will depend on which partner contributes the most to resources (Blood and Wolfe, 1960). Mbweza et al., (2008) using a sample of married couples in Malawi arrived at a different conclusion. They found that when husbands had more resources, decisions were more likely to be jointly made. Swaminathan et al (2012), in a model that introduces variables for the pattern of property ownership of the couple, found that when both partners own real estate, there is an increase in the odds of the woman making her employment decision independently, compared to when only the husband owns property. They also found that asset ownership was not a significant correlate of egalitarian decision-making. On the other hand, Deere and Twyman (2012) found that couples are less likely to be egalitarian when only the female partner owns real estate

compared to when neither own real estate. In addition they found a non-linear relationship between women's share of couple wealth and egalitarian decision-making. A woman's share of couple's wealth is positively associated with egalitarian decision-making at shares less than 42%, above which there is a decline in the likelihood of egalitarian decision-making. We hypothesize that decision-making will be egalitarian when physical and financial wealth is fairly evenly distributed between the couple.

Resources can be defined to include age and education. In the home and the community, age can confer status on an individual and thus impact decision-making power. We expect that partners of similar age and with similar levels of education are more likely to be egalitarian in their decision-making. The absence of status differences in terms of age and education is likely to promote mutual respect and create conditions for joint decision-making.

Apart from the resources of partners, norms and values that impact on gender roles can also influence decision-making power. Socio-cultural norms can define limits on the range of issues a woman can make a decision on; indeed, they can influence women's perceptions of the issues over which they think they can exercise bargaining power (Agarwal, 1997). In Ethiopia socio-cultural norms can determine the level of a person's bargaining power (Mabsout and van Staveren, 2010). Kirtz and Makinwa-Adebusoye (1999) found that ethnicity – an indicator of socio-cultural norms and values- was a more important determinant of Nigerian women's decision-making power than were their age and education. The role of unearned income as a source of women's decision-making power in Bangladesh does not extend to women's decision-making in domains that are tradition bound (Anderson and Eswaran, 2009). Mbweza et al., (2008) found that both men and women referred to cultural norms and values when explaining why some decisions were dominated either by themselves or their spouses or were made jointly. Religious norms and values can influence decision-making between couples. The degree of that influence, however, will depend on whether these norms and values are accepted by the couple. It is therefore not possible to determine a priori the association between religious affiliation and egalitarian decision-making. It is also worth noting that socio-cultural norms that define gender roles can be pervasive enough to dilute the effect that asset ownership may have on decision-making. If asset ownership is empowering, in particular if a fairly even distribution of assets between partners is empowering, we would expect socio-cultural and religious norms to have less influence on egalitarian decision-making.

6. **Methods**

The study formulates and estimates two models of decision-making. These are the decision to be employed or earn an income and the decision on how to spend one's income. These models are estimated for a sample of 753 couples who are married or in a consensual union. The dependent variable is whether decision-making by the couple is egalitarian. The dependent variable is measured in a dichotomous form and takes a value of 1 if decision-making is egalitarian and 0 if otherwise.

The model is specified as

(1) $$Y = X\beta + \varepsilon$$

Where *Y* is a vector of values representing the dependent variable, *X* is a matrix of values of the regressors, β is the vector of parameters of coefficients of the regressors, and ε is the standard vector representing the error term.

Given the binary nature of the dependent variable, the study employs the probit regression estimation technique to explore how each explanatory variable affects the probability of the decision-making being egalitarian or otherwise. Equation (1) is therefore specified as

(2) $$\Pr(Y = 1 \mid X_i) = \Pr(Y = 1 \mid X_1, X_2, \ldots \ldots X_k)$$

Where *Y* is the dependent variable and X_i denotes the set of explanatory variables.

Assuming the model is linear in the set of parameters, β_i,

(3) $$\Pr(Y = 1 \mid X_i) = G(\beta_0 + \beta_1 X_1 + \ldots + \beta_k X_k) = \beta_0 + \beta_1 X_1 + \ldots + \beta_k X_k + \varepsilon_i$$

Where *G* is a function taking on values strictly between 0 and 1; and ε_i denotes the disturbance term with mean zero and variance, σ_ε^2. The disturbance term captures measurement errors and all unobserved factors[v].

The Dependent Variables

A couple is egalitarian in the decision to be employed if both spouses report that they consult each other (including if a third party is also involved). A couple is egalitarian when making the decision on spending one's income if both spouses report that they consult each other (including if a third party is also involved) on all of their income.

The Explanatory Variables

Ownership of Assets
A person may be classified as an asset owner on the basis of whether the person or someone else[vi] reports the person as being an owner of the asset or whether the person's name is on a legal document.   In this paper an asset owner is a person who is reported to be a sole or joint owner of the asset. We do not use the legal definition to identify owners because less than 10 per cent of reported owners of real estate have ownership documents to support their claim (Oduro et al, 2011). The explanatory variable of interest is the distribution of wealth between the couple. This is introduced in the model using two approaches. The first approach utilises information on the gross sales value of the couple's financial and physical assets. We create a set of dummy variables derived from the following categorisation of the relative shares of the man and the woman in the couple's total gross wealth:

(i)   The man's share of the couple's total gross wealth is more than 55 percent;
(ii)   The woman's share of the couple's total gross wealth exceeds 55 percent;
(iii)   Each partner's share lies between 45 percent and 55 percent of the couple's total gross wealth.

The second approach uses four dummy variables that indicate whether the female partner owns any real estate and her partner does not, both partners own real estate, the male partner owns some real estate and the woman does not, and finally neither own any real estate. Real estate is defined to comprise the place of residence, agricultural land or any other real estate such as a commercial building or an uncompleted building.

We test for the importance of the two measures of intra-couple distribution of wealth in separate regressions.

Socio-cultural Norms

Socio-cultural norms and values are captured by ethnicity. Different ethnic groups will have norms and values that define the roles of women and men in decision-making. Ghana's over 40 ethnic groups can be categorized into seven broad groups, namely, Ewe, Ga, Gurma, Grusi/Mande, Dagbon, Akan and other ethnic groups[vii]. We therefore use eight categorical variables on the ethnicity of couples, the first seven being dummy variables for couples belonging to the same ethnic group, and the eighth being a dummy variable that takes a value of 1 if the man and the woman belong to different ethnic groups.

In attempting to capture the influence of religion, we employ four dummy variables. The first three are dummy variables that take a value of 1 if both partners belong to the same particular religious group, the religions being Christianity, Islam, and Traditional/other religion. The fourth dummy variable takes a value of 1 if each partner is of a different religious persuasion.

Other Variables

Of interest is whether couples with roughly the same age and level of education will be egalitarian in decision-making. A dummy variable is created that takes the value of 1 if the age difference between the couple is less than 3 years and zero otherwise. Similarly an education dummy is created that takes the value of 1 if the couple have identical years of education and zero otherwise. In addition to these variables, we introduce variables to control for the age of the female partner and her years of education.

We further include dummy variables to capture the type of intimate union of the couple. The forms of intimate union captured are monogamy, polygamy, and a consensual union.

The socioeconomic status of the household is measured using the gross sales value of physical assets of the household. Households are classified into quintiles using this wealth variable. We also control for the urban or rural status of the household.

Table 5: Descriptive Statistics

Variable	Mean	Std. Dev.
Continuous variables		
Woman's age in years	38.58	11.70
Female schooling (years)	4.53	4.61
Categorical variables	%	
Male share of wealth considerably higher than female share	79.8	
Female share of wealth considerably higher than male share	12.0	
Male and female have about the same share of wealth	8.2	
Female partner is only real estate owner	3.1	
Male partner is only real estae owner	56.4	
Both partners own real estate	14.7	
No partner owns any real estate	25.8	
Woman's share of couple wealth	23.4	
Couples in same age group	15.0	
Couple with same years of schooling	38.9	
Monogamous marriage	75.6	
Polygamous marriage	10.6	
Consensual union	13.8	
Multi-ethnic couple	14.9	
Akan couple	36.1	
Ga couple	4.9	
Ewe couple	10.4	
Dagbani couple	16.9	
Grusi or Mande couple	3.3	
Gurma couple	9.4	
Couple from other ethnic groups	4.1	
Christian couple	64.1	
Muslim couple	22.0	
Traditional worshiper or other religion couple	6.4	
Couple with different religious affiliation	7.4	
Urban	29.0	
Second Quintile	17.1	
Third Quintile	22.7	
Fourth Quintile	26.3	
Fifth Quintile	27.6	

Source: Ghana Household Asset Survey, 2010

For each of the two decisions of interest, three models are developed to investigate the factors associated with egalitarian decision-making. The first is a baseline model that contains all the explanatory variables, but excludes variables that measure asset ownership. Model I introduces the categorical variables that indicate the intra-couple distribution of the couple's total gross wealth. We expect that when one partner has a considerably greater share of the wealth compared to the other, the probability of egalitarian decision-making will be lower compared to couples with a fairly equal distribution of wealth. In Model II the categorical variables of

asset ownership are introduced into the baseline model. We expect a positive relationship between ownership of real estate by both partners and egalitarian decision-making. If only one partner owns real estate, it is unlikely that decision-making will be egalitarian.

Description of the Sample

The multivariate analysis is conducted for 753 couples in a marriage or a consensual union for whom all the relevant data is available[viii]. Descriptive statistics of the sample used for the analysis is presented in Table 5.

7. Findings

Decision to be Employed or Earn an Income
The results of the multivariate regression for the employment decision are presented in Table 6. It presents coefficients and marginal effects. In the baseline model, a couple who are in the same age group are 9 percentage points more likely to be egalitarian in their decision-making compared to those who are not of the same age group. Two of the ethnicity dummies are significant indicating that socio-cultural norms and values are significant correlates of egalitarian decision-making. Compared to a couple of mixed ethnicity, Dagomba couples have a 20 percentage point higher probability of being egalitarian in the decision to be employed. Couples in urban locations have an 11 percentage point lower probability of being involved in egalitarian decision-making than couples residing in rural locations. The coefficient of the categorical variable for couples of the same age group has the expected positive sign although and is significant. Contrary to expectations the coefficient of the categorical variable for couples with the same level of education has a negative sign and is not significant. None of the socio-economic variables is significant.

In model I we see the role of intra-couple wealth distribution. Compared to couples with a fairly even distribution of wealth, couples between whom there is considerable wealth inequality have a 13 percentage point lower probability of being egalitarian. These relationships are significant at conventional levels. When the asset variables are added to the baseline model, the signs of all coefficients are maintained and the coefficients of variables that were significant in the baseline model remain significant at conventional levels. None of the dummy variables for the couple's pattern of incidence of real estate ownership have significant coefficients (see Model II). However, compared to when both individuals own real estate, couples for whom only one person owns real estate have a lower probability of being egalitarian in decision-making with respect to being employed or earning an income. The introduction of the ownership incidence variables into the baseline model reduces the significance level of the couple's age dummy making it marginally significant (p<0.103). The significance and signs of the coefficients of the remaining variables in the baseline model do not change.

Table 6: Decision to be Employed/Earn an Income: Probit Analysis

Employment Decision	Base Model			Model I			Model II		
	Coef. (S.E.)		Marginal	Coef. (S.E.)		Marginal	Coef. (S.E.)		Marginal
Constant	-0.291			0.091			-0.186		
	(0.347)			(0.395)			(0.382)		
Woman's Age	-0.002		-0.001	-0.002		-0.001	-0.002		-0.001
	(0.005)			(0.005)			(0.005)		
Couple with same age	0.237	*	0.089	0.234	*	0.088	0.224		0.085
	(0.136)			(0.137)			(0.138)		
Woman's Years of Schooling	0.007		0.002	0.004		0.001	0.006		0.002
	(0.013)			(0.013)			(0.013)		
Couple with same years of education	-0.025		-0.009	-0.030		-0.011	-0.024		-0.009
	(0.106)			(0.107)			(0.107)		
Polygamous marriage	0.017		0.006	0.021		0.008	0.010		0.004
	(0.175)			(0.175)			(0.175)		
Consensual Union	0.050		0.018	0.062		0.023	0.055		0.020
	(0.148)			(0.149)			(0.149)		
Monogamous marriage (REFERENCE GROUP)									
Akan Couple	0.241		0.090	0.242		0.090	0.245		0.091
	(0.159)			(0.160)			(0.160)		
Ga couple	0.345		0.133	0.298		0.114	0.340		0.131
	(0.252)			(0.255)			(0.253)		
Ewe couple	-0.132		-0.047	-0.126		-0.045	-0.119		-0.043
	(0.211)			(0.211)			(0.212)		
Dagomba couple	0.538	***	0.207	0.523	**	0.201	0.543	***	0.209
	(0.203)			(0.203)			(0.204)		
Grusi or Mande couple	-0.064		-0.023	-0.094		-0.034	-0.054		-0.020
	(0.327)			(0.329)			(0.327)		
Gurma couple	0.158		0.060	0.141		0.053	0.166		0.062
	(0.243)			(0.243)			(0.243)		
Couple from other ethnic group	0.471	*	0.183	0.482	*	0.187	0.463	*	0.180
	(0.280)			(0.281)			(0.281)		
Mixed ethnic couple (REFERENCE GROUP)									
Moslem couple	-0.347		-0.122	-0.336		-0.118	-0.339		-0.119
	(0.236)			(0.238)			(0.240)		
Traditional religion couple	0.202		0.077	0.211		0.080	0.203		0.077
	(0.281)			(0.282)			(0.283)		
Christian couple	0.040		0.015	0.038		0.014	0.036		0.013
	(0.191)			(0.192)			(0.193)		
Mixed religion couple (REFERENCE GROUP)									
Urban	-0.300	**	-0.107	-0.313	***	-0.111	-0.299	**	-0.106
	(0.118)			(0.120)			(0.124)		
Rural (REFERENCE GROUP)									
Second quintile	-0.117		-0.042	-0.133		-0.048	-0.123		-0.044
	(0.218)			(0.219)			(0.219)		
Third quintile	-0.206		-0.074	-0.214		-0.076	-0.201		-0.072
	(0.212)			(0.213)			(0.219)		
Fourth quintile	-0.250		-0.089	-0.254		-0.091	-0.246		-0.088
	(0.213)			(0.214)			(0.225)		
Fifth quintie	-0.239		-0.086	-0.245		-0.088	-0.251		-0.090
	(0.218)			(0.219)			(0.236)		
First quintile (REFERENCE GROUP)									
Male wealth share higher				-0.354	**	-0.134			
				(0.177)					
Female wealth share higher				-0.376	*	-0.128			
				(0.216)					
Equal wealth share (REFERENCE GROUP)									
Female only owns real estate							-0.473		-0.153
							(0.325)		
Male only owns real estate							-0.121		-0.044
							(0.149)		
None own real estate							-0.067		-0.024
							(0.181)		
Both own real estate (REFERENCE GROUP)									
Number of observations	753			753			753		
Likelihood Ratio Chi-Square	35.75 (21)			39.95 (23)			38.26 (24)		
Pseudo R-Square	0.04			0.04			0.04		

* p<0.1, ** p<0.05, ***p<0.01

Standard errors are in parentheses

Table 7: Decision on How to Spend one's Income

Spending Decision	Base Model			Model I			Model II		
	Coef. (S.E.)		Marginal	Coef. (S.E.)		Marginal	Coef. (		Marginal
Constant	-1.397	**		-0.806			-1.508	**	
	(0.562)			(0.618)			(0.602)		
Woman's Age	-0.015	**	-0.002	-0.018	***	-0.002	-0.015	**	-0.002
	(0.007)			(0.007)			(0.007)		
Couple with same age	0.075		0.012	0.034		0.005	0.046		0.007
	(0.175)			(0.178)			(0.178)		
Woman's Years of Schooling	0.000		0.000	-0.009		-0.001	-0.001		0.000
	(0.018)			(0.019)			(0.018)		
Couple with same years of education	0.026		0.004	0.043		0.006	0.026		0.004
	(0.151)			(0.153)			(0.151)		
Polygamous marriage	0.172		0.028	0.219		0.035	0.173		0.028
	(0.270)			(0.273)			(0.270)		
Consensual Union	-0.353	*	0.044	-0.349	*	-0.041	-0.357	*	-0.044
	(0.208)			(0.211)			(0.209)		
Monogamous marriage (REFERENCE GROUP)									
Akan Couple	0.666	***	0.112	0.638	**	0.102	0.668	***	0.112
	(0.257)			(0.260)			(0.258)		
Ga couple	0.571	*	0.118	0.423		0.077	0.551		0.112
	(0.336)			(0.344)			(0.337)		
Ewe couple	0.227		0.038	0.216		0.035	0.227		0.038
	(0.314)			(0.318)			(0.316)		
Dagomba couple	-0.453		-0.055	-0.498		-0.056	-0.427		-0.052
	(0.350)			(0.360)			(0.352)		
Grusi or Mande couple	0.065		0.010	0.081		0.012	0.092		0.015
	(0.566)			(0.564)			(0.568)		
Gurma couple	-0.574		-0.060	-0.613		-0.059	-0.567		-0.060
	(0.443)			(0.450)			(0.445)		
Couple from other ethnic group	-0.281		-0.035	-0.264		-0.031	-0.291		-0.036
	(0.546)			(0.550)			(0.549)		
Mixed ethnic couple (REFERENCE GROUP)									
Moslem couple	0.240		0.039	0.331		0.053	0.226		0.037
	(0.417)			(0.428)			(0.419)		
Traditional religion couple	1.055	**	0.270	1.193	**	0.311	1.058	**	0.271
	(0.460)			(0.472)			(0.463)		
Christian couple	0.551	*	0.074	0.634	*	0.081	0.542		0.073
	(0.333)			(0.342)			(0.334)		
Mixed religion couple (REFERENCE GROUP)									
Urban	-0.841	***	-0.101	-0.951	***	-0.106	-0.892	***	-0.106
	(0.193)			(0.202)			(0.203)		
Rural (REFERENCE GROUP)									
Second quintile	0.001		0.000	-0.050		-0.007	0.060		0.009
	(0.335)			(0.342)			(0.341)		
Third quintile	0.330		0.056	0.307		0.049	0.434		0.076
	(0.313)			(0.319)			(0.333)		
Fourth quintile	0.187		0.030	0.231		0.035	0.314		0.052
	(0.312)			(0.316)			(0.342)		
Fifth quintie	0.275		0.044	0.329		0.051	0.406		0.068
	(0.316)			(0.321)			(0.351)		
First quintile (REFERENCE GROUP)									
Male wealth share higher				-0.658	***	-0.122			
				(0.240)					
Female wealth share higher				-0.139		-0.018			
				(0.275)					
Equal wealth share (REFERENCE GROUP)									
Female only owns real estate							-0.177		-0.022
							(0.451)		
Male only owns real estate							-0.055		-0.008
							(0.190)		
None own real estate							0.143		0.022
							(0.239)		
Both own real estate (REFERENCE GROUP)									
Number of observations	707			707			707		
Likelihood Ratio Chi-Square	73.55 (21)			85.40 (23)			74.29 (24)		
Pseudo R-Square	0.14			0.17			0.15		

* p<0.1, ** p<0.05, ***p<0.01

Standard errors are in parentheses

Decision on How to Spend One's income

In the baseline model in Table 7 the woman's age, type of union (that is consensual union), ethnicity, religion and location variables have significant coefficients. The probability of a couple being egalitarian with respect to the decision to spend declines as the age of the woman increases. An increase in the age of the woman by one year reduces the probability of egalitarian decision making by a fifth of a percentage point. However, the existence of an age gap between partners does not have a significant association with egalitarian decision-making. Couples in a consensual union have a 4 percentage-point lower probability of being egalitarian in their decision-making compared to monogamous couples. In comparison with a scenario where a couple are affiliated to different religions, the sharing of a common religion is positively associated with egalitarian decision making. The relationship is significant for Christian couples and Traditional religion couples. The latter group of couples have a 27 percentage point higher probability of egalitarian decision making compared to mixed-religion couples. Akan and Ga couples have significantly higher probabilities of egalitarian decision making (11 percentage points and 12 percentage points respectively) compared to couples whose partners hail from different ethnic groups. Urban couples have a 10 percentage point lower probability compared to rural households of being egalitarian. None of the coefficients of the education or socio-economic variables are significant correlates of egalitarian decision-making.

When the dummies indicating whether the female (male) partner has a considerably higher share of couple wealth are introduced into the baseline model the coefficient of the Ga couple ethnic dummy is no longer significant (Model II). All the remaining variables maintain the signs and levels of significance of their coefficients. Couples for whom male partners have a significantly higher share of the couple's wealth have a 12 percentage point lower probability of being egalitarian in their spending decisions compared to couples with a fairly equal distribution of wealth. No such evidence is found for couples for whom the woman has a considerably higher share of wealth.

In model III the categorical variables on ownership of real estate are added to the baseline model. None of the coefficients of these variables are significant. Although not significant, the coefficients of the variables indicating that only the woman (man) owns real estate have the expected negative sign.

8. Discussion

The significant correlates of egalitarian decision-making are not the same across the two decision spheres. This is not unexpected. The woman's age is significant in the decision on how to spend one's income, but not in the decision to be employed. On the other hand, the age-gap between partners is significant in the model for the decision to be employed, but not in the spending decision model. Consensual unions are a significant correlate of egalitarianism in the decision on how to spend one's income, but not for the employment decision.

The measure of the intra-couple distribution of assets that has any significant explanatory power is the set of categorical variables that capture intra-couple wealth inequality. A weakness of the incidence-based measure of the pattern of asset ownership by couples is that it does not control for the quality, quantity and therefore the value of the asset. The results suggest that what is important for decision-making power is not the mere ownership of assets, but rather the value of the wealth that is owned.

The dummy variables for shares of wealth are significant in models for both decisions. However, the association between the distribution of couple's wealth and couples' decision-making is not the same for the two decisions. In the employment decision any form of imbalance in the distribution of wealth between partners reduces the probability of egalitarian decision making. On the other hand, with respect to the decision to be employed, what is important is whether the male partner owns a significantly higher share of the couple's wealth.

Ethnicity and religious affiliations of couples are proxies for cultural and religious norms and values, and are significant correlates of egalitarian decision-making for both decisions. The relationships are not the same for the two decisions. For example, whereas Akan couples have a higher probability of being egalitarian in their spending decision compared to couples with partners with different ethnicities this relationship is not significant in the decision to be employed. The inclusion of the asset ownership variables does not eliminate the significance of the ethnicity variables. This suggests that policies to improve women's empowerment must include measures that will address change in norms and values.

None of the education variables is significantly associated with egalitarian decision-making. This finding may suggest that education is not enough to change norms and values or alternatively that most couples have not attained the critical mass of education that is required to bring about this change.

What do these findings imply for women's empowerment through egalitarian decision-making? Policies and programmes that will increase the value of assets owned by women towards achieving equality with their partners should be developed as integral components of strategies to increase women's empowerment. However, a decline in the gender wealth gap alone will not be enough for women's empowerment because of the significance of social norms and values in influencing egalitarian decision-making.

9. Conclusion

In this study, the concept of egalitarian decision-making has been proposed as an indicator of equality in intra-couple decision-making. Thus, we have argued that an important dimension of women's empowerment is egalitarian decision-making among couples. When a woman participates in decisions that directly affect her capabilities, but does not participate in similar decisions made by her partner, this is an indication of a bias in bargaining power towards the male partner.

Our findings suggest that a fairly equal intra-couple distribution of wealth will increase the probability of egalitarian decision-making. Social norms and values impact the decision-making process, and we argue that in the presence of entrenched values and norms, achieving a balance in the distribution of wealth between partners may be necessary, but not sufficient, for achieving an improvement in women's empowerment.

Furthermore, this study has for the first time used information on a sample of Ghanaian couples, married or in a consensual union, to investigate whether both partners make the decision on a particular issue the same way and whether they agree on how each makes his or her decision. We have found that the majority of couples make spending and employment decisions the same way. We found that the degree of couple disagreement on the woman's report was similar to what other studies on other types of decisions have found. Interestingly the degree of couple disagreement with respect to the male partner's report on how he makes his decisions was almost identical to the degree of disagreement surrounding the female partner's report on how she makes her decisions.

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ENDNOTES

[i] An earlier version of this paper was presented at the ASSA Conference, January 2012.
[ii] Similar studies using identical definitions of egalitarian decision-making have been conducted for Ecuador (Deere and Twyman, 2012) and for India (Swaminathan et al, 2012).
[iii] This survey is one of three surveys conducted in Ecuador, Ghana and the state of Karnataka, India that was funded by the MDG3 Fund of the Dutch Ministry of Foreign Affairs.
[iv] The exception is the Upper East region where 20 households were sampled instead of 15.
[v] We acknowledge that endogeneity may be a problem but owing to the difficulty of finding appropriate instruments it has not been addressed.
[vi] The respondent(s) report who each of the assets in the household belong to.
[vii] This grouping of ethnic groups has been informed by the classification used by the Ghana Statistical Service.
[viii] The analytical sample for the model of the decision on how to spend one's income has 707 observations. There is no significant difference in the characteristics of the sample despite the loss of 46 observations.