

The relationship between women's contribution to household expenditures and their participation in conjugal decision-making in Ghana

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1. Introduction

This paper utilises data from the Ghana 2003 Demographic and Health Survey (DHS) to investigate the relationship between women's contributions to household expenditures and their involvement in conjugal decision-making, specifically in Ghana; addressing the question of whether women's contribution to household expenditures increases their participation in conjugal decision-making. Despite the results showing a positive, statistically significant, relationship between the two variables, the paper points out the need to take into account not only other structural factors which may influence conjugal decision-making but also the impact of gender ideologies. Overall, the paper suggests that the essentially complex dynamic of conjugal decision-making and the intricacies, negotiations and processes involved are difficult to comprehensively investigate through questionnaires and statistical analysis.

2. Women's participation in conjugal decision-making

Links are often made, whether accurately or not, between women's participation in, and influence on, decision-making⁴ and their status, levels of power, and/or 'empowerment'⁵ (Ampofo, 1999; DHS 2008a, 2008b, 2008c; Gadzekpo, 1999; Ghana Statistical Service, Noguchi Memorial Institute for Medical Research, & ORC Macro, 2004; Kishor, 2005; Opong, 1974). For instance, the new phase of the DHS (MEASURE DHS+) which began in 1997, includes, in the standard survey, questions relating to participation in household decision-

⁴ At various levels, including the household

⁵ While it is recognised that the term 'empowerment' has a variety of meanings and usages (see for example Rowlands 1997), a discussion of this is well beyond the scope of this paper.

making as an indicator, amongst others, to ‘measure women’s status and empowerment’ (Kishor, 2005:2). The purported link between these two factors, along with the general importance placed on women’s participation in decision-making in its own right, has led to investigations of elements which may relate to, and potentially influence, women’s involvement in decision-making, and hence overall status.

A number of previous studies, for example, have investigated links between various factors and women’s participation in domestic decision-making and/or different modes of conjugal decision-making practices. Of particular relevance to this paper is Oppong’s 1967-8 study of 180 married male senior civil servants in Accra, Ghana (see Oppong, 1970, 1974). Following research carried out in America and several European countries investigating conjugal power in relation to the ‘comparative resourcefulness of the two partners’ (Oppong, 1970:676),⁶ Oppong sought to investigate links between conjugal decision-making and spouses’ relative resource inputs, including contribution to household finances and their ‘ages, educational levels and occupations’ in Ghana (Oppong, 1970:676). Analysing survey data from the sample of 180 men using chi-square, and supplementing this with an ethnographic study of 12 couples (see Oppong, 2005), Oppong concluded that the more equal the spouses’ contributions in each of these areas the more likely they were to share in household decision-making (Oppong, 1970, 1974, 2005); with the relationship between decision-making input and both the comparative educational levels and financial contributions of spouses being statistically significant at the one percent level (Oppong, 1970:678). Correspondingly, ‘husband-dominated’ couples, in terms of decision-making, were more common in instances in which ‘the wives’ contributions were comparatively low’ (Oppong, 2005:22).

Research has also been carried out in Lagos, Nigeria, in 1978 and 1979, with a sample of 300 male and female respondents from the Nigerian civil service and University of Lagos, investigating ‘the degree to which conjugal decision-making was *husband-dominated*, *autonomous*, or *syncretic*’ and factors linked to this (Karanja, 1983, emphasis original). This research found that husband-dominance was more widely supported among respondents in lower socio-economic categories, with respondents in higher socio-economic categories more likely to support joint decision-making processes (Karanja, 1983). Karanja suggests that this may result from the ‘higher-educated and

⁶ For example Blood and Wolfe 1960; Buric and Zecevic 1967; Michel 1967; Salfios-Rothschild 1967; Lamouse 1996; Lupri 1969; and Papanek 1969, all cited in Oppong 1970

higher-status wives'... resources... encourag[ing] a more equal division of domestic power' (Karanja, 1983:238).

A number of sources of recent literature on Ghana have also suggested links between modes of conjugal decision-making and/or women's participation in household decisions and various factors. For example: Gadzekpo (1999) and Ampofo (1999) claim that women who earn an income have a greater influence in household decision-making; Cusack (1999:165) argues that 'Women themselves perceive that their status within the household alters and their inputs into household decision-making multiply the more they contribute to the financial running of the household and/or the greater their economic independence'; Agyeman and Casterline (2002) suggest the importance of resource inputs in relation to women's household decision-making; and according to Awumbila (2001:41): 'Recent evidence indicates that women's position in household decision-making is increasingly being positively related to their educational, occupational and financial resources and how these are used in providing [for] the needs of the household'.

In addition to the relatively small-scale studies by Opong and Karanja, cited above, the report of Ghana's 2003 Demographic and Health Survey (DHS) data investigated women's participation in household decision-making according to a number of factors; for example, age, marital status, number of living children, rural or urban residence, region, educational levels, employment status, and wealth quintile (Ghana Statistical Service et al., 2004:43-45). Using the bivariate tables published in this report Opong (2005) has 'attempt[ed] to link employment and income, modes of decision-making and aspects of familial roles and relationships' (28), drawing attention, for example, to the association between women's 'employment for cash and decision-making' (34); which she states 'strongly supports the hypothesis that earning cash makes a significant positive difference to women's decision-making power' (34). However, as Opong (2005) notes, her analysis is limited by the variables and data included in the GSS publication, which since it presents aggregate data limits statistical analysis. A particular aspect absent from the GSS publication's investigation of women's participation in decision-making, and hence Opong's (2005) analysis, is the possible relationship to women's contribution to household expenditures; as outlined above, a factor of potential significance according to previous studies and literature.

3. Variables and statistical tests

Since this paper focuses on *women's* participation in *conjugal* decision-making and contributions to household expenditures, I utilised raw data from the Ghana 2003 DHS data set on women, including only those categorised as married or living with their partner; this comprised of 3,694 respondents in total.

3.1 Variables

For the purposes of the paper I recoded a selection of the variables from the Ghana 2003 DHS in order to create two main variables: participation in conjugal decision-making; and, contribution to household expenditures.

Participation in conjugal decision-making

In relation to women's participation in household decisions the Ghana 2003 DHS included questions on five main decisions: 1) The respondent's own health care; 2) Making large household purchases; 3) Making household purchases for daily needs; 4) Visits to family or relatives; and, 5) What food should be cooked each day (Ghana Statistical Service et al., 2004:348). Since the focus was on *conjugal* decision-making I excluded the decision regarding the respondent's own health care, and, as cooking is often seen as a domestic task which is ascribed to women 'with the expectation that most women would be making these decisions' (Kishor, 2005:4), decision 5 was also excluded from my analysis. I therefore included decisions 2-4 in my analysis.

The question in the DHS focused on who 'has the final say' in these decisions; the possible responses including: 1) 'Respondent'; 2) 'Husband/ partner'; 3) 'Respondent and husband/ partner jointly'; 4) 'Someone else'; and, 5) 'Respondent and someone else jointly' (Ghana Statistical Service et al., 2004:348). In order to focus on the respondents' participation in decision-making I recoded these variables into two categories to indicate whether respondents participated in the decisions (categories 1, 3, and 5), or not (categories 2 and 4).⁷ Preliminary analysis showed that around half of the respondents were involved in each of the decisions, and further

⁷ I did consider developing three groups according to whether the decision was made by the respondent only (1), the respondent and husband/partner/someone else jointly (3 and 5) and the husband/partner/someone else (2 and 4), however this would have led to difficulty in ascertaining overall trends in conjugal-decisions for each respondent in cases in which a combination of the above were found across the three different decisions.

analysis revealed that a large proportion of respondents were involved in either none (33%) or all three of the stated decisions (41%), with 11% involved in one and 14% involved in two of the stated decisions.⁸ Since I was particularly interested in investigating the links between whether women participated in the stated decisions or not, rather than the specific number *per se*, I recoded this variable, to produce three categories according to whether respondents' participated in: none (0); some (1-2); or all (3) of the decisions. The proportion of respondents in each category is detailed in the column totals in Figure 1.

Contribution to household expenditures

In relation to respondents' contributions to household expenditures, I recoded data, relating to how much of the household's expenditures the respondents' earnings pay for, into five categories (the total number and proportion of respondents in each category is given in brackets): 1) None/almost none (1008, 27.3%); 2) Less than half (664, 26.1%); 3) About half (956, 25.9%); 4) More than half (515, 14.0%); and, 5) All (248, 6.7%). I included the 805 respondents who did not work, or did not earn cash through their work, in the new variable under the category of 'none/almost none', assuming that they do not contribute to household expenditures.

3.2 Statistical tests

Since the two variables are categorical a chi-square test of independence was used to establish whether there is a relationship between them (Argyrous, 2005; Field, 2005; Pallant, 2005). This enabled me to test my research hypothesis that there is a relationship between women's participation in conjugal decision-making and their contribution to household expenditures in Ghana. Overall, the chi-square test of independence ascertains the probability of finding such a relationship for women in the sample even though the two variables are independent in the population of women in Ghana. A statistically significant result provides evidence that the two variables are related in the population; the smaller the p-value the stronger the evidence; but a small p-value does not imply a strong relationship!

Since the chi-square test only tells us whether a relationship between the two variables exists, and not the 'strength' or 'effect size' of this relationship, if a statistically significant relationship is found it is important to carefully interpret the bivariate table to ascertain where this relationship lies and whether the differences are 'trivial' or not

⁸ Figures do not total 100% due to rounding.

(Argyrous, 2005:329). This is particularly crucial since chi-square is 'especially sensitive to large samples' and there is a 'risk [of] overstating the importance of a statistically significant difference' (Argyrous, 2005:329). Therefore, in addition to the chi-square test, as Calder (1996:242) and Field (2005:693) both suggest, I also conducted a Cramer's V test to ascertain the strength of the association between the two variables.

4.Results and analysis

The results of the cross-tabulation of the two variables (illustrated in Figures 1 and 2) show that there is a distinct trend; with over half the respondents (51.3%) who contribute none or almost none of the household expenditures participating in none of the three stated decisions, compared to 14.5% of the respondents who contribute all of the household expenditures, with the percentages decreasing steadily in the categories in between. Correspondingly only 20.8% of the respondents who contribute none or almost none of the household expenditures participate in all three of the stated decisions, compared to over two-thirds of the respondents (69.4%) who contribute all of the household expenditures, with the percentages increasing steadily in the categories in between. These results indicate that, generally speaking, the higher the proportion of household expenditures the respondent contributes the greater the proportion of the three stated decisions they will participate in making. The results of the chi square test revealed that these results are statistically significant at the 0.001 level ($\chi^2 = 375.520$, $p < 0.001$, $df = 8$) and that the null hypothesis of no relationship should be rejected. It can therefore be concluded that the relationship apparent between the two variables is statistically significant, with a low probability of this result occurring by chance. Thus, in relation to the research question, the result suggests that a woman's contribution to household expenditures, in some instances, increases her participation in conjugal decision-making in Ghana.

The results of the Cramer's V test is .23 ($p < .001$) 'of a possible maximum value of 1' (Field, 2005:693), which according to Field (2005:32) indicates small to medium association between the proportion of decisions respondents participate in and their contributions to household expenditures. Indeed, this would appear to fit in with the results illustrated in Figures 1 and 2, as despite a relationship being apparent, there still remains a high proportion of cases in which for example respondents who contribute none or almost none to household expenditures participate in all (20.8%) or some (27.9%) of the three stated decisions, and conversely respondents who contribute all of the household expenditures

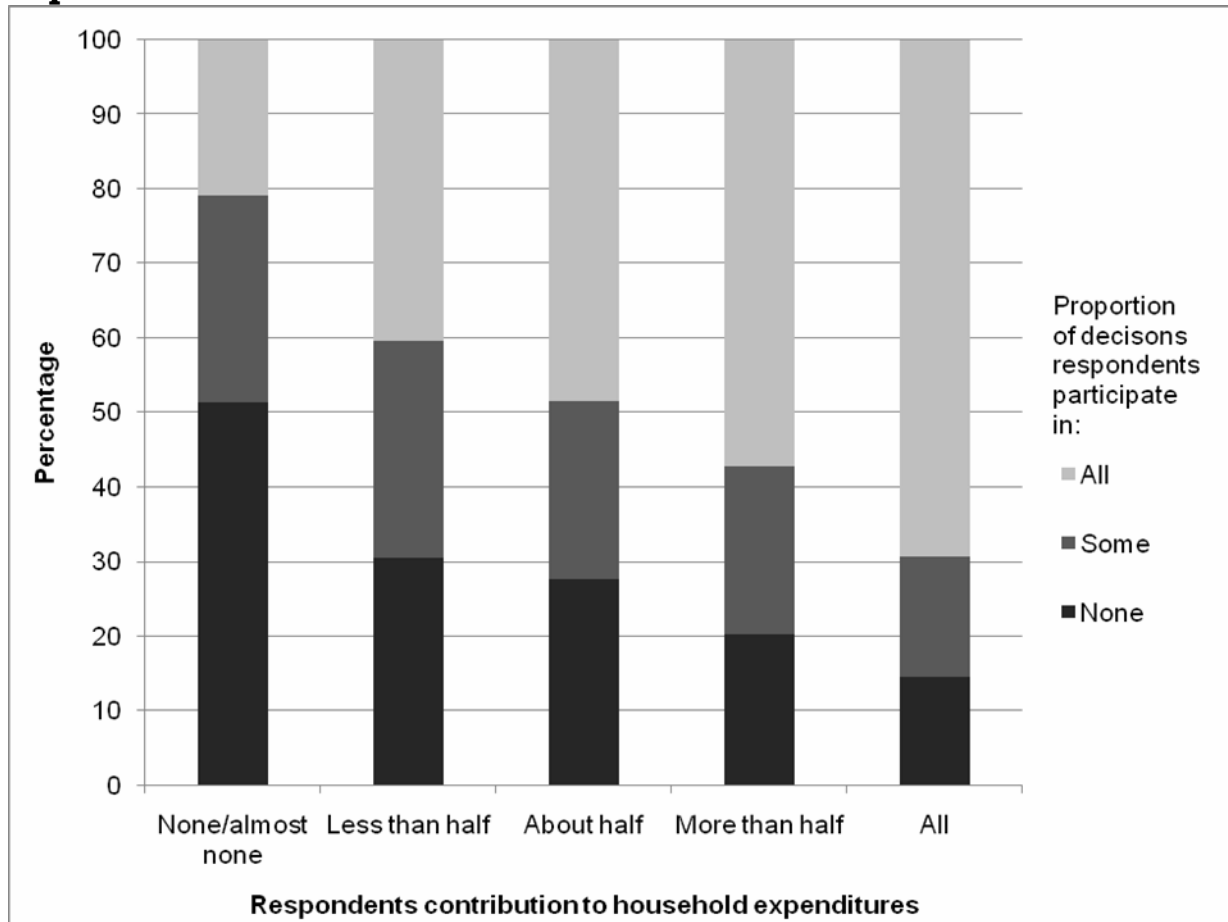
participate in none (14.5%) or some (16.1%) of the three stated decisions.

Figure 1 – Table showing the proportion of decisions respondents participate in by contribution to household expenditures

Respondents' contribution to household expenditures	Proportion of the three stated decisions respondents participate in			Total % (number)
	None % (number)	Some % (number)	All % (number)	
	None/almost none	51.3 (517)	27.9 (281)	20.8 (210)
Less than half	30.5 (294)	29.1 (281)	40.4 (389)	100.0 (964)
About half	27.6 (264)	23.8 (228)	48.5 (464)	100.0 (956)
More than half	20.2 (104)	22.5 (116)	57.3 (295)	100.0 (515)
All	14.5 (36)	16.1 (40)	69.4 (172)	100.0 (248)
Total	32.9 (1215)	25.6 (946)	41.5 (1530)	100.0 (3691) ⁹

⁹ There are 3 missing cases as a result of non-response to relevant questions

Figure 2 - Split bar graph illustrating the proportion of decisions respondents participate in by their contribution to household expenditures



I also analysed each of the three decisions separately and found that a similar relationship exists in relation to women’s participation in each of the three decisions and their contributions to household expenditures. As illustrated in Figure 3, the proportion of respondents participating in each of the decisions steadily increases in line with increased contributions to household expenditure. Each of these relationships is statistically significant at the 0.001 level: respondents’ contribution to household expenditures and their participation in large household purchases ($x^2 = 302.855, p < 0.001, df = 4$); respondents’ contribution to household expenditures and their participation in decisions regarding household purchases for daily needs ($x^2 = 287.205, p < 0.001, df = 4$); and respondents’ contribution to decisions regarding household expenditures and their participation in decisions regarding visits to family or relatives ($x^2 = 245.813, p < 0.001, df = 4$).

Figure 3 – Table showing the proportion of respondents participating in each of the three decisions by contribution to household expenditures

Respondents' contribution to household expenditures	Proportion of respondents participating in each of the three decisions		
	Large household purchases % (number)	Household purchases for daily needs % (number)	Visits to family or relatives % (number)
None/almost none	27.7 (279)	38.3 (386)	38.2 (385)
Less than half	45.9 (442)	63.5 (612)	58.7 (566)
About half	54.9 (525)	66.6 (637)	62.2 (595)
More than half	63.3 (326)	72.0 (371)	70.7 (364)
All	74.0 (185)	78.8 (197)	79.0 (196)
Overall	47.6 (1757)	59.7 (2203)	57.1 (2106)

Overall the results correspond to the theories in the literature, cited above, which suggest that earning an income and contributing to household expenditures increases a woman's participation in conjugal decision-making (see for example Agyeman & Casterline, 2002; Ampofo, 1999; Awumbila, 2001; Cusack, 1999; Gadzekpo, 1999). In addition, the findings correspond in some ways to the findings of Oppong (1970, 1974) and Karanja (1983) who found that women were less likely to be involved in decision-making in instances in which their contributions were comparatively low; although in these studies the focus was on spouses *relative* contributions of a *range of resources* and different *modes* of conjugal decision-making practices, for example whether decision-making was shared, separate or husband-dominated (Oppong, 1970, 1974). Indeed, a specific limitation of this study is the sole focus on women's contribution to household

expenditures, and the neglect of other resources (such as age, education and occupation), which could also affect women's participation in conjugal decision-making and how these may interact. Such factors may potentially affect decision-making processes; perhaps accounting for the relatively low association found between the two variables tested.

While it could be argued that the findings of this study give weight to the 'structural' (Ampofo, 1999) and 'resource theory' (see Oppong, 2005:5) explanations that a woman's increased access to paid employment and contribution to household expenditures increases her status and hence conjugal decision-making power, it however neglects (in addition to other structural factors mentioned above) the possible effects of other factors such as ethnic group, religion, lineage type (Agyeman & Casterline, 2002; Ampofo, 1999, 2001), and, interlinked with these, different gender ideologies and 'orientations' (Ampofo, 1999). Such factors may *override* structural factors such as a woman's contribution to household expenditures, accounting for the instances in this study in which, for example women contribute all household expenditures and participate in none of the decisions or do not contribute to household expenditures yet participate in all three of the stated decisions. As Ampofo (1999:98) puts it: 'a wife or husband may have an egalitarian or male-dominant gender orientation, irrespective of the level of education, occupational status, or financial contribution she or he makes, and I expect that it is this gender orientation which is ultimately influential in determining the balance of power between spouses'.

In addition to the potential limitations of this study in relation to the narrow focus on women's contribution to household expenditures, other limitations existed in terms of the variables used. A principle limitation was the restriction of the Ghana 2003 DHS data set itself, which only included questions related to a few decision-making areas, and focused separately on men and women precluding an investigation of different *modes* of conjugal decision-making (as Oppong (1970, 1974) and Karanja (1983) had done). In addition, conjugal decision-making is a complex dynamic, the specific intricacies, negotiations and processes of which cannot be investigated and captured in a statistical study. Indeed, for such research an ethnographic study, such as Oppong's study of 12 couples (see Oppong, 2005:16-27), is needed.

5. Conclusion

Based on data from the Ghana 2003 DHS data set a statistically significant relationship was found to exist between women's contribution to household expenditures and their participation in conjugal decision-making in Ghana, using a chi-square test. However, as the Cramer's V statistic revealed this relationship was found to be only small to medium. While this corresponds to findings in existing studies and structural and resource theory explanations, a range of other factors which may influence women's participation in conjugal decision-making, and may therefore account for the small to medium relationship found, have been highlighted. In order therefore to provide a comprehensive picture of factors affecting women's conjugal decision-making a number of other aspects would need to be taken into account, including other resource contributions and 'cultural' factors such as different gender ideologies.

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