

More than Just ‘Final Say’: Developing a Survey Measure of the Process of Household Decision-Making in Ghana

Abstract:

Because of the patriarchal nature of Ghanaian society women seem not to have much influence in household decision-making. In this paper, we posit that the measure of decision-making commonly used; that of ‘who has the “final say” in making a decision’; has often hidden the real amount of influence women have.

Using primary data from three focus group discussions (FGDs) with married men and women and a survey of 391 women in Ga Mashie, Accra, Ghana, We develop a novel quantitative measure of the *process* of decision-making to investigate how much of an influence women have in decision-making within conjugal units. The results indicate that women are not relegated to the background in household decision-making as much as using just “final say” suggests. Refining the method will increase its potential as a viable tool that can be used to study decision-making processes in detail and provide generalizable population estimates.

INTRODUCTION

The amount of influence a woman has in decision-making is a key indicator of women's empowerment and the power dynamics of gender relationships (Balk 1997; Hindin 2000; Kritz *et al.* 2000; Schuler and Hashemi, 1994). In Ghana, as in much of the rest of the world, gender is a primary structural dimension of behaviour and expectations. Male authority is a shared principle of both matrilineal and patrilineal lineage systems, and in many instances, decision-making power is culturally vested in males (Beckman, 1983; Hollerbach, 1983), ostensibly relegating women to a role of 'secondary', if not subservient, status. The research literature on household decision-making has reinforced the notion that men make more decisions than women; that women's say in decision-making is generally circumscribed to matters of less importance and with smaller financial and consequential implications, and that men's authority extends into women's personal realms such as the way their own wages are spent. In this paper, we question whether literature is where it is because the measure of "final say" is what is usual. This is because it is implicitly assumed that the person who has "final say" in making a decision is the one who actually makes the decision. However, decision-making, especially at the household level is a dynamic process that involves a lot more than what the endpoint reflects. In patriarchal societies presumed 'lesser' actors in decision-making (in the case of the household, women and sometimes children) work in the background to have their preferences factored into the decision-making process. Thus, although they may not be the ones to articulate the "final say" in the decision that by no means indicates that their wishes and preferences have not been factored into the final decision. Indeed, it is plausible that they could even have steered the decision to its conclusion and simply allowed the man to have the "final say". The measure of "final say" thus underestimates their influence. We posit that women do play a role in making decisions and particularly a lot more at the front end of the decision-making process, where they conduct investigations into the matter; can withhold some pertinent information; nudge their partners to begin thinking about the matter; coax or use subtle means (including the withholding of sexual favours with claims of illness, *et cetera*) to pressure their partners to take the decision to give the result they wish for, and finally, after all that, leave the man to have the so called "final say". A researcher who only asks about "final say" may therefore miss this nuance and wrongly conclude that the man makes the decisions in the home when in fact, this may not be the case. We use a novel survey measure of the process of decision-making to test these assertions.

Historical and Theoretical Foundations of the Study of Decision-making

The study of decision-making within marriage became a matter of interest to researchers around the middle of the 20th century. Beginning with the seminal study of Blood and Wolfe (1960) and their contemporaries, decision-making within the family became an issue of interest to scholars, especially in the fields of marketing and family sociology. It was around those times that more women became involved in the work force, and with that the possible impact on women's 'traditional' roles as the stay-at-home part of the union, and men's 'traditional' roles as the primary earner, and decision maker were questioned by these scholars.

Some of the earliest research on family power borrowed concepts from small group theory and research in social psychology (Cromwell and Olsen, 1975). These studies looked at the nature and extent of family members' involvement in problem solving (for example, Bales and Strodtbeck, 1951; Tallman, 1970; Zelditch, 1971). They considered family decision-making from the perspective of there being an authority structure, with the husband as the leader. Thus, they looked at family decision-making from a management style perspective, with the husband capable of having different styles of managing his family -for example, Autocratic-in which the manager or leader makes all decisions without input from other stakeholders; Limited Collaborative- in which the manager or leader gets some input from other players, but only to some extent, and makes the final decisions on his own; and Fully Collaborative or Participative, in which all decisions are made only after the family/husband and wife have thoroughly discussed all possible angles of the issue.

Given that this was early in the study of decision-making in families, it made sense to borrow concepts from the already established principles and theories of small group problem solving. However, families share a much closer bond than many small groups, and the histories, experiences and interests that may inform their behaviour in making a decision are likely to be very different from what will guide interaction in a group of unrelated persons. Further, decision-making processes are not uniform across all categories and describing a family's style of decision-making and problem solving as strictly belonging to one of those categories does not take into account the fact that different styles may be used to make decisions in different spheres of family decision-making, depending on the particular decision being made, the circumstances surrounding it and the stake of each of the players in the decision, or the importance of the decision to each of the players.

In the 1950's Herbst (1952, 1954) applied Lewinian field theory, also from social psychology, to conceptualize marital interaction as consisting of an activity and a decision dimension, and power as the ability to control the decision dimension. From his work, he developed a typology of marital power that classified power and decision-making in families as Autocratic (Husband Dominant or Wife Dominant), Autonomic and Syncratic. In autocratic unions all decisions (on activities) are made by only one member of the marital dyad- the dominant spouse. In syncratic marriages decisions on marital activities are made by both members of the dyad, and in autonomic unions different/separate spheres of decision (and activity) are controlled exclusively by only one member of the dyad.

Blood and Wolfe(1960) utilized and extended this typology in their study of American marriages, and most scholars since then who have studied power in families and decision-making

have employed this typology too (Ford *et al.*, 1995; Macdonald, 1980; Mbweza *et al.*, 2008; Safilios Rothschild, 1976; Xia *et al.*, 2006).

Most studies which have used this typology have been in line with proponents of sex-role orientation as a significant determinant of household decision-making. Most of them have used survey methods to interview respondents, usually the wife, and have based their conclusions on what the wife reports. This typology fills some gaps in the earlier one, because there is recognition that there may be, and usually are, differences in the way decisions are made in different arenas. However, for most of these studies, the focus has been on the making of purchase decisions- for instance, the buying of a house, car, brand of food, vacation or retirement plan- to the neglect of the myriad of other decisions made in a family that do not necessarily involve the exchange of money for goods or services. Most significantly, the majority of these studies have only focused on the outcome of decision-making so that the main question typically used to characterize decision-making patterns in a family is, 'who makes the final decision' or 'who wins' the argument. In fact, there is much more to the process of decision-making than who makes the final choice, and though that person may be the one who finally makes a declaration about what will be done concerning the matter, the input from the other member of the dyad, and indeed other family members may well be much greater than the final decision maker's.

A better typology of decision-making would be a fusion of the two typologies already discussed with a little more information added. First, this would combine the role of each spouse in the full process used to make decisions in each arena with who makes the final decision. Second, recognizing that arenas are not homogenously important to family wellbeing, there would be a measure of the importance of each decision sphere to each member of the dyad. Third, this typology would recognize that decisions differ not only in importance, but frequency as well, and that the decision-making process between a couple is a balance between an efficient use of time and resources versus a mutual sharing of their present and future lives; effective meaningful communication; trust and respect for each other; and the need to respect each other's opinions and preferences.

Quite a number of researchers have alluded to the deficiencies in the present state of marital decision-making measurement and study. Deutsh (1973) was first to acknowledge that the importance of an issue to each partner could be a key determinant of the behaviours and feelings of spouses across issues. Boderick (1975) further suggested that decision-making in families be examined separately for different decision areas; and Cromwell and Weiting (1975), using factor analysis of measures of family power from five different studies found low inter-item relationships, different numbers of factors and inconsistent factor structures across matters discussed and gender of respondents; suggesting that different arenas of decision-making and situations/contexts bode for different decision-making processes. However, because of the

difficulties in measuring the whole process of decision-making, many researchers have concentrated more on the theoretical and conceptual problems of, and considerations for measuring decision-making (see for example, Olson and Cromwell, 1975; Scanzoni, 1979; Scanzoni and Polonko, 1980; Scanzoni and Scinovacz, 1980; Hill and Scanzoni, 1982), and very little empirical work on measuring the decision-making process has been carried out. Further, what little empirical measurement has been performed has only been done using qualitative methods. Qualitative work, whilst excellent for probing processes and revealing detail are typically difficult to replicate, tend not to be easily generalizable, and for comparable sample sizes are more expensive to execute than survey research. They have not been able to provide population estimates of women's influence and participation in decision-making (see for example Godwin and Scanzoni, 1989; Mbweza *et al.*, 2008; Zuo and Bian, 2005).

The contribution of this paper to the present discourse is that it discusses the development of a method of measuring the process of decision-making using survey means. Should the methods used in this study prove useful, they will serve as a blueprint for the study of the decision-making process using quantitative methods, and the reproducibility afforded by this will aid in the study of more representative groups of people with an enhanced ability to generalize results that can then be fed into policy and practice to enrich lives. The survey approach also allows us to understand differences in decision-making processes and how those differences are linked to characteristics of the household, the marriage, and the partners. If it is known exactly where in the decision-making process different actors play a role, interventions involving different actors can be better targeted at specific parts of the process.

Decision-Making In Marital Relationships in Ghana

Decision-making within conjugal family units in Ghana has traditionally followed a pattern in which there has been separation of spheres of control and influence for husbands versus wives. To begin with, the larger family unit has quite a lot of influence in making decisions and further, each spouse would tend to be closer to their side of the family and perhaps make decisions counting the opinions of their family of origin above their spouse's. This has been attributed to the extended family system that exists in Ghana. Among the Ga, who are the focus of this work, the practice of neolocal residence, that is, men living with their patrilineal male relatives and women with their matrilineal female relatives so that spouses do not live together (Abarry, 1997, Hampton, 1978, Kalu, 1981), and secondly the common practices of husbands and wives not pooling their resources and separation of spouses property (Hampton, 1978; Kalu, 1981; Robertson, 1977) have traditionally led to separation of decision-making spheres among couples. Some research in Ghana and other places in Africa have shown that in more modern times resources have began to play a great role in women's participation in household decision-making, especially joint decision-making, or women having an influence in the 'more important'

spheres (Gadzekpo, 1999; Ampofo, 1999; Cusack, 1999; Antwi-Nsiah, 1993; Awumbila, 2001; Agyeman and Casterline, 2002; Oppong, 1970, 1974).

Methodology

The data for this paper come from three focus group discussions (FGDs) with married men and women and a survey of 391 women in Ga Mashie, Accra, Ghana. The FGD's were conducted in August 2010 and the survey took place in November and December 2010. The FGDs explored the prevalent norms and patterns regarding marriage in the study community, and helped determine which decision-making domains were relevant to the study population. These findings provided important contextual information for the survey, and helped situate the analysis of findings. Survey respondents were women who were married at the time of the survey, regardless of whether they were co-habiting with their partner or not.

The focus group discussions comprised married participants purposely chosen to reflect diversity in age and types of marital unions (customary marriage, civil marriage and cohabitation). There were three focus group discussions in total each with 7 to 9 participants. The first group was of women only, the second of men only, and the third a mixture of women and men. The mixed group was composed to assess whether the views and ideas of men and women would be different when solicited together, and they did appear to, with the assertions about decision-making within marriage more moderate in the mixed group than the credit the separate genders each gave to themselves for dominance in decision-making in the home. For survey data collection, the first stage of sampling employed a cluster sampling technique, while the second stage used a quota sample of currently married women. First, 20 census enumeration areas were randomly selected from the total number of census enumeration areas in the study area. A quota sample of 400 women from the 20 enumeration areas was then selected, with the number of women selected in each enumeration area equal to the proportion that the number of all married women in the enumeration area contributed to the total number of married women in all the 20 enumeration areas.

A guide for focus group discussions and a survey instrument were developed for the study. Because FGDs evoke more generalized or communal (versus individualized) perspectives, they were a useful complement to the personal information sought in the survey. Discussions asked about the community's views and norms with respect to marriage patterns and practices, gendered division of labour, gender roles (especially within marriage), power relations in households and the types of decisions usually made within households and by different members of households in the community. The survey instrument was compiled from a collection of several surveys that had used standardized questions. A few of those questions were modified to reflect cultural norms in Ghana whilst others, mainly those asking about marriage and the decision-making arena were author developed. The structured questionnaire asked about the

socioeconomic and demographic characteristics of couples, circumstances surrounding the start of their marriage, communication within their union, their perceptions of gender roles and women's roles in decision-making, women's self concept and self efficacy and about the actual decision-making processes and outcomes in their homes. There were also sections dedicated to probing decision-making processes and activities. The arenas of decision-making included on the survey were:

1. Household production and consumption - the purchase of a valuable piece of property, for example, land, a car or a house, or in the absence of any major piece of property, the most major household item ever purchased. This emerged as a relevant and important arena in the FGDs and in this resource constrained urban context decisions that involve making a financial investment are significant ones for families. These decisions are referred to as 'investment decisions' in the rest of this paper.
2. Children – what kind of education children should have, for example what kind of school (public/private) or what level the child should be supported to attain in education. This also emerged as an important and relevant arena through the FGD's. Further, many advocates of development and poverty alleviation propose education as a tool to lift families out of poverty. These decisions are referred to as 'children's education decisions' in the rest of this paper.
3. Extended family and friends – what donation to give at a funeral, naming ceremony or marriage. This emerged as a decision that is commonly made through the FGDs and in my experience of practices in the community. It is customary among Ghanaians, but especially so amongst Ga's, to give gifts during such occasions. These decisions are referred to as 'gift-giving decisions' in the rest of this paper.
4. Personal – how much time the woman could spend socializing with her friends or whom she could visit. This was mentioned only in passing in the FGDs but the autonomy that Ga women have is well documented by anthropologists (De Marees, 1965; Nypan, 1960; Pellow, 1978) and the authors thought it was important to include one arena that concerned the personal space of women. Women who have little or no influence in making decisions about their personal autonomy would be a very disadvantaged group indeed in this community. These decisions are referred to as 'freedom of movement decisions' in the rest of this paper.

The notes from the focus group discussions were typed up and the recordings of the interviews kept in storage as a back-up in case there ever was any need to verify or crosscheck something. Similarly, the survey data were entered into the Census and Survey Processing (CSPRO) System and transferred to the Statistical Package for Social Sciences (SPSS) version 17 for analysis, cleaning and evaluation prior to detailed analysis.

Measuring The Process Of Decision-Making

A person's role in decision-making is usually not only decided by what is happening at the moment the decision has to be taken. The person's history and experiences with taking those and other decisions as well as the value he or she places on the decision outcome all come to bear on

the making of the decision. Therefore, the questions that probed the process of household decision-making began by asking about the frequency of making the decisions covered by the study and then went on to ask about various aspects of the decision-making process. Seven that are directly related to measuring the involvement of women in decision-making were used to compute an involvement score for each arena. These were:

- Whether there was a discussion before the decision was taken;
- Who initiated the discussion;
- How much weight the woman perceives her preference to have carried in the final decision;
- Who had final say in making the decision;
- Who the woman perceives as ‘winner’ in decision-making
- Whether the woman was satisfied with the outcome of the decision and;
- Whether the woman would have made the decision in the same way if she were to have made it alone.

The involvement score measured a woman’s involvement in decision-making for each of the four arenas dealt with. The more a woman was involved in these different aspects of the decision, the higher her score. For instance, if she said she was the ‘winner’ in making the decision, she would have the highest possible score for that question. The next highest possible score would be assigned if she said that both she and her husband won in making the decision. The next score went to those who said the spouse won, and the lowest score accrued when she said both of them lost in the decision-making (probably implying that someone else who took part in decision-making won, or whatever choice they made ‘backfired’ on them both). The involvement score for each arena was computed by summing up the responses to these questions. A total involvement score was then computed by summing the involvement scores for each of the four domains. The highest possible score for each arena was 20 points and the highest possible total was 80 points.

RESULTS

The results presented here describe the sample of survey respondents, discuss some components of the decision-making process and compare the process measure of decision-making to the “final say” measure. Tables 1 and 2 show some selected demographic and socioeconomic characteristics of survey respondents. The youngest woman who took part in the survey was 16 years old while the oldest was 67 years old. The youngest husband whose wife responded to the survey was 17 years old and the oldest man was 77 years old. The average ages of respondents and their partners were 31.9 and 37.2 years respectively. Women were on average, five years younger than their partners. Respondents had been married on average 8.6 years, but the longest married respondent had been married for 48 years.

Table 1: Some Socioeconomic and demographic characteristics of women in the study

Background characteristic	N	Minimum	Maximum	Mean	Std. deviation
Woman's Age	390	16	67	31.91	9.986
Partner's age	377	17	77	37.24	11.256
Length of current marriage	372	0	48	8.58	8.454

Source: Computed from primary data collected in Accra, 2010

Three quarters of respondents for the survey were Ga-dangme, and the other one-quarter were mostly Akan (15%) and a mix of several other ethnic groups. With regards to religion, 85% of respondents were Christians and the remaining 15% were of other religions including Islam, Traditional African Religion and very few who practiced eastern and other religions. Since the study area is of low socioeconomic status, the educational attainment of respondents was generally quite low. Only about 14% of respondents had been educated beyond Junior High School, and 8 % of them had never been to school. A substantial proportion of respondents were either working at the time of the survey or had been employed within the year preceding the survey. However, virtually all of the employed women worked in relatively low income self-employment of petty trading, services such as dressmaking, or hair dressing or in fish or food processing and retail.

Table 2: Some Socioeconomic and demographic characteristics of women in the study

Background characteristic	Category	Frequency	Percent
Ethnicity	Akan	60	15.3
	Ga-dangme	296	75.7
	Other	35	9.0
Religion	Orthodox Christian	102	26.1
	Charismatic/other Christian	231	59.1
	Other religion	58	14.8
Educational Attainment	None	32	8.2
	Primary	112	28.6
	JHS/Middle	193	49.4
	Secondary/Higher	54	13.8
Employment Status	Not currently employed	61	15.6
	Employed within past year	32	8.2
	Currently employed	297	76.2
Partner's Educational Attainment	None	19	4.9
	Primary	62	15.9
	JHS/Middle	159	40.7
	Secondary/Higher	151	38.6
Partner's Ethnicity	Akan	51	13.0
	Ga-dangme	298	76.2
	Other	41	10.5
Partner's Current employment status	No	49	12.5
	Yes	342	87.5

Background characteristic	Category	Frequency	Percent
Bridewealth Payment Status	No	171	43.7
	Yes	220	56.3
Is Union Polygamous?	No	310	79.3
	Yes	81	20.7
Number of Children	0	28	7.2
	1	107	27.4
	2	98	25.1
	3	77	19.7
	4	47	12.0
	5 - 9	34	8.7
Total Number of Respondents		391	100

Source: Computed from primary data collected in Accra, 2010

Note: Partner's ethnicity has one missing case.

With the partners of respondents, the pattern with regards to ethnicity was similar to that of the respondents themselves. Again, about three quarters were Ga-dangme and the other quarter was Akan (13%) and a mix of other ethnic groups. The men were better educated overall than women. Almost two-fifths of the partners had had some secondary or higher education whilst just under 5 % of them had had no education. This alludes to the African notion of males needing more education than women do (as for instance, Robertson, 1977 found among the Ga in Accra), as well as the general status of a community of that kind in which women often stay home to help in family business or keep house, or drop out of school early mainly due to a lack of role models, motivation or an early teenage pregnancy among other reasons. One-eighth of the partners were unemployed at the time of the survey (in contrast to nearly one-quarter of the women) whilst almost 90% of men were employed at the time of the survey.

The third set of characteristics of interest describes the marriages of respondents. On average, marriages had lasted about 8.6 years. The longest married couple had been together for 48 years and several couples had been married less than one year. For more than two-fifths of these marriages there had been no bridewealth paid to the wife's family yet. This has implications for the stability of the marriage and the playing of roles in the family because the finalisation of marriage proceedings have an effect on commitment to the union. However, the focus group discussions revealed that many marriages in the community in recent years are contracted without the transaction of bridewealth in the beginning, and quite a number of marriages that have lasted a long time do not have the full formal marriage transactions carried out. This has been due to general poverty, coupled with extravagant demands of the bridewealth settlement (traditionally patrilineal ethnic groups demand more bridewealth than matrilineal because marriage depicts the loss of not only the productive labour of the woman, but the ensuing children as well to the man's family). The focus group discussion of only men noted, for instance, that apart from formal marriage that comprised performing the full rites there were "other forms of marriage" which were namely:

“When a man accepts responsibility for a girl’s pregnancy” and, “Boy/girl friendships” or “jole” which is the Ga word for dating relationships. They noted that “those other forms” of marriage “have become very popular in this community nowadays”.

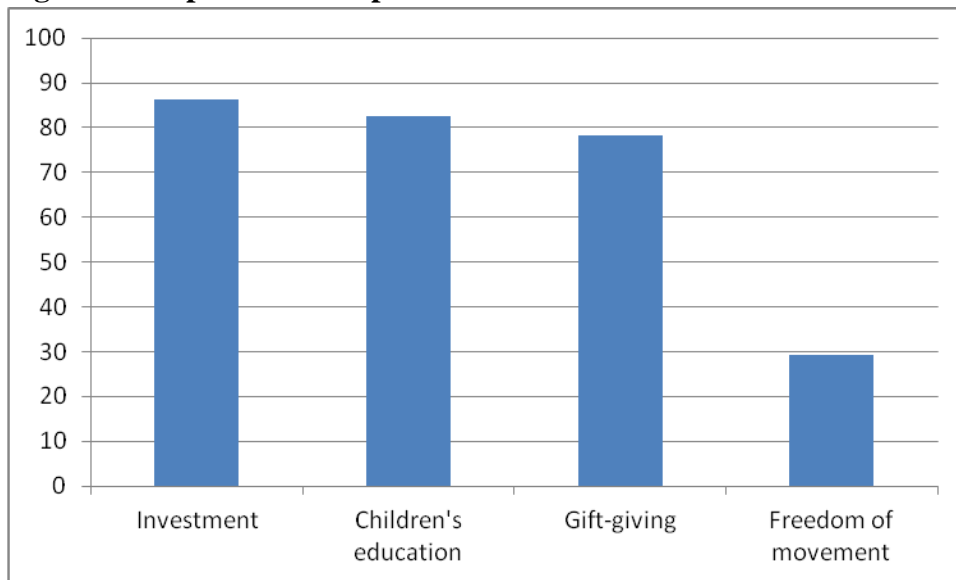
Second, many marriages begun because there was an unplanned pregnancy which would lead to pressure on the relationship to be ‘formalised’ before or soon after the birth of the baby. As a result, the families of many women in those circumstances would accept just a few drinks as pacification for putting their daughter in the family way without marrying her first. For the sake of securing the protection and care of a man for their daughter and the baby, they would then give her away to the father of the baby without a full marriage transaction taking place. One focus group respondent, a woman in her 40’s said for instance “According to our mothers, in the old days only girls eighteen years and above are ready for marriage and there are some specific rites that are to be performed. But now things have really changed to the extent that when two people of the opposite sex are into this boy-girl friend relationship and pregnancy comes in then there is this consent from both families that they are now husband and wife”.

There was also quite a high prevalence of polygamy in the study population. One-fifth of the women reported that they were in polygamous relationships. This is again because of the high incidence of marriages that had been contracted because a pregnancy that had not be intended had happened and so women found themselves ‘married’ to already married men or found their husbands impregnating other women who would then informally become their cowives. Because of the living arrangements of Ga couples, with men living in male compounds and women and young children living in female compounds, it is quite easy for a man to be in relationships with more than one woman at the same time. Kalu (1981), for instance, writing about ‘Modern Ga Family Life Patterns’ stated that “people expect their marriage partners to be unfaithful in principle or in practice” and that, traditionally, Ga men were free to be either monogamous or polygamous with polygamy being more common. She writes about the Ga marriage being conceived of as a partnership rather than an organic union. Also, because many women work, or deal in food production of some sort, quite a lot of the responsibility for the care of children-feeding and clothing especially- is borne by women, leaving men to ‘play’ around. Finally, the number of children respondents had ranged from none to nine. Many respondents (more than 90%) had four or less children though.

Figure 1 shows the number of respondents who have ever made decisions in each of the four domains. Even though decisions about investments had been made by the greatest number of respondents, the most frequently made decisions were about children’s education (results not shown). Decisions concerning children came up repeatedly in the focus group discussions, with all three focus groups talking about different decisions involving the upbringing, discipline and education of children. For example, the focus group comprised of only women mentioned

“children’s upbringing” first when asked what decisions are important to men and again when asked what decisions are important to women. According to these women it was “because the general upbringing is very important for the betterment of the lives of the children in future.” For the group of men “educating children” was mentioned as second in importance for men. When expanding on reasons for ranking of a decision as important the consensus was that “for both men and women it is because it will help their family to progress.” The general consensus therefore was that giving their children the best education and upbringing they could afford had important implications for the future of the family and their children.

Figure 1. Proportion of respondents who had made decisions in each arena



Source: Computed from primary data collected in Accra, 2010

It is not surprising that children should be an important facet that couples will mention making decisions about. For virtually all marriages in Ghana, children are an essential component of the marriage. Children are important to society, and irrespective of what dynamics may exist between spouses, they usually try to do for their children what they consider best for the children’s upbringing, including fostering them out to other people to care for them. Within the study community, children are one of the main reasons why some marriages are contracted as evidenced, for example, by some of the focus group discussion respondents reporting that marriages that began because an unplanned pregnancy had occurred were now very common in their community. Irrespective of the paths of the two parties involved in the marriage, children are a common bond, and in some cases, the only common bond that exists between them (that is, in the absence of any formal marriage rites). For instance, From Table 2, about two-fifths of the women surveyed had had no bridewealth paid for their present marriages, and only seven percent of women had no children. Thus, even if man and wife did not live together and made most of

the decisions about various things on their own, they had one common bond about which they both cared, the children.

Who has “final say” in making decisions?

In Table 3, results are presented for who has “final say” in the four decision arenas. For the four arenas being dealt with, very few people apart from the husband or wife tended to have “final say” in making them. The arena in which women had their greatest share of “final say” was in gift-giving and the one in which they had the least share of “final say” was in investment. Spouses had “final say” most in making decisions about investment and least in making decisions about women’s freedom of movement. Joint “final say” was highest in decision-making about freedom of movement and lowest for decision-making about gift-giving. The norm for making decisions about children’s education seemed to lean towards joint “final say”, even though in fact, there was not a significantly greater proportion of households that had “final say” jointly in children’s education decisions compared to having one or the other spouse make the final decision.

Table 3: Who had “final say” in making decisions?

Person who has “final say”	Decision-making arena			
	Investment	Children’s education	Gift -Giving	Freedom of movement
Someone else	0.9	0.6	2.6	2.6
Spouse	53.4	32.6	23.9	20.2
Both respondent and spouse	27.2	34.2	21.6	36.8
Respondent	18.5	32.6	52.0	40.4
Number of respondents	335	322	306	114

Source: Computed from primary data collected in Accra, 2010

In the focus group discussions it was quite interesting when making final decisions came up for the different groups. The group with only men insisted that “men are the final decision makers on EVERYTHING” and when asked what decisions men make alone mentioned things as mundane as what food was cooked in the home, women’s going out and women’s friends. For the women only group, they mentioned feeding of children and food to be cooked at home as well as a woman’s own clothing as areas in which women make decisions alone however they did emphatically state that “even in these, the man’s approval is sought.”

Involvement scores for the four arenas

Table 4 shows women’s involvement scores for the arenas. Women were most involved was in making decisions about the education of their children whilst they were least involved in making decisions about major investments. Considering the confidence intervals for the means of involvement for each arena shows though that only the mean level of involvement of women in

making decisions about investment is significantly different from the other three means. In effect therefore, there was significantly less involvement of women in taking investment decisions whilst for the other three arena's the mean levels of involvement were about the same.

Table 4: Descriptions of respondents' involvement scores

Decision-making arena	Minimum	Maximum	Mean	Std. deviation	95% CI	Number of women
Investment	6	20	14.77	2.716	14.48, 15.06	335
Children's education	6	20	16.28	2.326	16.03, 16.54	322
Gift-giving	9	20	15.99	2.665	15.69, 16.29	306
Freedom of movement	8	20	15.73	2.163	15.33, 16.13	114

Source: Computed from primary data collected in Accra, 2010

Comparison Of Involvement Scores For Different People Who Have “Final Say” In Making Decisions

In table 5, mean involvement scores are compared for different categories of people who had “final say” in decision-making. Its purpose is to investigate how the influence of women in the process of decision-making differs between when women have “final say” alone or joint “final say” with their spouse or their spouse has “final say” alone.

Table 5: Involvement score for arenas for different people who had “final say”

		Spouse		Both		Respondent	
		Statistic	Std. Error	Statistic	Std. Error	Statistic	Std. Error
Who had the “final say”: investment							
Mean		13.18	0.162	16.02	0.185	17.69	0.201
95% Confidence Interval for Mean	Lower Bound	12.86		15.65		17.29	
	Upper Bound	13.50		16.39		18.10	
Percent of total		53.4		27.2		18.5	
Who had the “final say”: children's education							
Mean		14.19	0.191	16.35	0.129	18.36	0.136
95% Confidence Interval for Mean	Lower Bound	13.81		16.10		18.09	
	Upper Bound	14.57		16.61		18.63	
Percent of total		32.6		34.2		32.6	
Who had the “final say”: gift-giving							
Mean		12.60	0.259	15.97	0.214	17.70	0.093
95% Confidence Interval for Mean	Lower Bound	12.09		15.54		17.52	
	Upper Bound	13.12		16.40		17.89	
Percent of total		23.9		21.6		52.0	
Who had the “final say”: freedom of movement							
Mean		14.09	0.548	16.05	0.262	16.52	0.221
95% Confidence Interval for Mean	Lower Bound	12.95		15.52		16.08	
	Upper Bound	15.22		16.58		16.97	
Percent of total		20.2		36.8		40.4	

Source: Computed from primary data collected in Accra, 2010

Note: 3, 2, 8 and 3 people respectively apart from the respondent or her husband who had “final say” alone in the four arenas have been excluded from this table

Comparing this measure of the process of decision-making to “final say” shows that even when women do not have “final say” in an arena they still do have some level of involvement in household decision-making. However, woman who have sole or joint “final say” in decision-making are more involved than those who have no part in the “final say” on a decision. For all the decisions women had the greatest involvement when they had “final say” alone, followed by when there was joint “final say” and the lowest involvement when the spouse had “final say” alone. For the first three decision arenas there was a clear delineation of this, in that there was no overlap of confidence intervals of the means of involvement in decision-making for the three categories of “final say”. It was only for freedom of movement decisions that there was an overlap in confidence intervals for the mean level of involvement for when only the respondent had “final say” or there was joint “final say”, implying that there was no significant difference in involvement for those two categories. Thus, there was really a difference between the levels of involvement in decision-making for different people who had “final say” in making decisions.

Discussion

This method of measuring women’s involvement in the process of household decision-making shows that women are more highly involved in decision-making in their homes than asking only about “final say” would have revealed. We found, however, that for all four decision making arenas considered, a woman who had “final say” alone was significantly most involved in decision-making followed by women who had joint “final say” with their spouses and finally, those whose spouses had sole “final say”. Thus the “final say” measure may be a good indicator of a woman’s ‘approximate level of involvement’ in household decision-making. The utility of this process approach is therefore much more about the added insight it gives into a woman’s role at different points of the process of decision-making. In spite of this, we would not recommend that whether or not a woman has “final say” should be used as an indicator of her level of participation unless the extra time and other resources necessary to use this slightly longer approach are not available. This additional information is useful and helpful for more relevant and better targeted interventions, policy and planning.

It appears that women have much more say and autonomy in decisions that are not considered that ‘important’ especially from the standpoint of benefit to the family or financial obligation. In this case, decisions concerning their own freedom and gifts to others are areas in which they have a lot more leeway than the other two decisions which have greater financial and future implications. Women in this community have been shown to have a lot of autonomy in making personal decisions (De Marees, 1965; Nypan, 1960; Pellow, 1978). Indeed, the fact that some women say they have never made a decision in those two arenas shows that they are not even arenas that come up that often as negotiable or negotiated. It is taken as a given that gifts are given at social occasions, and a lot of the time, that is the purview of women. Further, what a

woman does with her own time is often her own issue. She seldom has to negotiate her time with a spouse or someone else. Also, because a lot of women continue to be intimately involved in making decisions about their children's education, even to the extent of paying their school fees, they are quite highly involved in that too. However, other work has been done that suggests that Ga women have autonomy only in areas in which they are allowed to be autonomous (Pellow, 1978). Further, because many of them are involved in some minimum wage financial venture or the other they have some money to support the giving of gifts without spouses' necessary contribution. This may be the reason why decisions about gift-giving seem to be dominated by women. Also gifts and donations in this culture are often more important to women and their prerogative. For instance, in this sample, whilst 52.7% are the sole contributors to donations, only 10.2% are the sole contributors to school fees. Women's markedly lower involvement in the 'more important' decision-making arenas (for example, investment decision-making and making major household purchases (results not shown)) points to a systemic disenfranchisement of women that exists in this community.

A study of Chinese immigrant couples in Canada (Sun, 2010) found results comparable to this. Wives mostly made decisions about day-to-day expenses, because husbands considered these as trivial and 'women's business' and to maintain their masculinity they made conscious efforts not to be involved in these. However, husbands played a major or sole part in making decisions about making decisions on real estate and high-end purchases. Lawrence and Mancini (2008) also found a similar situation in Venezuela, where wives mostly made the decision concerning household goods and children's education and husbands dominated in making decisions about household finances and change in residence.

There are several limitations of this study. First, the questions on decision-making asked about how decisions are *usually* made. If decisions are made one way half of the time and another way the other half of the time, we would lose that nuance. Besides, a woman's feelings about a decision will not be the same every time a decision is made in an arena and we assumed that was so. We would recommend that in further work, the decision-making questions are targeted towards specific decision-making episodes; for example, the last time the decision was made. Second, all the components of the decision-making process were given equal weight. However, some of those components may contribute more towards the amount of influence a person has in decision-making. Further work should verify whether they all have equal weight, and if not, impute appropriate weights to the parts of the process. For example, does discussion initiation have the same weight as "final say"? This may also be context and decision specific.

The following recommendations arise from this study. First, since different arenas of decision-making have different process and influence patterns as shown by the patterns of answers that emerged. Therefore, rather than study decision-making as a unidimensional concept, it is

important to parse it out into the various arenas. This means that rather than ask a general question in the line of, “who usually makes decisions” researchers should be specific about what aspect of decision-making is important to a particular research purpose and ask questions specifically about that arena. Second, the method should be tested in other communities to confirm its reliability and validity. Repeated use will aid in refining it. Further, this will contribute towards its use as a tool that will provide generalizable population estimates.

Conclusion

Women are not relegated to the background in household decision-making as much as when only just “final say” is considered. Even women who have no “final say” in any arena of decision-making have some level of involvement in making decisions. These women are involved in the decision-making discussion initiation, steering discussions towards their preference and use other covert ways of influence. Refining this method of studying the process of household decision-making will help give more in-depth information of that can be used to influence policy and practice.

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