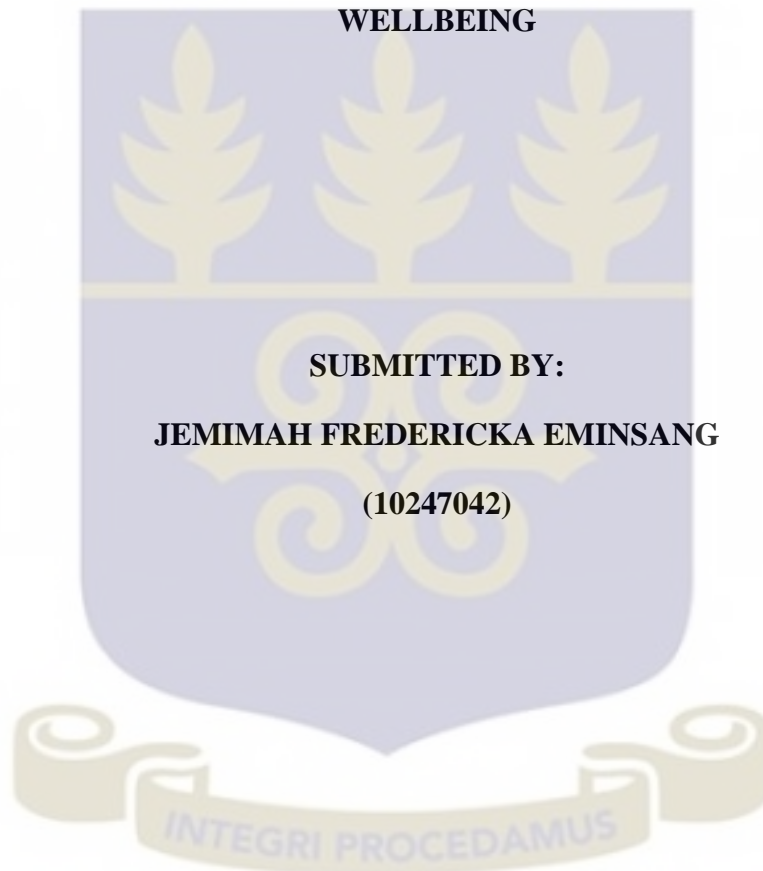


**INSTITUTE OF STATISTICAL SOCIAL AND ECONOMIC RESEARCH (ISSER)
UNIVERSITY OF GHANA**

**WOMEN'S ACCESS TO AND CONTROL OF FAMILY ASSETS AND THEIR
WELLBEING**



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**THIS DISSERTATION IS SUBMITTED TO THE UNIVERSITY OF GHANA,
LEGON IN PARTIAL FULFILLMENT OF THE REQUIREMENT FOR THE
AWARD OF MASTER OF ARTS IN DEVELOPMENT STUDIES**

DECEMBER, 2015

DECLARATION

I, Jemimah Fredericka Eminsang, hereby declare that this dissertation, “**Women’s Access to and Control of Family Assets and their Wellbeing**” is entirely produced from my own research efforts under the supervision of **Dr. Elizabeth Asiedua Asante** and has neither partly nor wholly been produced elsewhere for the award of any degree. References to the work of other authors and other literature have been duly acknowledged.

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..... DATE:

DR. ELIZABETH ASIEDUA ASANTE
(SUPERVISOR)

DEDICATION

This work is dedicated to the Almighty God for seeing me through a successful period of study and to my loving mother Rev. Mary Crentsil for her encouragements, prayers and support.



ACKNOWLEDGEMENT

My utmost gratitude goes to the Almighty God for His grace, provisions and favour throughout the entire project.

I am highly grateful to my supervisor Dr. Elizabeth Asante for her quality supervision and the good guidance, advice and criticisms she gave to put this work together. I really appreciate her for opening her doors to me whenever I needed her.

My warmest appreciation goes out to Christian of the ICT section of ISSER, and Miss Eunice Crentsil for assisting me with field work and to all those women who agreed to offer us interviews in Bentum, Ofaakor and Akweley of the Awutu Senya East Municipality

My sincerest thanks go to my loving sister Mrs Freda Paintsil and her husband Mr. Kofi Paintsil for accommodating me in their house throughout the period of this project and for their supports in diverse forms.

To all my colleague MA students of ISSER, and everyone who contributed to the successful completion of this work, I say *Asante Sana. Mungu Akubariki.*



ABSTRACT

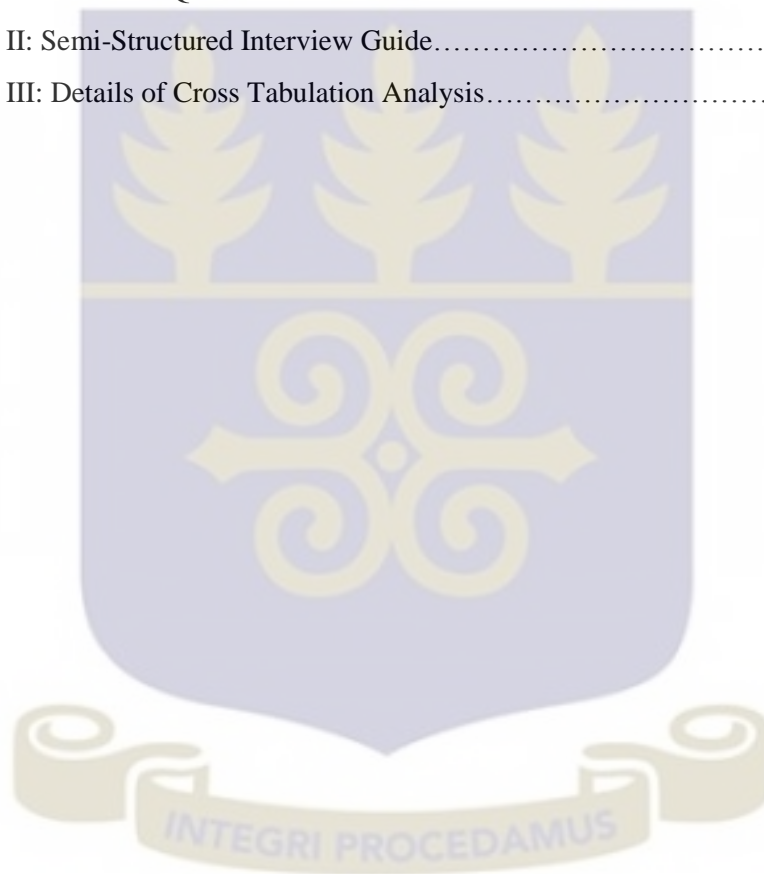
The study employed a mixed method to investigate the relationship between women's access to and control of family's assets and their wellbeing within family negotiations. Data were collected from three communities in the Awutu Senya East municipality to complete the investigation. It was found that most women have access to and control over family assets. These mainly comprised of personal small-scale businesses and household consumables. Two components of wellbeing Women's self-interest and perceived contribution to household needs were respectively found to be moderately and weakly related to their control of assets. However, other components of wellbeing such as women's ability to access health and their participation in everyday household decision-making were not significantly related to their control of assets. Findings from the qualitative data complemented the quantitative results. Most respondents interviewed claimed to have unlimited access to their family's assets and could personally decide whether and how to engage their assets as livelihood strategies. Thus, with respect to the study area, women take most of household decisions and are able to access health regardless of their asset holdings. This is because the National Health Insurance Scheme had ensured access to healthcare irrespective of women's ownership and control of assets. Recommendations are that gender interventions consider the transfer of productive assets to women in addition to the welfare approach, and also that the government reinforces the National Health Insurance Scheme to ensure that the rural poor are adequately covered, The study concludes that rural women's overall wellbeing is determined by factors other than their control of assets.

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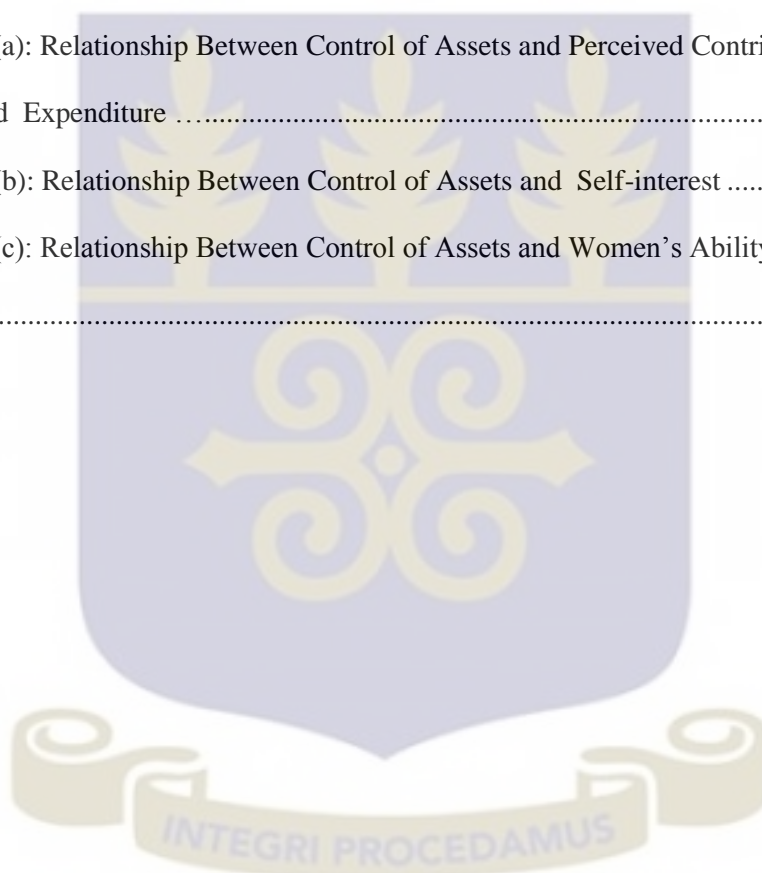
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ACRONYMS

CEDAW: Commission for the Elimination of all forms of Discriminations Against Women

GAAP: Gender, Agriculture and Asset Programme

GAD: Gender and Development

GENDERNET: The OECD DAC Network on Gender Equality

MDG: Millenium Development Goals

NDPC: National Development Planning Committee

OHCHR: Office of the United Nations High Commissioner for Human Rights

OPHI: Oxford Poverty and Human Development Initiative

UNCSW: United Nations Commission on the status of women

UNDP: United Nations Development Programmes

UN Women: United Nations Entity for Gender Equality and the Empowerment of Women



CHAPTER ONE

INTRODUCTION

1.0 Introduction

The access and control gap is one of the many areas of gender inequality existing in society. For development policies and strategies to achieve their intended purpose, it is imperative that these gender disparities are addressed. The purpose of the study is to investigate if women's wellbeing is directly affected by their control of family's assets. The research focuses specifically on women's wellbeing within the context of family gender relations in a rural community situated among urban settlements in the Awutu Senya East Municipality. The study therefore adopts a rural-urban analysis of the findings. The focus on a rural community is necessary because gender reforms and programmes aimed at empowering women by closing up the gender gap have mostly concentrated on urban settings while, pockets of rural settlements within these urban settings are often missed out.

1.1 Background

Inequality against women is historical, global and persistent. Women's poverty and economic deprivation is significantly associated with their unequal access to and control over resources such as land, credit and technology (Agarwal, 2007; Doss et al., 2006; UN Women & OHCHR, 2013; UNCSW, 2014). Women's access to and control of assets is important for their socioeconomic wellbeing (World Survey, 2009; Meinzen-Dick et al., 2011; Dickson & Bangpan, 2012; UN Women & OHCHR, 2013). Recent global attempts towards development have therefore become more

responsive to gender gap issues in the attempts to ensure that men and women have equal gains from development.

Historically and globally, women are less educated, less employed, and more vulnerable to extreme poverty. In Asia and Africa especially, women have the least access to productive resources for their socio-economic wellbeing (Soni, 2008; Meinzen-Dick et al., 2011; Njuki, Kruger & Starr, 2013). Empirical evidence on global gender deprivation depicts that only 10 percent of the world's income is earned by women while they own only 1 percent of the world's assets (Soni, 2008:5; OHCHR, 2009:1; Doss et al., 2011; GENDERNET, 2012:2; Alzalo & Marino, 2014:11). Women's chronic association with illiteracy and ill health, low income earnings and lack of skills, homelessness, malnutrition and food insecurities and, of course, their lack of access to resources encumbers and undercuts international and local development attempts to combat poverty (Chowa, Ansong & Habiba, 2007; Soni, 2008; World Survey, 2009; Doss et al., 2011; GENDERNET, 2012; UN Women & OHCHR, 2013).

Increasingly, studies are being conducted on the gender asset gap because of the persisting and rising incidence of asset poverty. Using Assets has become a more reliable indices for measuring poverty status overtime (Deere & Doss, 2006; Nam, Huang & Sherraden, 2008; Soni, 2008; Doss et al., 2011; Meinzen-Dick et al., 2011). Increasing access to assets is maintained to be a more sustainable way of eradicating poverty than using the income and consumption approach (Deere & Doss, 2006; Doss et al., 2011; Meinzen-Dick et al., 2011). Women's access to and control of assets culminates in improved household conditions including women's health, nutrition and health conditions of children, sustainable livelihoods and inclusive economic growth (Agarwal, 1994; Moss, 2002; Pandey, 2003; Chowa et

al., 2007; World Survey, 2009; Doss et al., 2011; Meinzen-Dick et al., 2011; Njuki et al., 2013; UN Women & OCHCR, 2013; UNCSW, 2014). Access to resources also enhances women's ability to influence household decisions (Agarwal, 1994; Chowa et al., 2007; Doss et al., 2011; Oduro et al., 2011; Meinzen-Dick et al., 2013; Njuki et al., 2013). Both physical and psychological violence against women tend to be in lower levels in communities where women's ownership of property is enhanced whereas on the average, 60 to 85 percent more malnourished children are found in countries where women lack credit facilities and landed property among other assets (Chowa et al., 2007; World Survey, 2009; Meinzen-Dick et al., 2011; UN Women and OHCHR, 2013:2; Commission on the Status of Women, 2014). A more strategic way of improving upon the effectiveness of poverty reduction programmes would be to include a gender analysis of access to and control of assets (Doss et al., 2011).

Most studies on assets and economic wellbeing collect household level data. However, there is significant unequal gender distribution of assets within the household, mainly because most assets are individually owned (Doss et al., 2011). It is therefore even more relevant for poverty interventions to focus on intra household gender distribution of assets to meaningfully impact measures taken to improve household livelihoods and wellbeing and to make a dent on gender inequality. Rather than using the household or the household head as the unit of analysis, this study uses principal females of households as units of analysis.

In Ghana, the gender asset gap is significantly wide (Duncan & Brants, 2006; Doss et al., 2011; Meinzen-Dick, et al., 2011; Oduro et al., 2012; Darko- Gyekeye, 2013; Owusu Danso, 2013). According to data collected by the Gender Asset Gap project for Ghana, the gender analysis of asset and wealth gap indicates a 70-30 percent male-

female gap respectively in ownership of household wealth. The 30 percent of household assets owned by women are generally less valuable assets. 64 percent of agricultural land is owned by men while women own 29 percent of small livestock and 34 percent of poultry. Household consumer durables such as refrigerators, even though used more by women than men, are predominantly owned by men. Likewise, mobile phones, motorized vehicles including cars, trucks, motorcycles and scooters are mostly associated with and owned by men. The asset gap report also indicates that women not only own less valuable assets, but also own less of their assets' value (Doss et al., 2011: 5; Meinzen-Dick et al., 2011; Oduro et al., 2012). It is only in business ownership that women have an upper hand over men. Even so, they own less of their business wealth (Doss et al., 2011; Deere, Oduro, Swaminathan & Doss 2012: 25; Oduro et al., 2012).

Women's disadvantage is embedded in the patriarchal nature of society. (Longwe, 2002). There is a common assertion that gender inequality results from socially formed perceptions and expectations of males and females as belonging to the two different biological sexes (Meinzen-Dick et al., 2011; UN Women & OHCHR, 2013). These perceptions have largely outlined and comprised the respective statuses of males and females, defining their roles, opportunities and privileges in society. These societal rules, roles, expectations and privileges are set and endorsed by men and internalized by women through socialization (Lindsey, 2010). The extent of the situation is such that men determine who owns what and who uses what in the society. The product of this gender differentiation is the creation of a gender gap which results in women's subjugation and deprivation with its concomitant toll on children in many diverse regards. This gap is identified in all aspects of life and reechoed in the family,

religion, and in the social, political, cultural and economic attainments of men and women.

Discriminatory sociocultural institutions such as inheritance systems among other cultural and country specific obstacles are agents of women's economic bondage (World Survey, 2009; Meinzen-Dick et al., 2011; Deer et. al., 2012; UNCSW, 2014). Some of the barriers to women's access to and control of productive assets across different contexts include inadequate national and local provisioning and implementation of legal regimes on assets and inheritance (World Suevey, 2009; Dickson & Bangpan, 2012; GENDERNET, 2012; UNCSW, 2014). Gender disparities in labour market conditions such as wage earnings, job positions and work benefits significantly affect women's ability to own properties and engage them to create wealth for themselves. Not only are they paid lower salaries than men, women are also mostly employed for low paying jobs and have restrained access to family income, leaving them at a greater poverty risk. (Soni, 2008; GENDERNET, 2012; Meinzen-Dick et al., 2011).

Rural women's empowerment is a key concept in this study because rural women face threats of poverty and forced eviction from their lands, earn less income and are less likely to acquire assets with their own resources than their urban counterparts. That notwithstanding, rural women recognize that their social, political and economic status is improved with secured access right to assets, particularly land (UN Women and OHCHR, 2013). According to Longwe (2002), rural poverty intervention programmes often miss out on the gender issues underlying women's poverty. Again most rural gender interventions employ micro finance and other income or financial approaches as tools for women's empowerment while access to assets is least considered. Rural poverty is critical in the development task of any economy and

more importantly for Ghana for the following reason; even amidst rapid urban growth, about 49% of Ghana's economically active population consists of rural women engaged in agriculture (Doss et al., 2012:2; Darko-Gyekye, 2013). If rural women constitute the majority of Ghana's working population then there is a strong case for addressing rural women's poverty and economic empowerment for a major headway in eradicating poverty in our society and in the rest of the third world.

1.2 Problem Statement

Evidence suggests that globally women are less able to access, own and control resources and Ghana is no exception (World Survey, 2009; Oduro et al., 2011; Doss et al., 2012; Deere et al., 2012; Darko-Gyekye, 2013; Owusu-Danso, 2013). However, women's access to and control of assets has significant impact on poverty reduction, improved household conditions and women's socio economic productivity (Agarwal, 1994; Moss, 2002; Pandey, 2003; Chowa et al., 2007; World Survey, 2009; Doss et al., 2011; Meinzen-Dick, et al., 2011; Njuki et al., 2013; UN Women and OCHCR, 2013; UNCSW, 2014).

Efforts made to address the access and control gap have largely ignored the intra household dimensions of the problem (Doss et al., 2011; Meinzen-Dick et al., 2013). Women's wellbeing within the household spurs their economic participation on the national front which in turn triggers development. Thus if, women's wellbeing within household relations is compromised, it jeopardizes their contribution to national development. Attempts made to better women's conditions include providing them with access to education, health and credit facilities. Nonetheless, .

The problem is persistent because the intrahousehold power dynamics which provides a stronger indicator of the gender asset gap has been largely ignored.

In Ghana, women own only 30 percent of household assets while men own 70 percent (Doss et al., 2011:5; Oduro et al., 2011). The majority of this percentage is made up of non-valuable assets and the most striking issue is that they own even a smaller percentage of the value of their own assets (Deere & Doss, 2006; Doss et al., 2011; Oduro et al., 2012). This reveals the intra-household dimension of poverty and inequality in access to and control of family assets in Ghana. The relationship between women's access to and control of assets and their wellbeing as determined by their family relations therefore needs to be established.

1.4 Research Questions

The following research questions are addressed:

- What are the cultural and social factors influencing women's access to family assets?
- Does women's wellbeing change with changes to their control of family assets?
- Do women have the right to decide how to use family assets for their economic and social benefits?

1.3 Research Objectives

The purpose of this study is to assess the relationship between women's control of their family's assets and their wellbeing. The following specific objectives are outlined:

- To identify the social and cultural factors influencing women's access to family assets.
- To investigate the relationship between women's control of family assets and their wellbeing.
- To examine women's level of access to and control of their family assets as individual members of the household and their decision to use them for their economic benefits

1.5 Significance of the Study

This study is intended to reveal the connection (if any) between women's control over family asset and their socioeconomic wellbeing. Analysis of intra-household data is significant because research on gender assets gap have tended to focus on household level data and neglected the intra-household power dynamic that provide a stronger indicator of assets gap

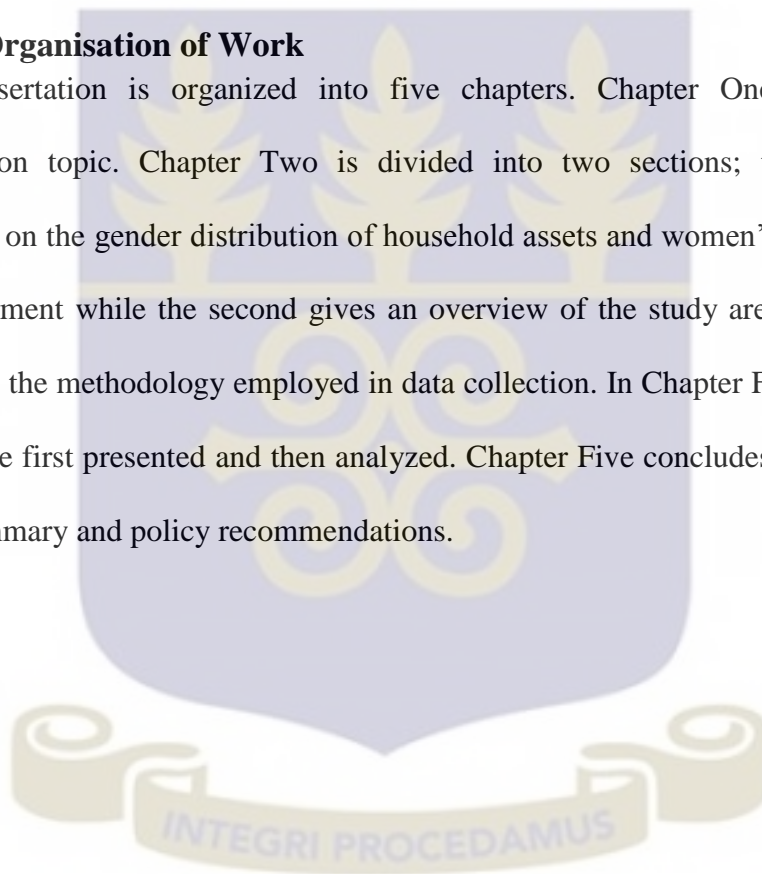
The study also gives a rural-urban analysis of women's ownership, access to and control over family assets. This is important because development policies and projects at the district and municipal levels are often centred on the urban communities to the neglect of the ones on the periphery. It is therefore common to find typical urban locations coexisting with very poor communities deprived of

socioeconomic attainments. Adopting a rural-urban analysis of the investigation for Kasoa, in the Awutu Senya municipality illuminates this problem.

It is hoped that following the results of this study, policies and programmes designed to address and improve women's socioeconomic wellbeing will be extended to include the members of these communities to better their lot.

1.6 Organisation of Work

This dissertation is organized into five chapters. Chapter One introduces the dissertation topic. Chapter Two is divided into two sections; the first reviews literature on the gender distribution of household assets and women's socio economic empowerment while the second gives an overview of the study area. Chapter Three discusses the methodology employed in data collection. In Chapter Four the empirical results are first presented and then analyzed. Chapter Five concludes the study with a brief summary and policy recommendations.



CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter reviews existing literature by international and local scholars on women's access to and control of assets and its various socioeconomic outcomes. The chapter has two parts. The first discusses the theoretical background of the main concepts of the topic. The main concepts are first defined and the theories explaining them are reviewed to highlight the link between socioeconomic outcomes and women's access to and control of assets.

The second presents a brief review of the study area.

PART I

2.1 Conceptual Definitions and Framework

The main concepts underlying the study are gender, assets and wellbeing.

2.1.1 Gender

The term gender originates from inequality against women and their subordination in a patriarchal society. It denotes and explains the socially determined relations existing between men and women. These relations are entrenched in cultural values and liable to change (Reeves & Baden, 2000). The term is often attributed to the feminist ontology "Gender and Development" (GAD) that is concerned with asymmetries in power relations between men and women (Parpart, Connelly & Barriteau, 2000; Lindsey, 2010) and advocates for the urgency to address these differences.

Gender is an ascribed status assigned to the biological sexes, and therefore associated with specific roles and norms which are socially determined. Feminist theorists emphasise the distinction between sex and gender. They identify 'Sex' as the

biological compositions that distinguish males and females and gender to be socially determined and thus mutable (Parpart et al., 2000). Thus, gender is context specific and pertains to particular cultural, religious and social traits assigned to males and females as belonging to the two different sexes (Parpart et al., 2000; Kishanger, 2007; Lindsey, 2010).

The concept is defined by other Scholars as follows:

“The socially constructed roles, responsibilities and opportunities assigned to women, men, boys and girls, as well as the relations between women and those between men at a given time and in a particular culture or location” (WVI, 2005:184 and NZAID, 2006:15 cited in Kangisher, 2007:2)

“The concept of gender is used by sociologists to describe all the socially given attributes, roles, activities and responsibilities connected to being male or female in a given society. Our gender identity determines how we are perceived and how we are expected to think and act as women and men, because of the way society is organised” (March, Smyth & Mukhopadhyay, 1999)

According to Lindsey (2010), patriarchy is perceived as the perpetrator of female subjugation and disadvantage within all societies (Institute of Economic Affairs IEA, 2008). Globally, all social structures are male-dominated and uphold androcentric norms which favour men over women and define women’s oppression as being defined by immutable biological determinants (Parpart et al., 2000; Kishanger, 2007:3). Women themselves deeply internalise and adhere to these norms and therefore perceive themselves as being unsuitable for non-domestic roles (Lindsey, 2010). This explains the cross cultural perception that girls only end up in marriage and therefore any investments on them accrue to the benefits of their marital families upon marriage (IEA, 2008). Thus the historical and global evidence of women’s lack

of access to education and productive resources is defined and maintained by patriarchal and androcentric ideologies that gender equality is unachievable (Lindsey, 2010)

Other theoretical perspectives argue that gender roles categorise men and women into a hierarchy with males on top of the hierarchy and females beneath resulting in gender inequalities. Authors assert that this type of hierarchy is growth retarding and development stifling (Lindsey, 2010; GAAP, 2014). When women achieve better health and improved living conditions, it has positive impacts on the socioeconomic development of their countries especially since women form the majority of the poor in society. Strengthening women's asset holdings is therefore crucial for several development outcomes including food security, child nutrition, education and women's wellbeing (Deere & Grow, 2008; IFPRI, 2008; Das & Quisumbing, 2003).

2.1.2 Gender and the Family

For this dissertation, a working definition of a family is; "people having either blood or marital relations, living together in one household or apart". The term 'family' is also used interchangeably with households in this dissertation and refers to both natal and marital families.

The Ghana Living Standard Survey procedures defined a household as "a group of people who had usually slept in the same dwelling and had taken their meals together for at least 9 of the 12 months prior to the survey" (Doss, 2005). Scholarly definitions of the family include one by Peter Murdoch as follows:

"The family is a social group characterised by common residence, economic co-operation and reproduction. It includes adults of both sexes, at least two of whom maintain a socially approved sexual relationship, and one or more children, owned or adopted, of the sexually cohabiting adults". (Kirby et al., 2000)

Family relations are viewed from two popular perspectives namely; the functionalist and conflict theories juxtaposed to the unitary and collective model of the family. The functionalist theory views society as comprising of functional parts which collectively contribute to ensure total order and stability in the society. To the functionalist, members of the family all function in their respective roles to ensure harmony. In relation to contemporary society, functionalists view family relations as follows:

“...when the husband- father takes the instrumental role, he is expected to maintain the physical integrity of the family by providing food and shelter and linking the family to the world outside the home. When the wife-mother takes the expressive role, she is expected to cement relationships and provide emotional support and nurturing activities that ensure the household runs smoothly. If too much deviation from these roles occurs, or when there is too much overlap, the family system is propelled into a state of imbalance that can threaten the survival of the family unit” (Lindsey, 2010).

Feminist scholars place women’s subordination in such patriarchal definitions of family relations. To them, inclining to the “beneficial attributes” of such segregated, male-favoured, gendered relations further widens the inequality gap (Lindsey, 2010). Critics however assert that though marriage may be patriarchal, feminist assumption of the family belittles the economic and social resources women not only enjoy from marriage but also perceive as important to them (Lindsey, 2010). The functionalist assumption of the family is in line with that of the unitary model of the household. This model assumes that the household is a unit which pools resources together and have equal preferences, equal decision making and bargaining power (Meinzen-Dick et al., 2013; GAAP, 2014). Evidence of intra household differences in decision making and bargaining power however questions the credibility of the unitary household. This has resulted in the wide acceptance of alternative models referred to as the collective models. The main assertion of these models is that household members have conflicting interests and different levels of economic decision power. The resolution of these conflicts of interest is highly influenced by the relative

bargaining power of household members which is determined by their level of ownership and control of resources (Cherchye, 2007; Meinzen-Dick et al., 2013). While the first model conceals inequalities in asset ownership and use among household members, the second reveals these inequalities which are mostly in favour men.

Criticisms levelled against this model also hold for the functionalist view of family relations. These two together ignore the intra household differences in income distribution, access to assets and bargaining power (Doss, 2011). The assertion of the collective model however accedes to that of the conflict theory of gender and the family. This theory recognises the inequalities existing in families by acknowledging the differences in the social placements of family members based on their possession of resources. However, social placement is embedded in patriarchy and patrilineal systems which reinforce women's subservience, neglect and poverty (Lindsey, 2010).

2.1.3 Asset Accumulation and Wellbeing

According to Lerman and MCKernan (2008), and Muntaha and Anna (2014), an asset is any resource possessing economic value which can be converted to cash or has monetary value. This includes small and large, regular and irregular economic inflows. GAAP (2014) further classifies assets into tangible, intangible, liquid or illiquid resources. Such classification allows wider attributes of a range of assets; from talents and skills to physical assets such as land, houses, livestock and other kinds of real estate.

A vast number of theories elaborate on the need for asset accumulation by individuals and families. The behavioural life-cycle hypothesis, propounded by Shefrin and

Thaler in 1981 assumes that assets are accumulated as a means to resist the temptation to spend (Beverly & Schreiner, 2001). The main idea of this theory is that individuals or families place a level of importance on future comfort over the present, while realising that human tendencies to spend exist and threatens their potential of securing future economic comfort (Sherraden & Morris, 2003). They therefore restrict their spending by changing their drive to spend and create means of keeping to a savings plan (Lerman & Mckernan, 2008). To reduce the exertions involved in restraining oneself from spending, income and cash flows are converted to assets. According to Beverly and Schreiner (2001), the theory is relevant for poorer households in particular because they have a higher level of temptation to spend considering that they earn much lower income and thus have a higher marginal utility of consumption.

People define their poverty not only in terms of their present income and consumption but also in terms of accumulation and access to resources such as savings, assets, public services and facilities (Pandey, 2003; Deere & Doss, 2006; OPHI, 2012). Thus the lack of assets is seen as a dimension of poverty in that it leads to future insecurities, and economic uncertainties. According to the Gender Asset and Agricultural Project (GAAP, 2014), poverty intervention programmes will make more significant impact by increasing ownership and control of assets rather than increasing income or consumption alone. The literature elaborates that assets are more concrete and stable than income and consumption. While the latter are volatile and easily depleted, assets accumulate overtime and are more resilient to fluctuations (GAAP, 2014). Thus while income shortfalls can abruptly disrupt household socioeconomic security and status, assets serve as stocks for producing additional flows of income, thereby helping to stabilise household economic security or smoothen consumption.

Other theories perceive assets as strategies to cope with shocks or budget shortfalls (Beverly & Schreiner, 2001). The rationale for accumulating assets for this purpose is referred to by Lerman and Mckenan (2008) as the precautionary motive. Thus in times of financial setbacks resulting from shocks such as unemployment, illness, death or business failure, families and individuals draw from existing assets to cope with such shocks (Doss et al., 2013; GAAP, 2013; Muntaha & Anna, 2014). The literature however, discovers interesting dynamics of using assets as buffer against shocks with respect to economic outcomes for households. For instance when productive assets such as land or livestock are depleted (sold or pawned) in response to a shock, it has more serious poverty implications for households than the sale of less productive ones such as jewellery or uncut cloth (Doss et al., 2013; GAAP, 2013; Muntaha & Anna, 2014). The exhaustion or scarcities of financial assets such as credit which can also serve as a buffer against shocks compel individuals and families to sell nonfinancial or physical assets (Muntaha & Anna, 2014). This suggests that people decide to sell their physical assets to cope with shocks when they have no financial assets available.

Again the literature discovers the existence of gender dynamics of asset loss in the event of a shock (Muntaha & Anna, 2014). In Ecuador for instance, the “In her name project” found that in most cases, assets lost in the event of shocks were those jointly owned by the principal couple. This emphasises the prevalence of joint ownership of assets in Ecuador. However pertaining to businesses or agricultural land, assets lost as part of shocks were mostly owned by individual women (Doss et al., 2012). The reverse is true for Bangladesh where assets sold in response to shocks were less likely to be jointly owned. This arises from the difficulty in agreement among owners of the assets and the active protection provided for such assets (Muntaha & Anna, 2014). In

Ghana and other African countries, women typically lose their assets, mainly agricultural land in the events of shocks such as divorce and the demise of their husbands or partners in consensual relationships (Duncan & Brants, 2004; Doss et al., 2012; Darko-Gyakye, 2013). Not only do the type of asset and sex of asset owner matter in times of shocks, but also the type of shock determines whose assets are affected. Muntaha and Anna (2014) found out that in Bangladesh, men lose assets in response to weather shocks such as drought while non-weather shocks tend to affect jointly owned assets.

The Gender Asset Gap project, in analysing the relationship between assets and shocks found that in Ghana, people are more likely to sell or pawn assets as a coping strategy for a shock suggesting that households in Ghana are more likely to acquire assets specifically to cope with shocks (Doss et al., 2013). According to Sherraden and Morris (2003), the lack of access to assets is synonymous with poverty. Their main argument is that asset ownership lessens people's experience of vulnerability, while on the other hand, the more people's assets are depleted, the greater their vulnerability (GAAP, 2013; Doss et al., 2011).

2.1.4 The Bargaining Model Theoretical Framework

For the purpose of this study the bargaining model serves as a theoretical framework.

The bargaining model is one of the collective or non-unitary models developed by economists to readily accommodate the unequal power relations and conflict of interest within family relations. The study focuses particularly on Nash's bargaining model which equates women's wellbeing with their relative bargaining power in the household (Osmani, 2007). According to this model, household negotiation between men and women is a blend of conflict and co-operation (Agarwal, 1997; Doss, 2006;

Osman, 2007). During negotiations, household members would only cooperate if there is Pareto efficiency. Thus, if the cooperation makes them better than worse off. However inherent in Pareto efficiency is that no one can be made better off without anyone being made worse off. Thus, one party wins while the other loses. Cooperation or conflict outcomes however depend on a number of factors such as an individual's access to resources and privileges within the family (Agarwal, 1997; Osmani, 2007). These are what constitute an individual's breakdown position. A breakdown position determines an individual's bargaining power in the negotiation process. The breakdown position defines their relative well-being should negotiations fail or in the event of non-cooperation (Doss, 2006). The breakdown position is important because it determines an individual's welfare or vulnerability if cooperation fails (Agarwal, 1997). It therefore depicts an individual's strength in the bargaining process. If a spouse' bargaining power is weak, he/she would prevent non-cooperation by accommodating the other spouse's interests. This gives the other spouse an upper hand when stability is restored. Thus breakdown positions determine bargaining power which translates into wellbeing within household negotiations.

The concept of a breakdown position was extended by Armatya Sen to include how household members perceive their contribution towards their family's welfare. (Osmani, 2007) Though women contribute in diverse ways to household needs, they have a very low perception of their inputs to their family's welfare. This has considerable bearing with the socialisation process through which women not only adhere to but also ingrain discriminatory gender norms which makes them disparage their self-worth. In the extended version of the bargaining model, women's wellbeing comprises their breakdown positions, contributions to the family needs and self-

interest. This study therefore seeks to determine women's asset holdings and wellbeing outcomes as predicted by this model.

2.1.5 Access, Control and Women's Wellbeing/Empowerment

International governmental and non-governmental organisations as well as individual gender activists have given much room for gender, thereby developing programmes and frameworks for women's empowerment. CARE international developed the pathways theory of change specifically for women's access to and control of resources. This theory addresses underlying issues of women's lack of productivity, equitable opportunities in relation to men and their overall empowerment (Njuki et al., 2013). The theory establishes a five-pronged change lever for improving the productivity and empowerment of poor women farmers, in different contexts. These include the need for women's capacity building comprising of knowledge, skill and relationships, self-confidence and conviction of power. The second lever is the access to productive resources, assets, appropriate markets and reliable services. The other levers include Productivity, household influence and enabling environments.

Sarah Longwe, a gender consultant, provides a framework on women's empowerment. Her framework emphasises the need for women to have equal contributions to and benefits from development by gaining equal access to and control over productive resources as men (March et al., 1999). In her framework, Longwe equates development with freedom from poverty and the enablement to take charge of one's own life. Poverty is perceived as a product of subordination and exploitation rather than lack of productivity (March et al., 1999:92). Longwe's argument is inspired by Boserup who argued that, women are as equally productive as men but relegated to recipients rather than contributors of development. This results from

denial of equal access to productive resources as men. Longwe's framework addresses five hierarchical order of women's empowerment and equality with men namely; welfare, access, conscientisation, participation and control. She emphasises that until any development intervention on women's empowerment is able to impact women at the highest levels of the hierarchy, women's empowerment, would not be achieved. The framework insist on the need to go beyond welfare interventions such as food, income and medicine to a higher level of empowerment which is achieved by access to factors of production on equal basis as men. A higher achievement of empowerment rests on constantly sensitizing women that cultural gender perceptions and roles are not inevitable and that gender equality can be achieved. Women can actively participate in making decisions that affect development in their communities and achieve the highest level of empowerment when there is a balanced control of decision making and access to productive resources by both men and women (March et al., 1999:94). This framework emphasise women's control over resources as the highest level of women's empowerment.

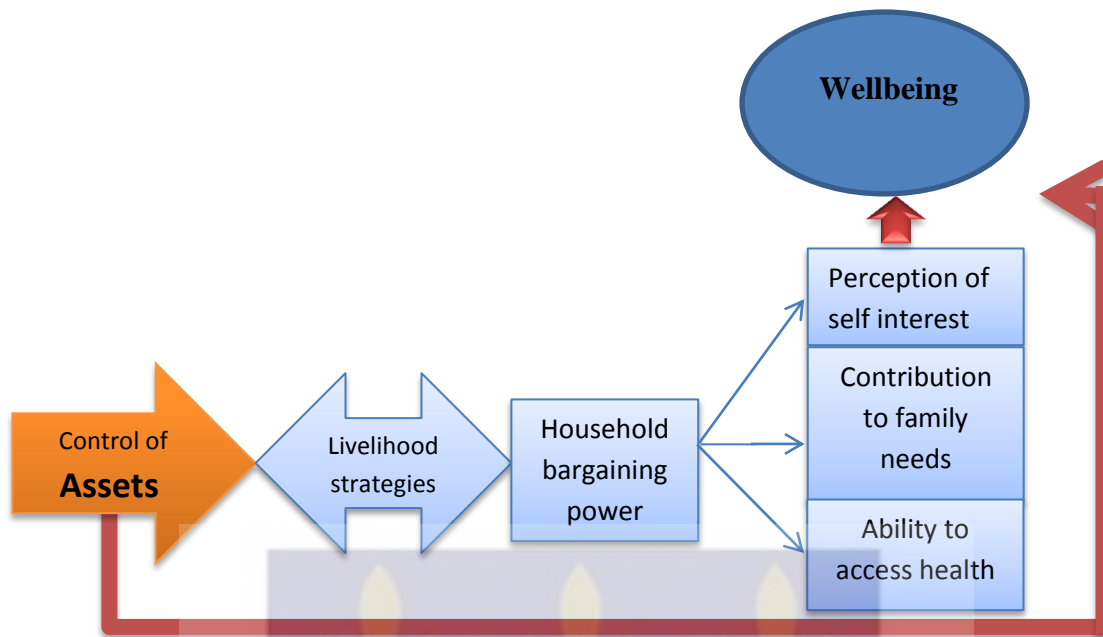
2.1.6 Conceptual Framework

From the discussed literature, there are emerging concepts that inter-relate with women's assets and their wellbeing. The GAAP conceptual framework depicts how asset links to women's wellbeing. In their framework, they establish a reverse relationship between assets and livelihood strategies suggesting that assets can be used as livelihood strategies and livelihood strategies can conversely be used to increase asset stock. Livelihood strategies then result in full income, which affects consumption and savings and investment. According to this framework, women's wellbeing is determined by their consumption and savings/investment.

The Grameen bank, in assessing the impact of their credit programme on women's wellbeing in Bangladesh, developed a framework to assess how women clients of their credit programmes have gained improved well-being relative to women who have not participated. In their framework, women's wellbeing was conceptualized as comprising of 1) the degree of autonomy with which women can live their lives, 2) their degree of control within the family and 3) their relative access to household resources such as food, education and health care. This conceptualization was considered due to the high level of patriarchy in Bangladesh.

This study adapts both of the above mentioned conceptual frameworks in assessing the link between women's access to and control of their family assets and their wellbeing in intra household relations. The main concepts to be analysed are assets, control, livelihood strategies, and wellbeing. The study area is rural, and based on Sen's extension of the bargaining model, rural women's wellbeing is determined by their bargaining power defined in terms of their perceived contributions to family needs and perception of their self-interest vis-à-vis that of their husbands/partners within family relations and their decision making within the household. This dissertation however, adds a third component - the ability to access health.

In this conceptual framework, control of family assets is directly linked to wellbeing. Control is emphasised because it indicates a higher decision power to use the assets as desired. This denotes women's ability to decide to use family assets as livelihood strategies.



Source: Adapted from GAAP (2013) and Grameen bank (Osmani, 2007).

The framework shows a direct connection between control of assets and livelihood strategies implying that assets can be engaged as livelihood strategies. Engaging assets as livelihood strategies can generate new assets which determine a person's bargaining power in the household. Bargaining power is related to an individual's wellbeing measured by three indicators - perception of self-interest, contribution to household needs and ability to access health.

Self-interest is a critical aspect of wellbeing. It is an expression of how an individual's interest is treated within the family. Generically, it implies how individuals consider and place their own interests, advantages or benefits above that of others in any negotiations. A certain level of self-interest is important for a good self-image or self-esteem and thus an important aspect of wellbeing. In this framework, it refers to how women perceive their self-interest in the context of household relations with their male partners/husbands.

a lot of unpaid household activities and therefore not quantified in monetary terms. The framework portrays how women perceive these as contributing to the needs of their households. The framework also solicits information on how much in monetary terms, asset and non-asset holding women actually contribute to their household expenditure as a reflection of their wellbeing.

Women's health is critical for their wellbeing. This is accounted for by the roles associated with their gender. Women therefore have special health needs from men. Rural women are more vulnerable to health risks than their urban counterparts because of their lack of improved living conditions and amenities. This study therefore includes women's ability to access health using their family assets as an important measure of their wellbeing.

Empirical findings suggest that women's asset ownership has a direct relationship with their confidence, status and power to take part in decision making at the household and community levels including greater decisions over their reproductive health (Agarwal, 1994, cited in Pandey, 2003). A study on household negotiations using a survey, in-depth interviews and simple observations indicated that women's access to and ownership of monetary assets improves their bargaining power in household negotiations. The form of asset owned also has implications on the level of bargaining power and decision making (Meinzen-Dick et al., 2013; GAAP, 2014). For example, in Indonesia, the value of a woman's asset in relation to that of her husband is a strong determinant of her power in household decision making (Chowa et al., 2007). In India, a woman's ownership of a house considerably reduces the incidence of domestic violence against her (Meinzen-Dick et al., 2013). Women who are mostly abused by intimate partners are more often than not economically dependent on those same partners. Thus women's physical wellbeing is threatened by the lack of assets

(Pandey, 2003). Evident in the literature also is the positive outcomes of women's asset holdings on child wellbeing and household nutrition (Agarwal, 1994; Pandey, 2003; Chowa et al., 2007; Kishangar, 2007; World Survey, 2009; Doss et al., 2011; Meinzen-Dick, 2013; GAAP, 2014).

In the United States, research revealed that adult daughters with improved socioeconomic status and economic wellbeing are more likely raised in female-headed households that owned assets. Children who stay in school are more likely to be wards of parents who have savings and or own houses. They are less likely to become teen parents and have a higher expected income (Pandey, 2003; Chowa et al., 2007). Cash accounts and stock were found by a *t*-Test to be a dichotomous indicator of child outcomes in education in the US and to highly influence higher achievement score. (Chowa *et al*, 2007).

In Kenya, women's bargaining power and economic status are improved when dowries are paid directly to them instead of their families. Financial assets give women economic control over their households and increase their status and empowerment. Credit facilities advanced to women to engage in economic activities greatly impact their household negotiations and status. Women are better able to turn capital into income generating activities which strengthens their economic roles in the household (GAAP, 2013).

Women's empowerment is advanced when they engage in income generating activities that enable them to acquire assets. In Ghana, it was found that women's access to assets increases household expenditure on durables goods, education, housing and food; expenditure on cigarette, alcohol and recreation declined as women's assets increased (Chowa et al., 2007).

There is increased participation in formal political processes among women who own assets in their communities. They are more likely to exercise their franchise than women who do not own any property (Pandey, 2003; Deere & Doss, 2006). Women use their assets to generate future sources of income through investments and intergenerational transfers (Pandey, 2003). Property ownership increases women's intra household bargaining power (Chowa et al., 2007; GAAP, 2013; Meinzen-Dick et al., 2013). Access to assets bestows a woman's dignity and considerably reduces marital violence and abuse (Chowa et al., 2007; World Survey, 2009).

2.2 Global Trends in Women's Access to and Control of Assets

The literature reveals that few studies have been conducted both at the macro and micro levels on the gender dimensions of asset ownership and control. However, these few studies reveal strong global evidence of women's disadvantage in access to and control of assets relative to their male counterparts. According to Doss and Deere (2008), the omission of gender dimensions in both micro and macro level studies on asset ownership is due to lack of empirical information on the sex distribution of wealth and property. Hence policies and interventions do not realise their full potential of achieving women's wellbeing since knowledge and understanding of women's asset owning and how it affects their social and economic wellbeing is narrow.

Various national, regional and international frameworks recognize women's rights in land issues with respect to use, access, control, transfer inheritance and making decisions on their lands as well as legal and policy issues. Despite all these efforts, policies, laws, traditions and customs persistently discriminate against women in access to, and control of land and other important resources at the country level.

Many researchers and development agencies have come to the realisation that women's access to and control of assets is critical to the achievement of the Millennium Development Goal 3. The realisation has led to increased investigations into diverse areas of women's discrimination and disadvantage in order to disclose sensitive issues pertaining to women and to better facilitate efforts made to address them.

For the first time, concerns over rural women's difficulties in accessing productive assets, particularly land was given international hearing at the land summit in 1992 (Andrade *et.al*, 2009). The Convention for the Elimination of all kinds of Discrimination against Women (CEDAW) calls for a modification of all cultural norms and social practices that undermine gender equality (FAO, 2013:5). Article fourteen of this convention focuses on rural women's development by requiring a national agenda of ensuring equal participation of rural women in the development process by ensuring among other things that rural women obtain access to education and training, credit, markets, technology and lands. The article recognises women's lack of productive assets and the importance of land to rural women's livelihood and poverty status. It therefore provides that rural women dependent on agriculture have the same property rights as men in access to agricultural credit and loans (FAO, 2013:6). A further step is taken by CEDAW to create policy recommendations that will actually make visible the impact of the regulations in the lives of women. Pertaining to rural women's access to land, the convention recommends that countries put in measures to promote access to land by ensuring that there are legal reforms for equitable land, family and marriage inheritance and housing laws to achieve rural women's access to and control over land and other resources (FAO, 2013:16)

The United Nations has created a subsidiary authority known as the UN Millennium Project Task Force on Gender Equality and Women's Empowerment to monitor the progress towards the achievement of the MDG3. The task force recommends that the gender asset gap be used by international aid agencies as an indicator to measure progress towards MDG 3. This will enable a concrete international and national reporting of asset gap (Doss, et al., 2008).

2.3 Current Trends in Women's Access to and Control of Assets in Africa

Existing literature on gender and assets in Africa is limited and mostly focused on land. Studies conducted in Africa reveals a pattern of ownership of assets. This pattern suggests that women in relation to men not only own less assets but also less valuable assets (Doss 2006; Doss et al., 2006; Fort, 2007; Doss et al., 2011; Jacobs et al., 2011; Deere et al., 2012; Doss et al., 2012; GENDERNET, 2012). In the African context, land is reported to be a "men's asset" and thus solely owned by men in most countries (Doss et al., 2011; Meinzen-Dick et al., 2013; GAAP, 2013). In most African contexts, women generally do not obtain rights over land, unless through their husbands (Abbas, 1997). Where women own land, it is of lower quality (Doss, 2006; Jacobs *et al.*, 2011). Women's land holdings however vary widely across countries from about 5 percent in Mali to over 30 percent in Malawi, Botswana and Cape Verde (UNCSW, 2014).

The literature also reveals that in Africa, particular assets are owned by particular gender groups. Doss *et al.* (2011) term this phenomenon as the incidence of asset ownership by sex of owner. For example, men own assets such as vehicles, houses and other real estates while women own assets such as cooking utensils, jewellery and uncut cloth (Jacobs, Namy, Kes, Bob & Moodley, 2011; Doss et al., 2012). The

literature also portrays a greater incidence of business ownership among women than men (Doss et al., 2012; Oduro et al., 2013; Meinzen-Dick et al., 2013). Studies examining the incidence of ownership of livestock found that women owned smaller livestock while men owned larger ones (Doss et al., 2011; Jacobs et al., 2011; Meinzen-Dick et al., 2013).

2.4 Women's Access to and Control of Assets: The Ghanaian Context

Evidence of inequality in women's access and ownership of assets in Ghana is not different from the global and regional trends. However, the sociocultural and institutional basis of discrimination in the Ghanaian context is worth highlighting. The Ghanaian context presents a classic example of how family relations and laws reinforce inequality against women in many spheres of their lives including their access to and control of resources.

Two inheritance systems are practiced in Ghana: the patrilineal and matrilineal systems. The former recognizes paternal grandfathers, fathers and their children and paternal siblings and their children as belonging to one family (Nukunya, 2003; Oduro et al., 2012). Wives therefore do not have access rights to their husband's family assets. Likewise, in the matrilineal system, the family consists of the maternal grandmother, her children, and her maternal siblings and their children. Children in the matrilineal system cannot inherit from their fathers because they do not belong to the same family with them; rather they inherit from their uncles (Oduro et al., 2012; Arthur, 2013).

The Ghanaian customary law distinguishes family properties from individual or private properties (Arthur, 2013). Family properties belong to the extended family, managed by the family head and cannot be gifted or bequeathed to nonfamily

members (including spouses) (Nukunya, 2003; Oduro et al., 2012). This is because spouses are considered individual entities who do not have access to each other's family properties. Again customary law does not confer on the woman rights to her husband's property; and a widow or a divorced woman cannot claim a stake to her husband's property (Oduro et al., 2012). Marital regimes in Ghana articulate that ownership of assets in marriage is on individual basis (Oduro et al., 2012).

Formal legal rights and laws have been instituted in Ghana to deal with the threats and insecurities associated with the customary law and inheritance system. These include among others the Intestate Succession Law (PNDCL111), the customary marriage and Divorce law and the Wills Act. Details of these laws are spelt out in Oduro et al., (2012). These laws though provide cushioning to women in the event of divorce or death of their spouses or parents still have inadequacies concerning women's access to resources (see Doss et al., 2012).

Fewer women own assets in Ghana, because of other inheritance and cultural norms that bar them from inheriting properties. It is therefore not surprising that a study on the gender-asset gap conducted in Ghana revealed that only 11% of couples jointly owned assets. For instance, the Ewes of the Volta region, who practice the patrilineal inheritance system use childlessness as a basis to discriminate against a woman preventing access to her husband's land when the latter is deceased (Duncan & Brants, 2004). This is a product of their cultural perception that children are the main reasons for marriage as they determine the longevity of the lineage. Therefore a woman's inability to give birth is seen as a disservice to the lineage among the Ewes.

In Ghana, socio-cultural factors are strong determinants of gender relations even within the same gender group. Different categories of women have different access right to land in the Volta region. For example widows with children, those without

children, step and adopted daughters, women involved in consensual relationships and women with physical disabilities have different rights of access to agricultural or family land. In the Volta region, widows with children are reported to assume full access to land of their deceased husband, whereas widows without children are not allowed to continue farming on the land of their late husbands (Duncan & Brants, 2004). Furthermore, the inability to bear children in marriage is associated with negative connotations and poses a barrier to women's socio economic advancement. The interesting bit is that childless men are not discriminated against on the same grounds as society does not blame men for childlessness.

Women are more likely than men to own assets that cannot be used as collateral such as uncut cloth, jewelry and livestock (Oduro et al., 2011). According to Owusu-Danso (2013), men mostly have control over the marketable assets that can be used as collateral for accessing financial services, especially, land and vehicles.

PART II

Overview of the Study Area

The dissertation is focused on the Awutu Senya Municipality. The municipality is a newly created one in Ghana, carved out of the former Awutu Senya District in 2012. It is located in the eastern part of the Central Region. It shares a boundary with the Ga South Municipality to the east, the Awutu Senya district capital at the north and the Gomoa district to the west. The population of the municipality is mainly youthful with a population size of 270,000 and covers a total area of about 180 square kilometres (Ministry of Finance and Economic Planning MOFEP, 2014). The municipality is largely urban however, reports from the 2010 population and housing census indicate that a few of the settlements are rural (Ghana Statistical Service, 2014).

The municipality has six zonal councils namely; Kasoa, Kpometery, Ofaakor, Opeikuma, Akweley and Walantu. From the Ofaakor council, Bentum, a small community was chosen as the main area for the investigation of this study. Two other communities namely, Ofaakor and Akweley from the municipality were also added to enable a rural-urban analysis of the investigation.

The municipality has 37,000 households, 26,325 houses and an average household size of 5 (MOFEP, 2014). The main economic activity dominating in the municipality is wholesale and retail trading, employing about 60% of the working population (MOFEP, 2014). Others include the banking, service and agro processing sectors (GSS, 2012). The main market for trading activities is located at Kasoa, the municipal capital (Nyasulu, 2012). A majority of 28.7 percent of the population are Christians, 14.9 percent Muslims, 0.3 percent traditional worshippers, 2.4 percent have no religion and 1.1percent comprises of other religions (GSS, 2012).

The area experiences two main climatic seasons- the dry and the rainy seasons. The dry season runs for a period of 5 months while the rainy season lasts for a period of 7 months (Nyasulu, 2012) with an average rainfall of 750mm (MOFEP, 2014). The longer period of rain supports the cultivation of many crops such as plantains, pineapples, cocoa, yam, cassava and others (Nyasulu, 2012; MOFEP, 2013). Vegetables such as pepper, okra, garden eggs, cabbages and onions are well cultivated in the coastal savannah. The coastal savannah zone is also conducive for animal rearing as it is suitable for animal grazing (Nyasulu, 2012).

The Awutu Senya East municipality is the original domicile of the Guans. A larger proportion of the population however, is made up of the Awutu and the Senya ethnic groups (Nyasulu, 2012). Other ethnic groups have made their homes in the municipality. These include the Ewes, Gas, Akans, wala/Dagari, Moshie and other

smaller ethnic groups (Nyasulu, 2012; GSS, 2012). The Akan language is the most popular in the municipality though other languages are spoken by the other ethnic groups.

The people of the Awutu Senya municipality practice the matrilineal system of inheritance and are mainly identified in their extended families rather than the nuclear families (Nyasulu, 2012).

The municipality is faced with rapid population increase with an annual growth rate of 3.0 percent with a male to female ratio of 1 to 1.06 (GSS, 2012) as many migrants move into the municipality for residential purposes. With this challenge, the municipality is faced with inadequacies in the education and health sector (Nyasulu, 2012).



CHAPTER THREE

METHODOLOGY

3.0 Introduction

The chapter discusses the method and methodology employed to achieve the objectives of the study. Challenges and ethical issues arising from the research are also discussed.

3.1 Method

The study employs a mixed method approach. This approach integrates both quantitative and qualitative methods to allow for variations in data collection and greater validity. According to Ivankova *et al.* (2006), a mixed method allows for a general understanding of the research problem with quantitative data and in-depth explanations to the quantitative results with qualitative data. For this study, a mixed method is beneficial because it provides a rich combination of responses for a better understanding of women's experiences in access to and control of assets and its diverse impacts on their lives. While the quantitative method helps in ascertaining relationships among variables, the qualitative conveniently blends in women's practical experiences of the issue under investigation within a patriarchal society. The advantage of employing this method is that the weaknesses of one method are offset by the strengths of the other (Ivankova, Creswell & Stick, 2006).

3.2 Methodology

This section elaborates on the research design including the target population, sampling procedure and sample size, data collection tools and how data were obtained. The research draws on the Gender, Agriculture and Asset Project toolkit

designed by the Gender and Asset Data in Qualitative and Quantitative Program Evaluations (GAAP), and is also guided by the Ghana country report on the Gender Asset Gap (Oduro et al., 2011). Guidelines for data collection provided in the GAAP tool kit were adapted to suit the context of this study.

3.2.1 Sampling

Target Population

The target population comprised of female members of households in the Awutu Senya East Municipality. From the municipality, three communities were selected. These are Bentum, Ofaakor and Akweley.

Sampling Criteria, Sample Size and Sampling Technique

The study sought an assessment of women's wellbeing in intra-household negotiations which mainly occurs between males (husbands/partners) and females (wives/partners) living together. Sampling criteria therefore included wives/women in consensual relationships living with their husbands/partners in the same household. For this purpose, women who are heads of households such as widowed and divorced women were excluded.

The study adopted both probability and nonprobability sampling techniques to satisfy requirements of the mixed method. Three communities were purposively selected based on their classification as rural, peri-urban and urban areas according to the Ghana MDG 2010 report (NDPC & UNDP, 2010). These are Bentum, Ofaakor and Akweley. From these communities, 120 survey respondents were selected using the systematic random sampling. From Bentum 48 respondents were chosen, 34 from Ofaakor and 38 from Akweley. For Akweley, counting started from the first house from the main junction of the community. For Bentum and Ofaakor women who meet the criteria were selected from every third house starting from the chief's house. A Convenience sampling was adopted to select a total of 20 respondents from the

three communities for semi-structured-questionnaire, 10 from Bentum, 5 from Ofaakor and 5 from Akweley.

3.2.2 Data Collection Tools & Data Analysis Technique

Both primary and secondary data were collected. For primary data, the collection tools used included a standardized questionnaire for the survey of 120 respondents, and a semi-structured questionnaire was employed for in-depth interview of 20 respondents (see Appendices I & II for details of tools). Most of the questions posed in the questionnaire were adapted from the GAAP toolkit.

Secondary data were obtained from statistics from the Awutu Senya East district analytical report of the GSS 2010 Population and Housing Census (GSS, 2010) and the 2008 Ghana Millennium Development Goals Report by both the UNDP and the NDPC of the government of Ghana (NDPC & UNDP, 2008). The statistics obtained from these reports were used to validate findings from the research on respondents' socioeconomic demographics.

The Qualitative Data

For qualitative data collection, in-depth-interviews were conducted using semi-structured interview. These were administered to twenty women selected from all three communities (see Sampling) to solicit their experiences of asset ownership, access and control and how this contributes to their wellbeing both within and outside their households.

The tool was designed along four themes namely; 1) Women's perception of assets 2) their ownership, access to and control of those kinds of assets, 3) How those types of assets help in their socio economic life and 4) the socio-cultural factors surrounding their access to and control of family assets.

Qualitative data collected using semi-structured interviews were analysed alongside the quantitative data under common themes. All data is discussed in light of the research objectives and questions.

The Quantitative Data Collection

A survey questionnaire was employed to collect the quantitative data for 120 respondents. The questionnaire was sectioned into three. The first section collected demographic data of respondents. The second gathered information on household asset ownership, and women's access and control of household assets. In this study control of assets was measured by women's ability to take decisions about the use of family assets to generate income for themselves and their families. The third section collected information on women's wellbeing. The variables comprising well-being as used in this study were difficult to conceptualise and quantify for quantitative analysis. Proxy indicators were therefore used to assess the various aspects of wellbeing. The indicators included: women's perception of their financial and non-financial contribution to family needs, women's perception of their self-interest within the family, and their ability to access health.

The quantitative or numeric data were coded, quantified and categorized to find patterns and relationships between control of assets and wellbeing using a *Chi-square* test. The choice of a chi-square test was influenced by its ability to establish a relationship or non-relationship among multiple categorical variables with more simplicity than other models such as regression.

The chi-square test was run to establish relationship between control of assets and each of the three measures of wellbeing - women's perception of their contribution to their family needs, women's perception of their self-interest within the family, and

women's ability to access health. The chi-square value was compared to the significant level to decide whether or not a relationship exists between the variables being tested. The Cramer's V was then used to ascertain the strength of the relationship. Pictorial presentations of findings were also given with charts and tables.

3.4 Limitations of the Study

The original intention of the researcher was to conduct focus group discussions and in-depth interviews with women to gather information on their perceived contribution, self-interest-interest, and decision making. This would have provided richer understanding of women's personal life experiences with respect to their access to and control of family assets. However, this intension could not be accomplished because of time and budget constraints. Studies of this nature usually require intensive qualitative investigation and observation to assess such impacts. The convenience sampling method employed in this study furthermore narrows the representativeness of the sample and therefore limits the extent to which the results from the study can be generalized.



CHAPTER FOUR

PRESENTATION OF FINDINGS AND ANALYSIS

PART I -FINDINGS

4.0 Introduction

The chapter presents findings of the study and discusses themes in line with the research objectives.

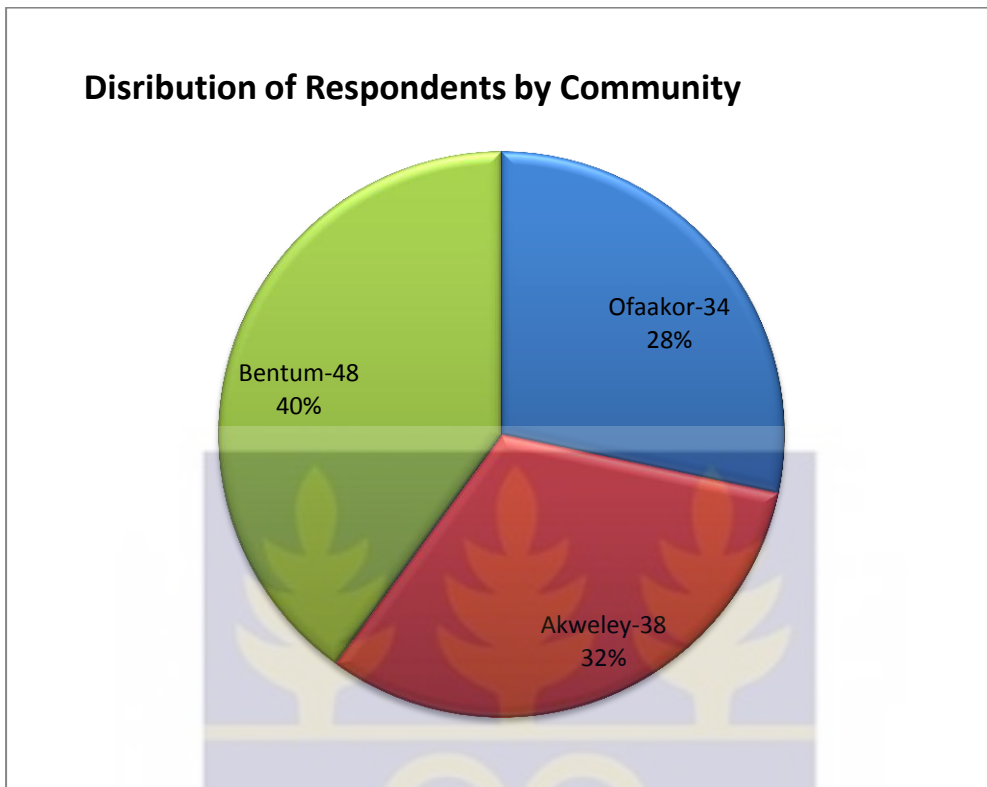
4.1 Demographic Information

4.1.1 Community Distribution of Respondents

The survey data were collected from three different communities in the Awutu Senya East municipality. These are Bentum, Ofaakor and Akweley. All three communities have different socioeconomic characteristics namely rural, peri-urban and urban respectively which allow for a rural-urban comparison of the research findings. Of the overall 120 survey respondents, 48 were from Bentum, 34 from Ofaakor and 38 from Akweley. The distribution is shown in figure 4.1 below.

Semi-structured interview was used to gather information on women's experiences of the subject under investigation. 20 semi-structured interviews were administered to women in the three communities. 10 respondents from Bentum and 5 each from the two urban communities were interviewed.

Figure 4.1.1: Distribution of Respondents by Community



Source: Field Survey, July 2015

4.1.2 Age Distribution of Respondents

The age distribution of respondents ranged from 18 years to 69 years with a majority of respondents between the ages of 20 and 39 years. This distribution indicates that most of the respondents are within the working age population. The age distribution of respondents in the survey is shown in Table 4.1.2

Table 4.1.2: Age distribution by Community

		Ofaakor	Akweley	Bentum	Total	Percent
Age	18 and below	1	0	0	1	0.8
	19-29	10	11	18	39	32.5
	31-39	15	15	11	41	34.2
	40-49	4	8	16	28	23.3
	50-59	3	3	1	7	5.8
	60-69	1	1	2	4	3.3
Total		34	38	48	100	100.0

Source: Field Survey, July 2015

Eight of the 20 qualitative interviewees were between the ages of 30-39, six between 19-29 years; four between 40-49 years and two between 50-59 years.

4.1.3 Respondents' Occupation

The occupational distribution as shown in Table 4.1.2 indicates the general pattern of economic activity in the district capital and the employment types of respondents from each of the three communities. Only 8 of the 120 respondents were professionals. These were all from Ofaakor and Akweley. The majority of the respondents were involved in trading and services.

The majority of the respondents from rural Bentum were engaged in agriculture; farming is their main source of livelihood. This is followed by those engaged in unskilled manual work.

Table 4.1.3 Occupational Distribution of Respondents

Occupation	Community			Total
	Ofaakor	Akweley	Bentum	
Professional	2	6	0	8
Sales/Services	12	12	7	31
Skilled manual	9	12	4	25
Unskilled Manual	5	3	13	21
Clerical	1	0	1	2
Unemployed	5	3	1	9
Agriculture	0	1	22	23
Pensioner	0	1	0	1
Total	34	38	48	120

Source: Field Survey, July 2015.

4.1.4 Average monthly Household Income

More than 50 percent of all respondents claimed to earn GHC 500 or less. This proportion is representative of about 79 percent of all respondents from Bentum, indicating that this community is a rural and low income area. Most respondents could not report their monthly household income with certainty. They were mostly unsure because they were not salaried workers. Moreover, they did not know exactly how much their male partners or husbands earned monthly. Most of the responses on monthly income were therefore estimates.

Table 4.1.4: Average Monthly Household Income by Community

Average monthly income	Community			Total
	Ofaakor	Akweley	Bentum	
1-500	16	12	38	66
501-1000	7	8	7	22
1001-1500	5	2	1	8
1501-2000	2	6	0	8
2001-2500	1	3	1	5
Above 2500	3	7	1	11
Total	34	38	48	120

Source: Field Survey, July 2015

4.1.5 Educational Level of Respondents

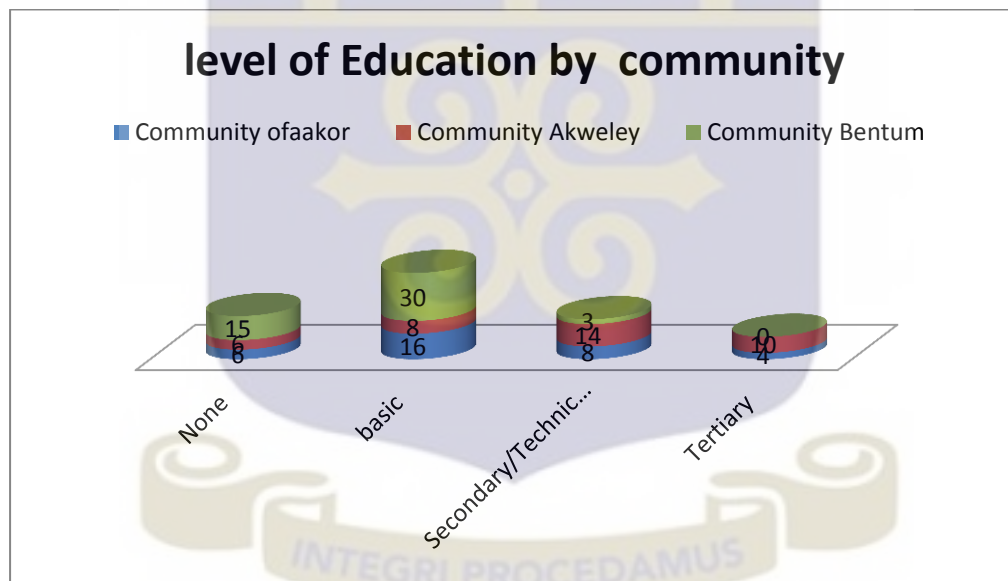
Fifty-four of the total respondents, representing 45 percent had only basic education. Most respondents in this category were from Bentum. This confirms the low socioeconomic background of that community. The second largest proportion of the sample made up of 27 respondents, representing 22.5 percent does not have any formal education. Again, respondents from Bentum form the majority for this category. 25 of the respondents (20.8%) had secondary education and only 14 (11.7 percent) had tertiary education. Respondents in these last two categories were all from Ofaakor and Akweley. As Table 4.1.5 and Figure 4.1.5 below demonstrates, there is no significant difference in levels of education between respondents from peri-urban Ofaakor and urban Akweley.

Table 4.1.5: Respondents' Level of Education

Level of Education	Frequency	Percent
None	27	22.5
basic	54	45.0
Secondary	25	20.8
Tertiary	14	11.7
Total	120	100.0

Source: Field Survey, July 2015

Figure 4.1.5: Respondents' Level of Education by Community



Source: Field survey, July 2010.

It is clear from the distribution that more rural respondents had basic and no formal education, while the urban areas had more secondary and tertiary levels. Fifteen of the 27 respondents who had no formal education were from Bentum, while 6 each were from Ofaakor and Akweley. For respondents with basic education, 30 were from Bentum, 16 from Ofaakor and 8 from Akweley. Only 3 respondents from Bentum had some level of secondary education, 8 from Ofaakor and 14 from Akweley 10 of the

respondents with tertiary education were from Akweley, 4 from Ofaakor and non from Bentum. Between the two urban communities, Akweley, which is the more urbanised has a higher percentage of respondents (61 percent in post basic levels than Ofaakor (30.7percent). In the qualitative interviews, 75 percent of respondents had some level of education ranging from basic to secondary, 5 percent had post-secondary education and 20 percent had no formal education.

4.1.6 Respondents' Ethnicity

Table 4.1.6 and Figure 4.1.6 summarizes the ethnic distribution of respondents from the three communities.

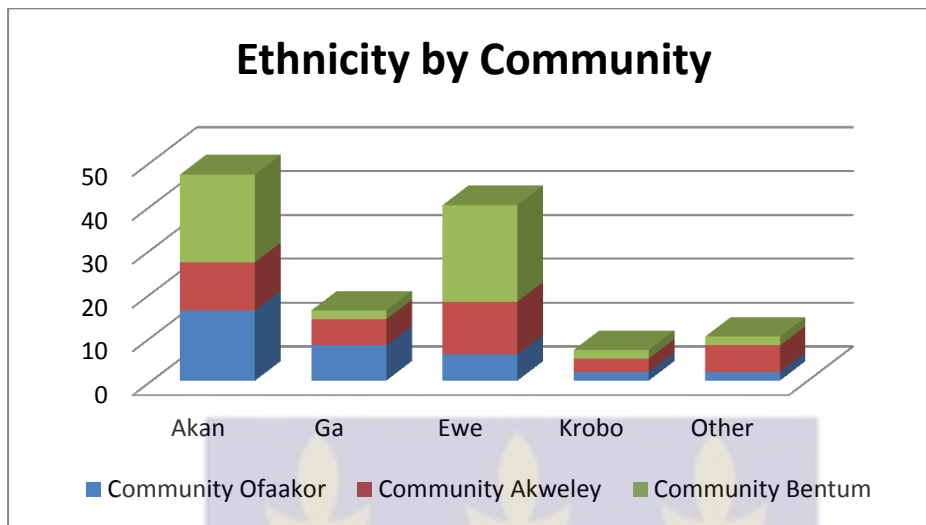
Table 4.1.6: Respondents' Ethnicity

Ethnicity	Frequency	Percent
Akan	47	39.2
Ga	16	13.3
Ewe	40	33.3
Krobo	7	5.8
Other	10	8.3
Total	120	100.0

Source: Field survey, July 2015

Most respondents were Akans and Ewes who have migrated to the area. This distribution is especially representative of the Bentum community.

Figure 4.1.6: Ethnicity by Community



Source: Field survey, July 2015

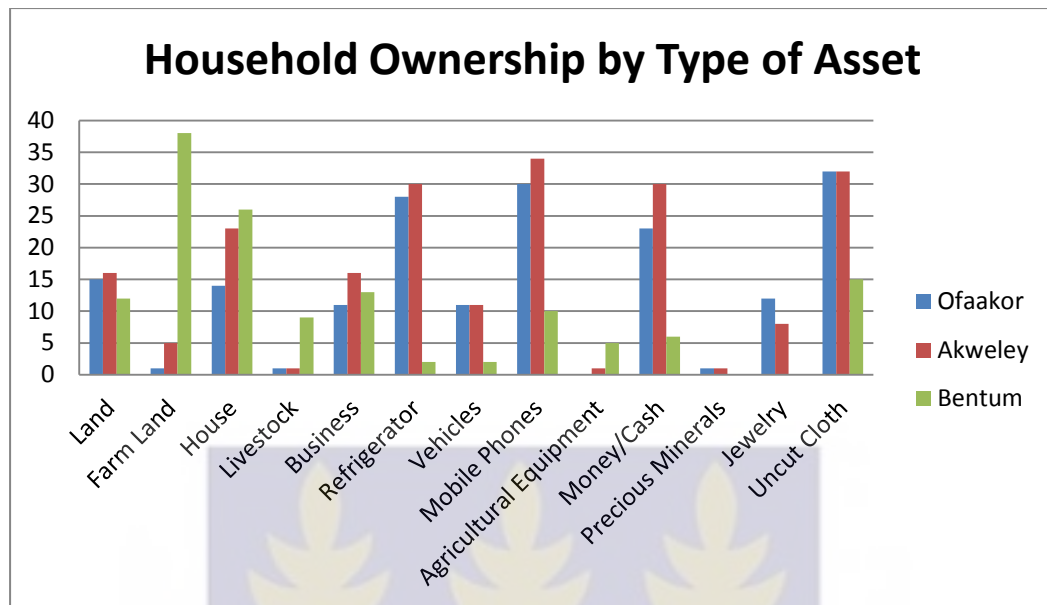
In the urban community of Ofaakor and peri-urban Akweley, other ethnic groups were present including Gas, Krobos, Sisalas and Dagombas from Northern Ghana.

4.2 Ownership and Acquisition of Assets

4.2.1 Asset Ownership by Households

The investigation covered a wide range of household assets. This was made possible by the diversities of the socioeconomic statuses of the three communities involved in the investigation. Family assets involved in the investigation included lands, farm lands, houses, livestock, businesses, refrigerators, vehicles, mobile phones, agricultural equipment, cash or savings, jewelry and uncut cloth. Other assets named by the qualitative interviewees included block manufacturing machine, generators, pans and pots, cooking stoves and ovens. Incidence of ownership of farm lands, houses, livestock and agricultural equipment was higher among rural respondents.

Figure 4.2.1: Household Ownership by Asset Type



Source: Field Survey, July 2015

The above figure shows the community distribution of ownership of household assets. The numerical levels show the number of people who owned particular types of assets in each of the three communities. Fifteen respondents owned lands from Ofaakor, sixteen from Akweley and twelve from Bentum. Only one respondent owned farm land from Ofaakor, 5 from Akweley and 38 from Bentum. Thirteen respondents from Ofaakor owned houses, 23 from Akweley and 26 from Bentum. A total of 11 of the 120 respondents owned livestock - 1 from Ofaakor, 1 from Akweley and 9 from Bentum. Forty respondents reported owning businesses - 11 from Ofaakor, 16 from Akweley and 13 from Bentum. Twenty-eight respondents owned refrigerators from Ofaakor, 30 from Akweley and only 2 from Bentum. A total of 24 respondents owned vehicles, 11 were from Ofaakor, 11 from Akweley and 2 from Bentum. For mobile phones the distribution was 30 respondents from Ofaakor 34 from Akweley and 10 from Bentum. No respondent from Ofaakor owned any agricultural equipment. However 1 and 5 respondents from Akweley and Bentum respectively owned this asset. For cash or savings, the distribution was 23, 30, and 6 from Ofaakor, Akweley

and Bentum respectively. No one reported of owning precious minerals from Ofaakor, however one respondent each from Akweley and Bentum claimed to own precious minerals and for uncut cloth, 31, 32, 15 the distribution was 31, 32 and 15 from Ofaakor, Akweley and Bentum respectively.

Most houses owned by the rural respondents are built by the household members. They are usually small houses with a room or two, built with clay and plastered with cement mortar. This type of building is popularly known in Ghana as *atakpame* which usually cannot be sold or collateralized.

Almost all lands owned by households are located outside the community. The same trend was observed in Ofaakor and Akweley. Most households in Ofaakor who owned lands lived in rented houses and own lands in relatively rural areas within and outside the municipality. There is however no significant difference in land ownership between households in Ofaakor and those in Akweley. However, the proportion of households which owned houses in Akweley is slightly higher (19.2 percent) than those who owned houses in Ofaakor (10.8 percent). In these two communities, houses owned are modern block houses built with cement blocks which can be sold or collateralized. Most of the respondents from Ofaakor shared their residence with other households in what is normally referred to in Ghana as compound houses while Akweley is dominated with self-contained houses.

Most households which owned poultry and livestock were rural. The types of livestock were mainly small livestock such as goats and sheep. Very few households in the peri/urban communities owned livestock and again the difference in proportions owned in the two urban areas is not significant.

Sixteen respondents from Akweley owned businesses while 11 owned businesses from Ofaakor. This indicates that Ownership of businesses is higher. However, more households in Bentum (13) owned businesses than those in Ofaakor (11). In Bentum most of the women were involved in trading in small items like matches, salt, chewing sticks, beads and in the sale of agricultural produce like maize, which they sell at retail prices. Some of them are also food vendors in and around the community.

Household durables including refrigerators and vehicles were predominantly owned by urban respondents. Clearly this is explained by differences in income and the availability of utilities and infrastructure. Only 2 respondents from the Bentum community owned refrigerators. The community until recently did not have access to electricity and so families do not own household durables that run on electricity.

Mobile phones were owned by households across all three communities. About a quarter of the rural respondents owned mobile phones. However a significant difference is observed in ownership between rural and urban households. This is obviously accounted for by socioeconomic differences.

Agricultural equipment was mostly owned by respondents of rural households. These included small tools like hoes, cutlasses and shovels employed for their small scale subsistence farming.

Cash or savings were hardly readily reported as part of household assets for a reason that is not apparent to the researcher. However, when asked if they had any savings or money they could use for their personal gains, some responded in the affirmative. This is probably because they consider the value of these savings to be too small to qualify as an asset. There were differences in the forms of savings owned by households. While respondents from the peri-urban and urban areas owned bank

accounts, rural households owned informal savings known as *susu*. Even with that only about 5 households owned such savings. Household assets such as precious minerals were scarcely reported as owned.

4.2.2 Form of Asset Ownership

Information was collected on the form of ownership of assets, whether respondents had sole ownership of their assets, jointly with husbands or partners in consensual relationships, jointly with relatives or any other form of ownership.



Figure 4.2.2: Forms of Ownership by Asset type and Community

Asset Type	Form of ownership	Community			
		Ofaakor	Akweley	Bentum	Total
(Land)	Sole Ownership	4	5	2	11
	Jointly owned with husband/Partner	6	9	6	21
	Jointly owned with other relatives	2	1	3	6
(Farm Land)	Sole Ownership	1	1	7	9
	Jointly owned with husband/Partner	1	3	22	26
	Jointly owned with other relatives	1	0	4	5
(House)	Sole Ownership	4	5	1	10
	Jointly owned with husband/Partner	6	13	12	31
	Jointly owned with other relatives	0	2	3	5
(Livestock)	Sole Ownership	1	1	8	10
	Jointly owned with husband/Partner	1	0	1	2
	Jointly owned with other relatives	1	0	0	1
(Refrigerator)	Sole Ownership	6	5	1	12
	Jointly owned with husband/Partner	14	13	1	28
(Vehicles)	Sole Ownership	3	2	0	5
	Jointly owned with husband/Partner	4	4	0	8
(Mobile phones)	Sole Ownership	31	33	9	73
(Agricultural Equipment)	Sole Ownership	0	2	37	39
	Jointly owned with husband/Partner	0	0	8	8
(Money/Cash)	Sole Ownership	12	32	4	48
(Precious Minerals)	Sole Ownership	2	1	0	3
uncut cloth	Sole Ownership	26	32	11	69
(Jewelry)	Sole Ownership	10	8	1	19
(Other)	Sole Ownership	0	1	0	1

Source: Field Survey, 2015.

The results in Table 4.2.2 above indicate that in general large assets such as land, farm land and houses were mostly jointly owned with husbands or partners whereas smaller assets such as household consumables especially mobile phones, jewelry, small amounts of money and uncut cloth were individually owned by women. The qualitative interview revealed however that assets reported as jointly owned with husbands or partners especially land and houses were mostly acquired with husband's

resources. Household durables such as refrigerators and vehicles were also mostly reported as jointly owned with spouses.

4.2.3 Mode of Acquisition

From the survey, respondents indicated how they acquired their assets. The survey revealed that most large assets such as land and houses were either bought or built. 25 of 37 respondents who owned lands bought them and 33 of 43 houses reported as owned were built or bought by their owners. Farm lands were mostly owned by rural dwellers and acquired through lease or rent under a system referred to as *akofi* (chapter 2). All 10 respondents of the qualitative interview from Bentum reported that they acquired farmlands on lease.

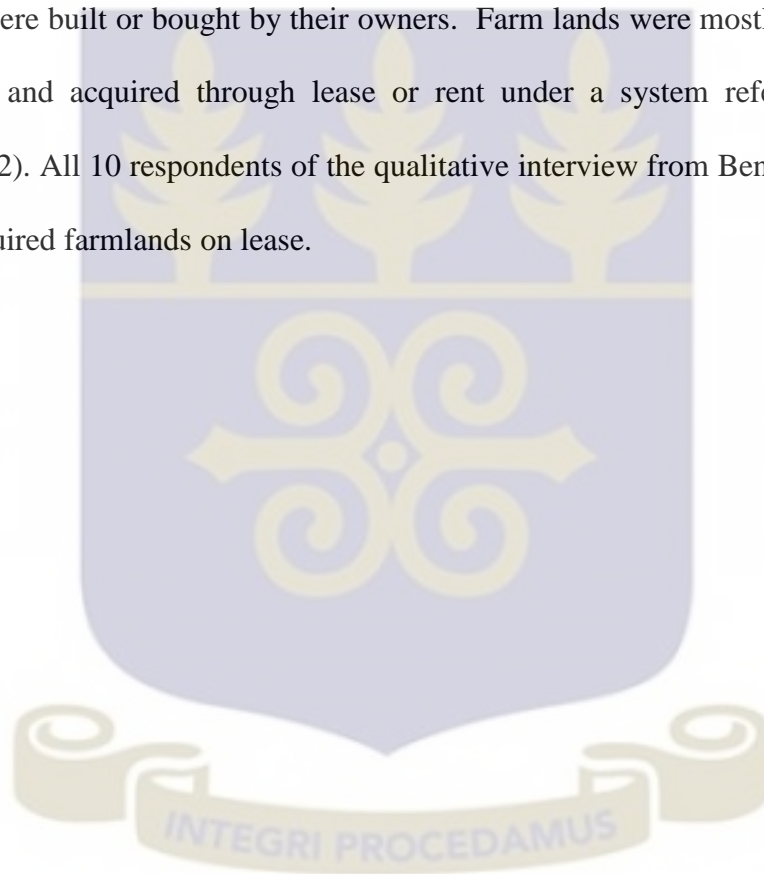


Figure 4.2.3: Mode of Acquisition by Asset type and Community

Asset type	Mode of acquisition	Community			
		Ofaakor	Akweley	Bentum	Total
Land	Bought	9	10	6	25
	Inherited	3	4	3	10
	Gift	1	0	0	1
	lease/rent	0	0	1	1
Farm Land	Bought	0	3	5	8
	Inherited	1	2	3	6
	lease/rent	0	0	27	27
House	Bought/built	5	17	11	33
	Inherited	4	3	3	10
	Gift	0	2	0	2
	lease/rent	0	0	2	2
Livestock	Bought	0	2	4	6
	Gift	0	0	3	3
	other	1	0	0	1
Business	personal Investment	4	11	7	22
	Inherited	1	1	0	2
	Gift	0	2	0	2
	other	1	0	0	1
Total		34	38	48	120

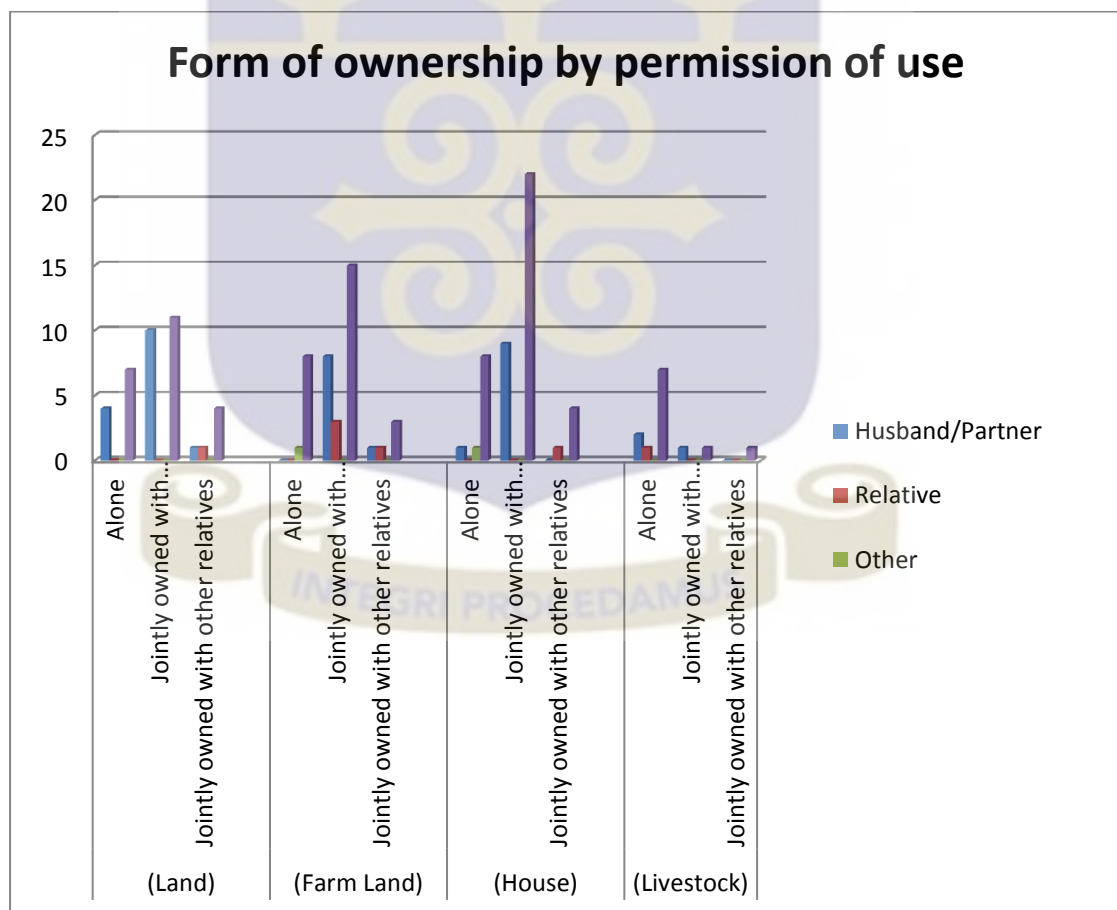
Source: Survey Field, 2015

4.2.4 Access to Family Assets

Two questions were used to assess respondents' access to their family's assets. The first inquired about permission of use and the second about frequency of use. A total of 80 of the 120 respondents required no permission to use their family's assets. This huge number could have occurred because there was a lot of personal ownership of assets and also because the survey questions made no distinctions between asset type with respect to permission and frequency of use. Forty respondents reported that they

needed permission to access family assets. Thirty-three of these were mainly respondents who owned assets jointly with their husbands or partners in consensual relationships, 5 were those who owned assets jointly with relatives and 2 were those who jointly owned assets with people other than their relatives. However, the data revealed that the form of ownership of an asset does not significantly determine permission of use of that asset as shown in the graph below. This trend is observed for all the asset types and across all three communities

Figure 4.2.4 (a): Form of Ownership by Permission of Use



Source: Field survey, July 2015

Table 4.2.4: Permission of Use of Assets by Community

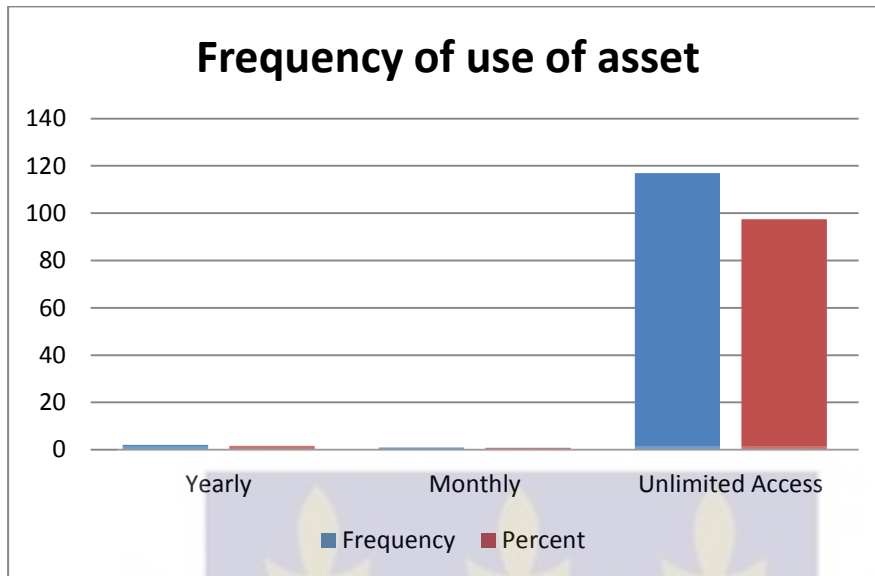
	Community			Total
	Ofaakor	Akweley	Bentum	
Husband/Partner	12	8	14	34
Relative	1	2	2	5
Other	1	0	1	2
No permission needed	20	28	31	79
Total	34	38	48	120

Source: Field survey, July 2015

It was observed that respondents from all three communities mainly required no permission to use their assets.

On the frequency of use, almost all respondents reported that they have unlimited access to their family's assets. This proportion is over represented by rural owners of farm lands whose main source of livelihood is their farms and so work on the farm almost every day of their lives. Again, distinctions were not made between asset categories.

Figure 4.2.4 (b): Frequency of Use of Assets

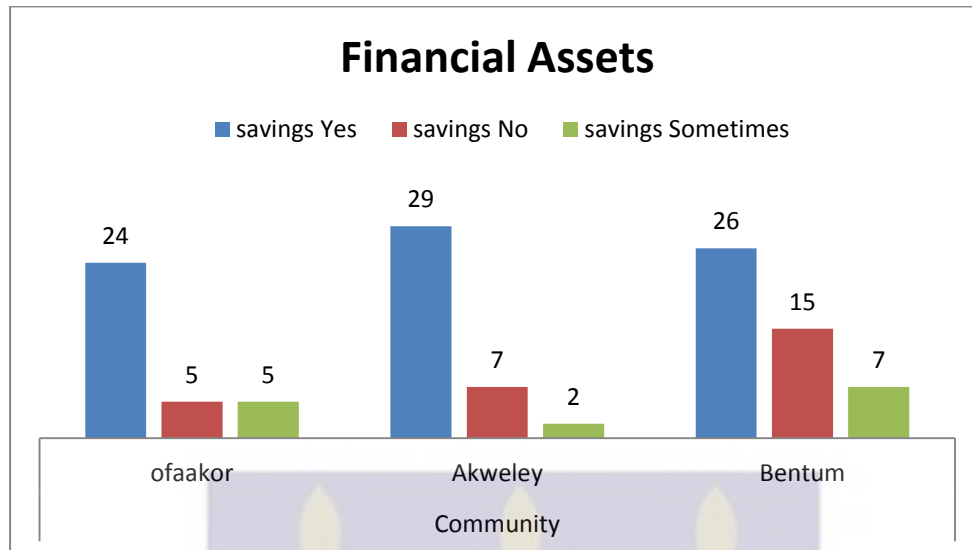


Source: Field survey, July 2015.

4.2.5 Financial Assets

About 70 percent of respondents reported having money or forms of savings that they could use for what they wanted at any time. However, people scarcely listed such form of financial assets as part of their household or family assets. Relatively fewer rural respondents claimed to have savings than their urban counterparts. Out of 48 respondents from Bentum, 26 claimed to have savings, 24 of 34 respondents from Ofaakor claimed to have savings and 29 of 38 respondents from Akweley claimed to have savings. According to findings from the qualitative data, 4 out of 10 rural women reported to have savings with a “*susu*” club, 1 reported having a bank account and 5 claimed not to have any form of savings or money. However, all 10 respondents from the two urban communities claim to either have some form of savings or physical cash on them sometimes.

Figure 4.2.5: Financial Assets



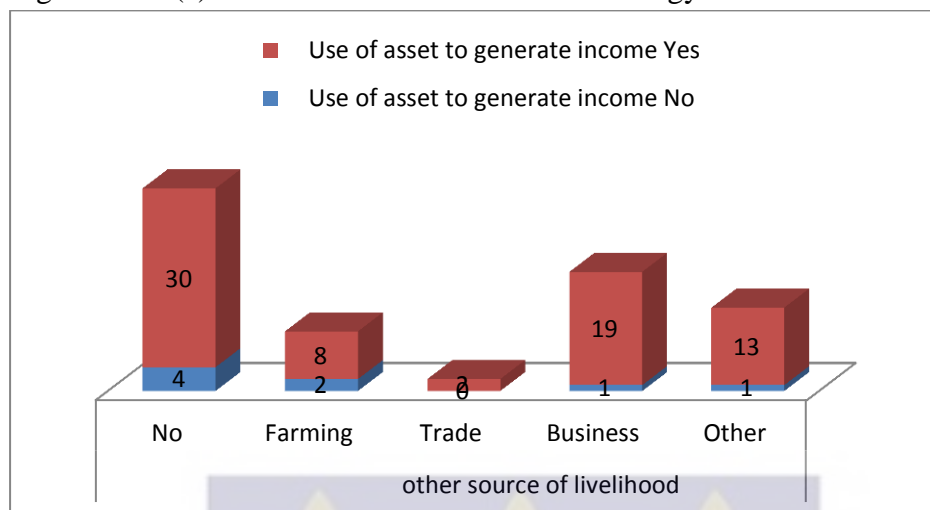
Source: Field Survey, July 2015

4.2.6 Control over Assets

Control over assets was assessed by the decision to use the assets to generate income for one's self and wellbeing. First, respondents were asked if they engaged their assets in income generating activities. A follow up question was posed to inquire about who decided the economic activity in which to engage the asset. 80 out of 120 respondents representing 66.7 percent engaged their assets in economic activities. Out of this proportion, about half had no other source of livelihood save their assets confirming that, women's asset owning is very crucial for their economic wellbeing. This is especially true for rural women who engage their farm lands in agriculture and sell the produce for their daily sustenance.

Across the three communities, rural women were more likely than urban women to engage their assets (farm lands) in economic activities. This is also explained by their dependence on agriculture as their main livelihood as explained above.

Figure 4.2.6 (a): Use of Assets as Livelihood Strategy



Source: Field survey, July 2015

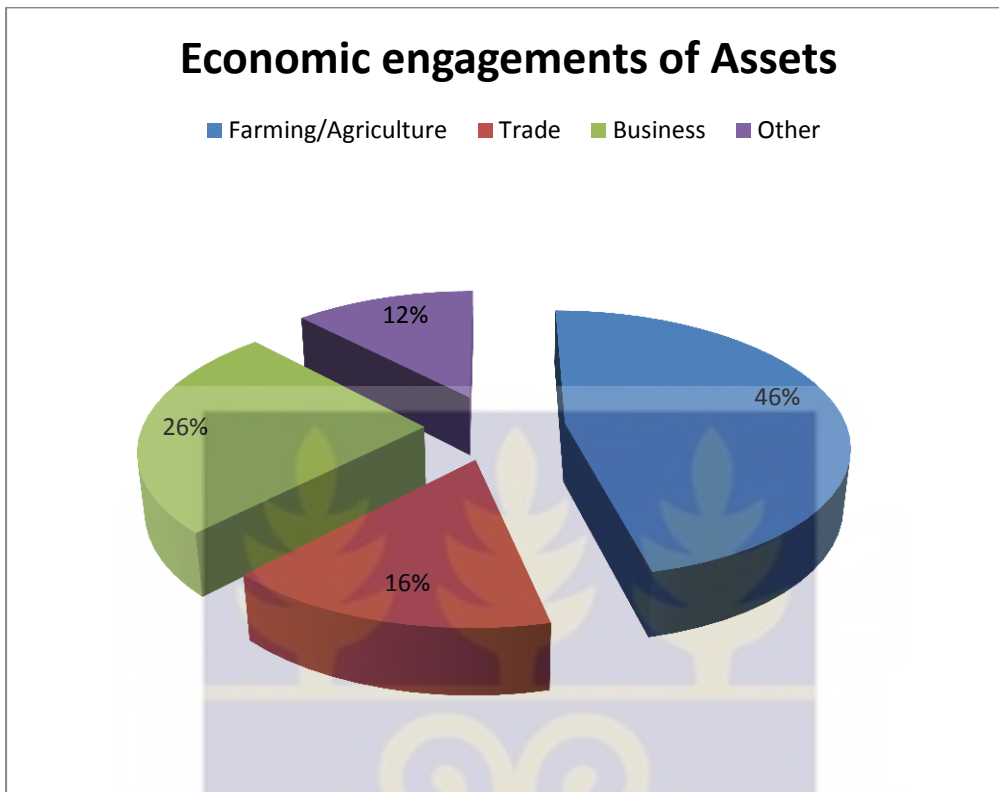
Table 4.2.6: Assets as Livelihood Strategy by Community

Use of assets to generate income	Ofaakor	Akweley	Bentum	
No	18	15	7	40
Yes	16	23	41	80
Total	34	38	48	120

Source: Field survey, July 2015

Of all those who invested their assets in income generating activities, 46 percent were engaged in agriculture, these were mainly rural women. Sixteen per cent invested their assets in trading and 26 percent owned businesses such as hair dressing and catering businesses. A larger proportion of this percentage comprised of urban women. The same trend was observed from the results of the qualitative data.

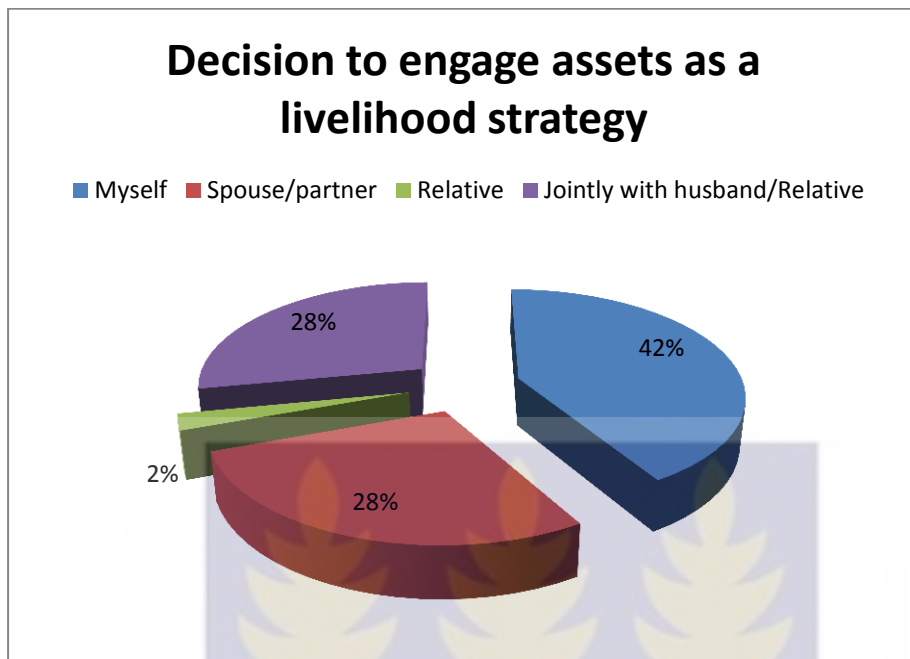
Figure 4.2.6 (b): Economic Investments of Assets



Source: Field survey, 2015

The second assessment of control of assets was based on who made the decision whether or not to invest the assets in any income generating activity and what activity to invest the assets in. From the survey, 42 percent decided for themselves, 28 percent had their husbands or partners deciding for them and 28 percent decided together with their husbands or relatives. Only 2 percent decided with other relatives. This pattern is largely influenced by the form of ownership of assets.

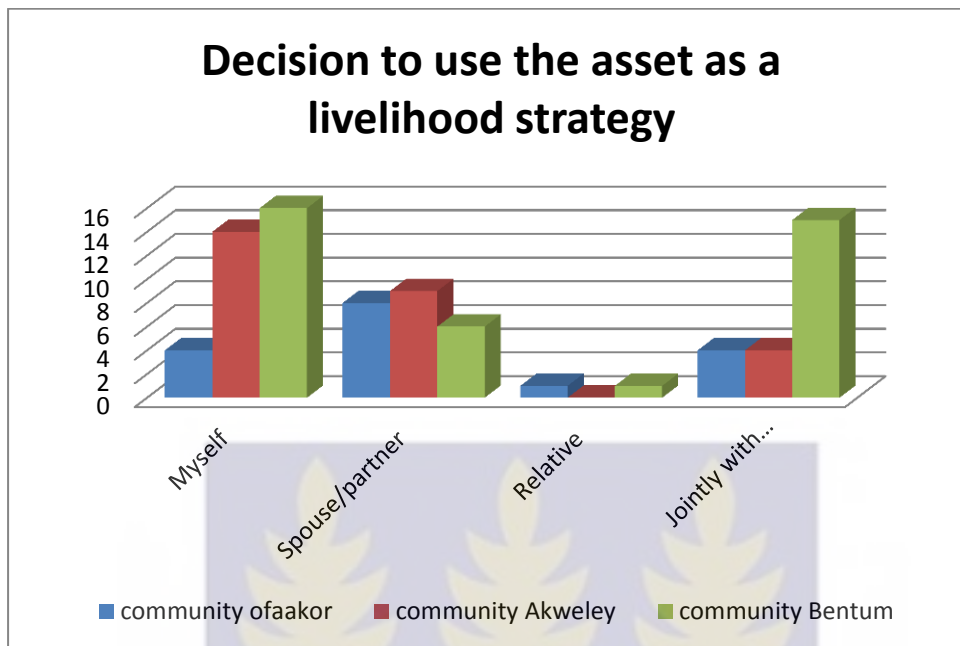
Figure 4.2.6(c): Decision to Engage Assets as Livelihood Strategy



Source: Field survey, July 2015

Out of 34 respondents who utilised their assets to earn income for themselves and their families, 20 were rural women. This represents 58.8 percent of all respondents who decided for themselves to use the asset for economic activity. The lowest incidence of control in this aspect was observed in Ofaakor. Most of rural women's assets are small parcels of farm land which have pre-determined use; agriculture. However, for urban dwellers, assets include lands, houses and other real estate which have diverse use. Again, most of these assets are acquired with their spouse's resources as revealed by the qualitative respondents. This accounts for the relatively lower incidence of self-decision to use the assets for economic activity among urban dwellers.

Figure 4.2.6(d): Decision to use asset as a livelihood strategy by Community



Source: Field survey, July 2015

The general pattern observed is that the decision to use assets as livelihood strategies was determined by form of ownership. This pattern was observed across all asset types as well. People had sole ownership of assets decide for themselves. Those who had joint ownership with their husbands were more likely to decide together with their husbands. A detailed data analysis of form of ownership and control over assets is provided in the appendix III(c)

4.3 Assessment of Women's Wellbeing

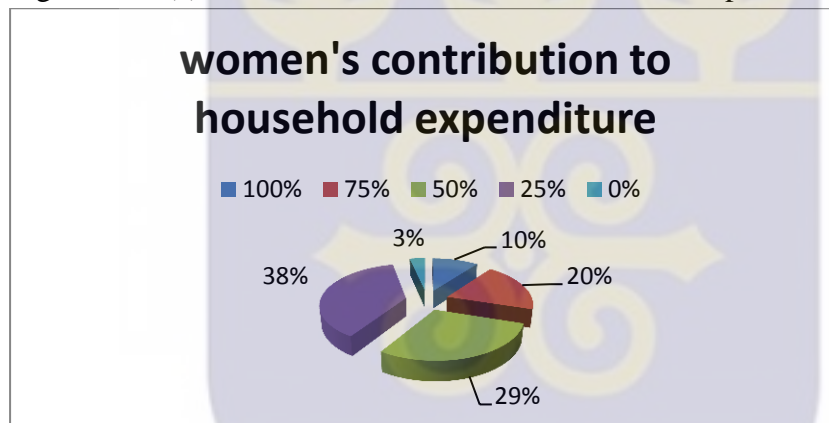
According to the literature the bargaining model of the family considers wellbeing to be determined by an individual's relative bargaining power in household negotiations. In the extended version of the model, bargaining power is disintegrated into components of three namely; breakdown positions, perceived contribution towards household needs and perception of self-interest. However, this study measures

women’s wellbeing with three components namely; perceived contribution to household needs, perception of self-interest, and women’s ability to access health.

4.3.1 Perceived Contribution to Household Needs

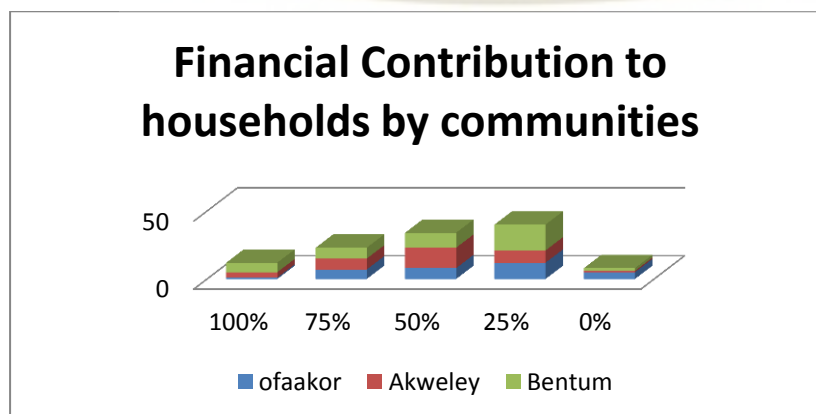
The survey revealed that most women contribute a proportion of the household expenditure; 38 percent of the respondents contribute up to a quarter, 29 percent contribute half, 20 percent contribute three-quarter and 10 percent contribute the whole sum of household expenditure. Only 3 percent contribute nothing.

Figure 4.3.1(a): Women's Contribution to household Expenditure



Source: Field Survey, July 2015

Figure 4.3.1(b): Women’s Contribution to household Expenditure by Community

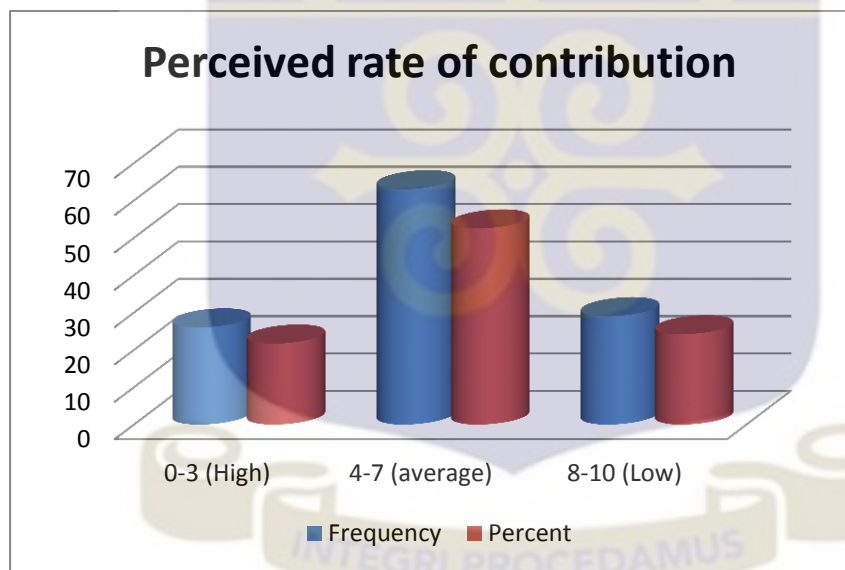


Source: Field survey, July 2015

Despite their financial contribution to the family, most women rated their over-all contribution to the household (financial and non-financial) low; second to their

husband or partners. The higher percentage (52.5) of women perceived their overall contribution towards their households or family as just average. However, the proportion which rated high (16.7 percent) is almost the same as the proportion that rated low (18.3 percent).

Figure 4.3.1(c): Perceived Contribution to Household needs

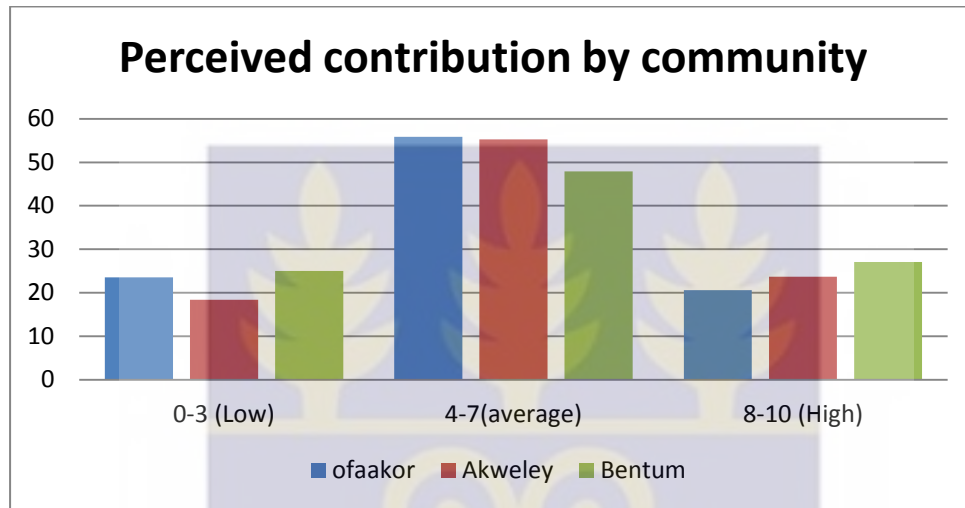


Source: Field survey, July 2015

Across the three communities, more respondents (44.8 percent) from the rural community rated high compared to the proportion from the peri-urban (24.1 percent) and urban (31.0 percent) communities. It can however be observed that women generally perceive their overall contribution towards family needs as average. Overall,

53 percent of all respondents perceived their contribution as average (see appendix III (h) for details of statistics).

Figure 4.3.1(d): Perceived contribution to household needs by Community



Source: Field survey, 2015

Figure 4.3.1 indicates that more rural women have a higher perception of their contribution to household needs than their urban counterparts. However they are least represented in the average category and more represented in the low category.

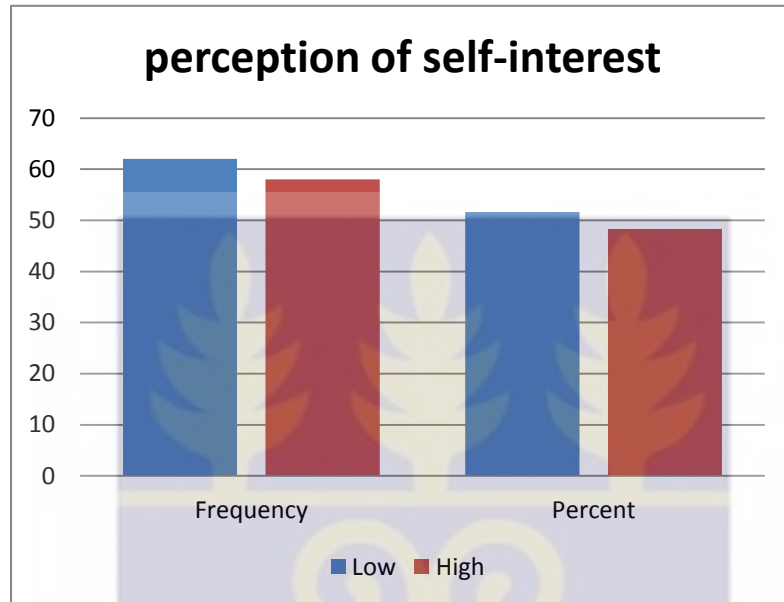
4.3.2 Self-Interest

Self-interest is the combination of the things that accrue to a person's advantage. It is focusing on one's personal benefits or gains without regard for other's interest. Self-interest plays an important role in human action and is an important aspect of wellbeing as claimed by the bargaining model of the family.

In relation to their husbands women rated their self-interest low in their family or household relations. This was assessed by posing questions that allowed them to

weigh their self-interest against that of their husbands' in household decision making and negotiations.

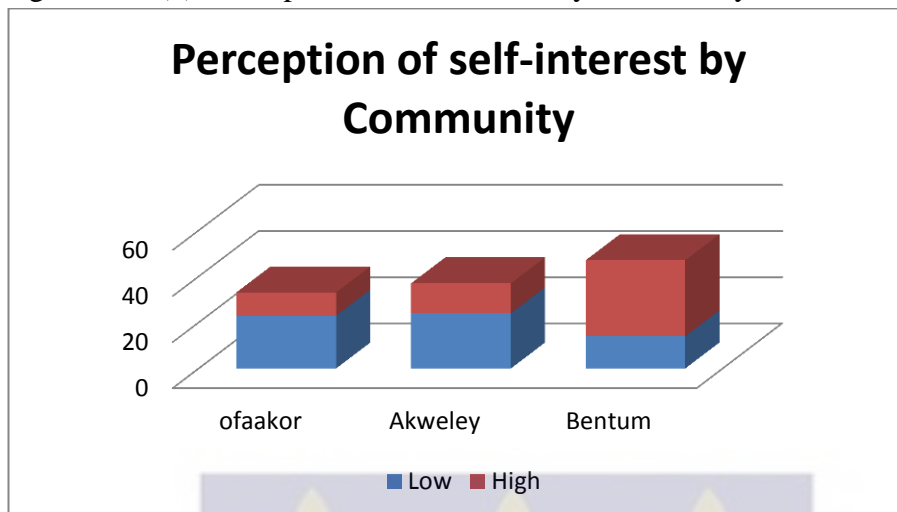
Figure 4.3.2(a): Women's Perception of their Self-interest



Source: Field survey, July 2015

It is observed that rural women have higher self-interest than their urban counterparts. Between the two urban communities, there is no significant difference between the proportions that rated low. However, more respondents from Akweley rated high on self-interest high than those from Ofaakor.

Figure 4.3.2(b): Perception of Self-interest by Community



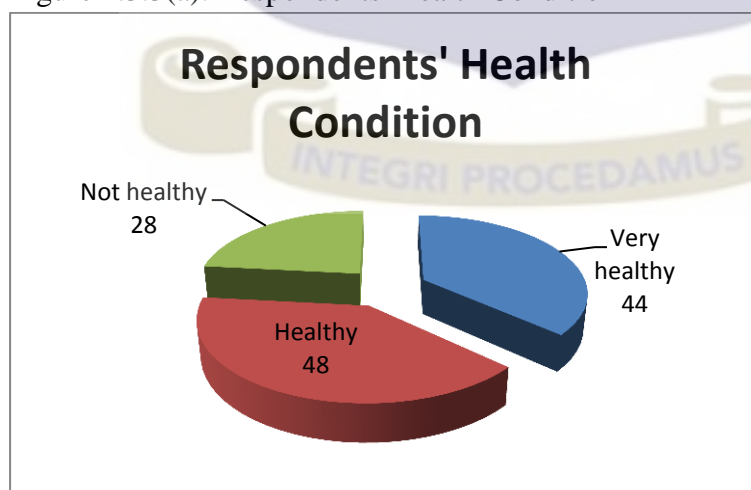
Source: Field Survey, 2015

4.3.3 Ability to Access Health

The largest proportion of women made up of 48 respondents claimed to be healthy.

The second largest proportion comprising 44 respondents claimed to be very healthy and 28 of them claimed they were not healthy. No one reported of being sick.

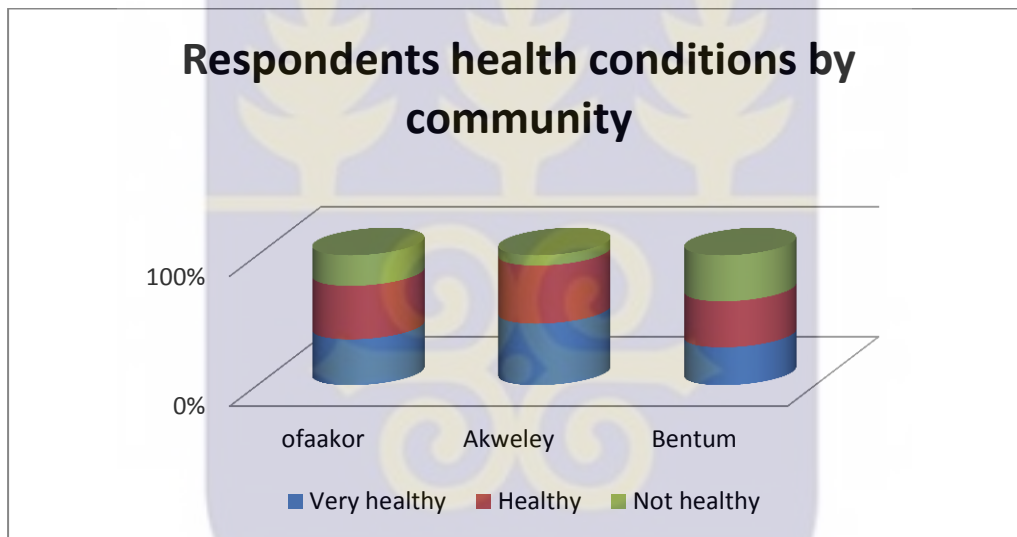
Figure 4.3.3(a): Respondents' Health Condition



Source: Field Survey, July 2015

Among the three communities, rural women mostly claimed to be not healthy. Among respondents from Bentum, only 29.2 per cent claimed to be very healthy, 35.4 per cent claimed to be healthy and 35.4 per cent reported not healthy. From Akweley the greater proportion of 50 percent of respondents claimed to be healthy. Only 7.9 per cent reported not healthy.

Figure 4.3.3(b): Respondents' Health condition by Community

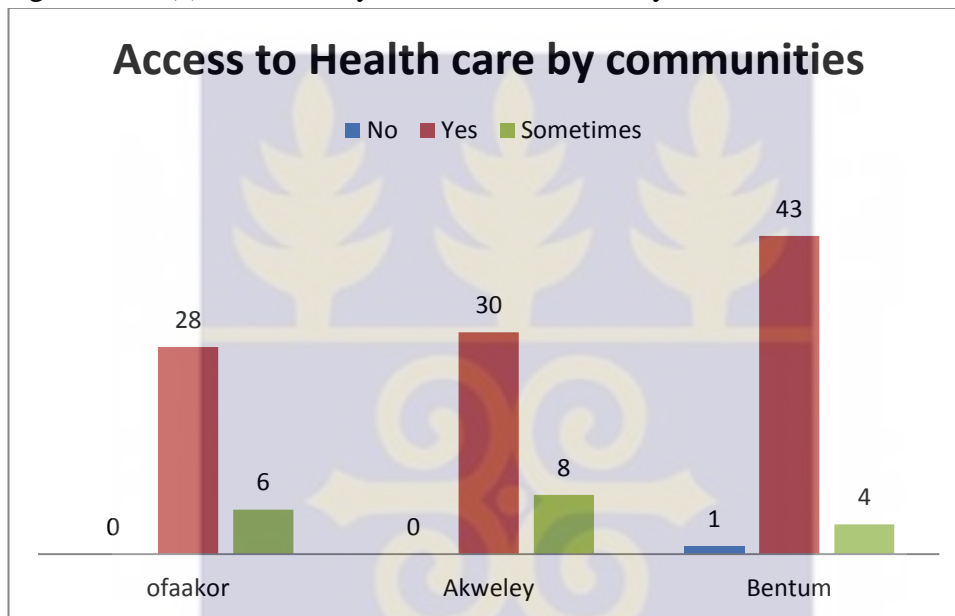


Source: Field Survey, 2015

Almost all respondents from all communities are able to access health care when sick. For those in Bentum, this is subject to availability of funds at the time of ailment. However, since most of them were covered by the National Health Insurance Scheme, they were able to visit the hospital with as little money as will suffice for their transportation cost. Only one person from Bentum reported that she could not access health care for lack of money. However, she resorted to local traditional herbs when sick. This is also practiced by a majority of the residents of Bentum as a supplement to seeking professional medical attention when sick.

From the qualitative interview some rural women indicated that they were not healthy because they were feeling back and chest pains. This they claimed results from carrying heavy firewood from their farms. Others are into water fetching business for construction works along the Jey- River.

Figure 4.3.3 (c): Community Distribution of Ability to Access Health



Source: Field survey, 2015

These women carry pans of water on their heads from the Jey-River unto construction sites some metres away from the river. Others who do not engage in water fetching business experience back and neck pains from fetching water from the community bore hole to their houses several times a day for household chores and for drinking. Their main sources of water are the community bore hole and rain water. They usually drink the rain water and use the borehole for washing and cooking. When rain water is unavailable, those who can afford sachet water buy for consumption and those who cannot afford drink from the borehole. These factors may be major

contributing factors of poor health conditions among rural women rather than their control of family assets.

4.4 Socioeconomic Benefits of Assets

Apart from using assets as coping strategies for unprecedented events, women reported that their assets such as businesses, lands, houses and savings have enabled them to educate their children. For the 10 urban women interviewed with the semi-structured interview, seven of them claimed that the most important benefit they have derived from their assets is their children's education and over all wellbeing. According to them, the ability to educate one's children to higher levels such as the tertiary level earns them respect within their communities and in their extended families. The other three respondents claimed that their assets help them to supplement their household expenditure and this, they believe earn them some respect from their household members especially their husbands. This experience is not different from that of rural women. Most rural women financially cater for their children's transportation to school and their feeding during school hours. For rural women, asset holdings is important for the purpose of supplementing what their husbands bring home especially in times when their husbands do not bring any money home, which is most often the case.

4.5 Relationship between Control of Assets and Wellbeing

The study employs a statistical model to assess the relationship between women's control of assets and their wellbeing. A chi-square test was used to establish association or otherwise between control of assets and perceived contribution to household needs by using the statistics of the cross tab command.

Perceived contribution was in three levels namely low, average and high. Thus women rated how they perceived their personal contribution to household needs. Women who thought they contributed very little rated their contribution between 0 and 3 (low) and those who thought they did a lot for their households both financially and otherwise rated between 8 and 10 (high) on a scale of 10. An average perception was rated between 4 and 7. From the cross tabulation 19.2 per cent of those who decide for themselves to use their assets in economic activities rate low, 25.4 per cent rate average and 41.4 per cent perceive that their contribution to household needs is high. For those whose husbands or partners decide for them, 11.5 per cent of them rate low, 17.5 per cent rated average and 31.0 per cent rate high. For those who decide jointly with their partners, 19.2 per cent, rate low, 27 per cent rate average, 3 per cent rate high. The results for those whose relative decide for them are ignorable. From the results, those whose husbands decide how to engage their assets are 7.7 per cent less likely than those who decide for themselves to perceive their contribution as low.

The chi- square test produced a value of 16.389 with a p- value of .037. Since there is only a 3.7 per cent risk in failing to reject the null hypothesis compared to a 95 per cent confidence level, the null hypothesis is rejected and a conclusion is made that there is an association between control of assets and an individual's perceived contribution to household needs.

Table 4.5 (a): Relationship between Control of Assets and Perceived Contribution to Household needs

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	16.389 ^a	8	.037
Likelihood Ratio	17.924	8	.022
Linear-by-Linear Association	.020	1	.889
N of Valid Cases	118		

Source: Field Survey, July, 2015

The strength of association between the two variables was weak as the Cramer's V produced a value of .264. A detailed table of the cross tabulation is provided in the appendix III (a).

Symmetric Measures

	Value	Approx. Sig.
Nominal by Nominal Phi	.373	.037
Cramer's V	.264	.037
N of Valid Cases	118	

Source: Field Survey, July 2015

The second component of wellbeing; self-interest, was cross-tabulated with control over assets. The results produced were similar to the first test. 24.2 per cent of those who decide for themselves to use the assets to generate income rate their self-interest as low. However, 75 per cent of them rate their self-interest high. For those whose husbands or partners decide for them, 47.8 per cent rate low while 52.2 per cent rate high, and for those who decide jointly with their husbands, 65.2 per cent rate low while 34.8 per cent rate high. Thus compared to those who have full control of assets,

those whose husbands decide for them are 42 per cent less likely to rate their self-interest as high and 23.6 per cent more likely to rate their self-interest low.

The chi-square test produced a value of 18.195 with a p value of .001 which is far lower than the 5 per cent significance level. The null hypothesis is therefore rejected and the alternative that a relationship exists between control over assets and self-interest is accepted.

Table 4.5(b): Relationship between Control of Assets and Self-interest

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	18.195 ^a	4	.001
Likelihood Ratio	19.551	4	.001
Linear-by-Linear Association	.226	1	.635
N of Valid Cases	117		

Source: Field Survey, July 2015

The Cramer's V however produced a medium strength of association of .394 between the variables

Symmetric Measures			
		Value	Approx. Sig.
Nominal by Nominal	Phi	.394	.001
	Cramer's V	.394	.001
N of Valid Cases		117	

Source: Field Survey, July 2015

The third measure of wellbeing; women's ability to access health was cross tabulated with control of asset to ascertain the relationship between the two variables. 95 per cent of all women interviewed are able to access health care when sick. This is

irrespective of their asset holdings and their communities. The chi-square test therefore produced a chi-square value of 0.327 with a p value of 0.988 which is more than the 5 per cent error margin. The alternative hypothesis that a relationship exists between control of assets and women's ability to access health care is therefore rejected and the null hypothesis accepted. It is therefore concluded that women's ability to access health care when sick is not statistically significantly influenced by their control of their family's assets. A detailed table of the cross tabulation is provided in the appendix III (f)

Table 4.5(c): Relationship between Control of Assets and Women's Ability to Access Health

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	.327 ^a	4	.988
Likelihood Ratio	.517	4	.972
Linear-by-Linear Association	.000	1	.994
N of Valid Cases	120		

Source: Field Survey, July 2015

4.6 Socio-cultural drivers of women's access to and control of family Assets

This was mainly assessed using the semi-structured interview. About 75 per cent of women did not own any assets prior to their marriage. The 25 per cent who owned any assets prior to their marriage predominantly jointly owned them with their siblings or other relatives. These assets were mainly external family lands and house inherited from parents. Other assets that were owned prior to marriage were uncut

cloth, savings and mobile phones which were predominantly solely owned. However, those who owned such assets before their marriage were mainly urban respondents. Only two out of the 10 rural respondents owned assets prior to their marriage. These included acres of cocoa farms and livestock inherited from a Father and a grandmother respectively. All other assets owned were acquired post marriage. From the qualitative interview most women indicated that access to their marital family's assets is dependent on their child bearing status in the marriage. Most women were sure that they had a share in assets such as lands and houses owned by their husbands since they had borne children with them in their marriages. One woman interviewed in Ofaakor however reported that, she developed her husband's land from her own efforts through her trading business. She therefore claimed that, though the land belongs to her husband, she has full ownership and access to the house and that her husband's family cannot take it away from her when he (husband) dies regardless of whether or not she has had any children for him.

PART II

4.7 DISCUSSIONS OF FINDINGS

4.7.1 Women's Access to and Control of Household assets and their Decision to use them for their Economic Benefits

The findings of the study indicate that the incidence of sole ownership of assets among both urban and rural women is low. Generally, only few women had sole ownership of productive assets such as lands, farm lands and other real estates as the literature articulates. Those who claimed to have such assets predominantly owned them jointly with their husbands and these assets were mostly acquired with the latter's resources.

Women typically owned smaller assets such as household consumables and small scale businesses. This is evident of a gender asset and wealth gap as revealed in the literature (Doss et. al., 2008; Jacobs et al., 2011). Wage and salary gaps, occupational gaps, income gaps and inheritance and marital regimes are all products of socially manufactured gender roles which account for the existence of the gap. Although the trends are gradually changing, the gap is still significant.

The rural-urban gap is also evident in the results. Of all asset categories, except for farm lands, rural women were disproportionately least represented in terms of ownership. The few women who reported sole ownership of lands, houses and vehicles were mostly urban women. Women in urban areas are more likely to individually own lands and houses than their rural counterparts. The incidence of joint ownership of farm land is high among rural women. Almost all of farm lands reported as owned by respondents from Bentum are not entirely theirs because they are mainly acquired on lease (see chapter 2.3). This therefore does not give any other right of ownership to farmland holders apart from using it mainly for subsistence farming though some of the farm produce are sold. The right of ownership is thus limited to the recipient's continual stay in the community. Once the individual relocates or dies, the farm land is retrieved by the Ofaakor Traditional Council. Thus, owners of farmlands cannot bequeath, sell or collateralize them. Compared to their urban counterparts, rural women are therefore are more vulnerable for lack of productive assets. It is also very likely that this vulnerability will be transferred to their younger generations.

In Longwe's women's empowerment framework, the highest level of empowerment in the hierarchy is control. Until women are in full control over productive resources, their empowerment would not be fully achieved. Though most women claimed to

have decided for themselves to use their assets as livelihood strategies, the statistics was skewed towards rural women who owned farmlands which have a pre-determined use. However, for the five productive assets namely land, farm land, house, vehicle and businesses, it was generally revealed that control over assets is largely associated with the form of ownership of the asset. Thus for each asset, those who have sole ownership were more likely to solely decide to engage their assets than those who have joint ownership. However, more urban women individually owned productive assets (with the exception of farm lands) than their rural counterparts. More women owned businesses than any other asset category. Thus suggesting that women have control over their businesses. This finding aligns well with the claims of the literature that more women than men own businesses.

To answer the first research question, the study's findings revealed that rural women have a high level of access to their family's assets. However these family assets are mainly small scale businesses or farmlands acquired on lease. Their control was therefore limited to deciding which crops to cultivate on the dry land and what items to trade in. Their control thus did not include the sale, colateralization and bequest of assets. Thus, though women are able to access their family's assets, the kind of assets they own and access are less productive and valuable and are therefore cannot be sold, bequeathed or colateralised for credit. Thus confirming that women are asset poor.

4.7.2 Relationship between women's control of assets and wellbeing

The results revealed a pattern indicating that women can and do contribute significantly to household expenditure. This therefore confirms that women's economic empowerment is crucial for the total wellbeing of household members as revealed by the literature. Aspects of wellbeing such as child nutrition, education and health are positively impacted when women are empowered economically. Among

the three communities, rural women are the highest contributors across all categories of household expenditure, and least represented in the proportion of respondents who contribute nothing at all. This may somehow be associated with their high level of influence in household decision making.

A strong case can be made for women's contribution to household assets and their economic empowerment. Rural women contributed more to family expenditure and claimed to have a higher self-interest than their urban counterparts even though they were more asset poor. This result may suggest that rural men have their wives' interest at heart irrespective of the latter's asset holdings. However, the chi-square test revealed that there is a moderate association between control of assets and self-interest. Thus, there could be factors underlying women's self-interest other than their control of assets. However, if rural women have increased access to assets, this would increase their economic productivity and improve their household conditions, especially their children's education and nutrition as these seem to constitute the most important part of household expenditure to which women contribute (Agarwal, 1994; Pandey, 2003; Chowa et al., 2007; Kishangar, 2007; World Survey, 2009; Doss et al., 2011; Meinzen-Dick et al., 2013; GAAP, 2014).

The study's findings also suggest that rural women have a higher risk of health problems compared to their urban counterparts. This may result from the health hazards associated with some of the economic and household chores they engage in. Their source of drinking water may also affect their health.

From the study, ability to access health as a third component of wellbeing was not related to women's access to and control of family assets. Regardless of their control of family assets, almost all respondents both rural and urban claimed to have access to

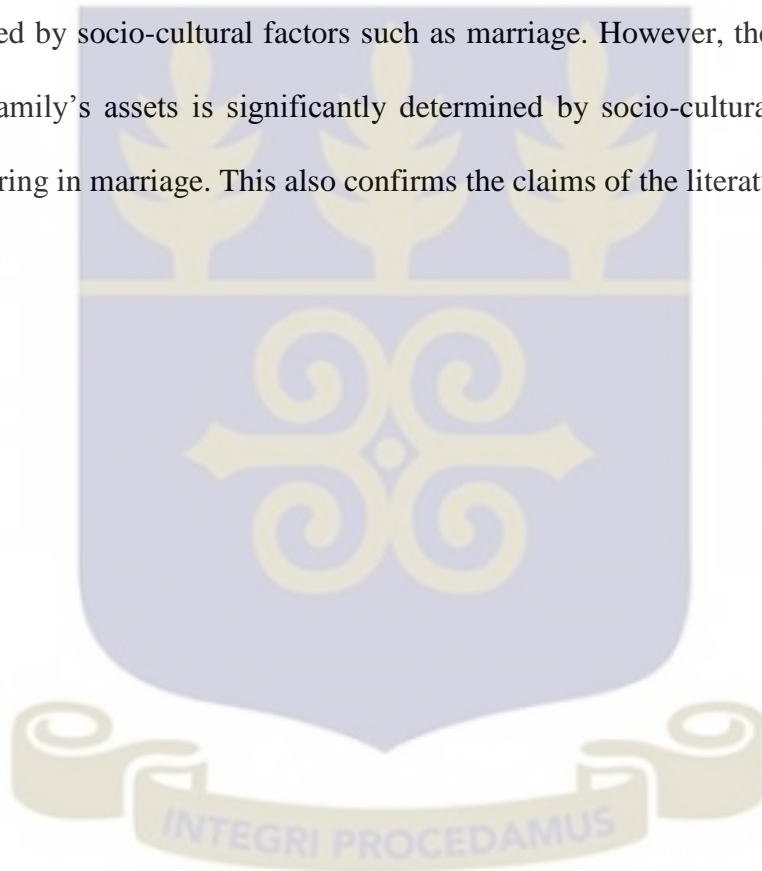
health care when sick. Rural women especially were able to access health care because they were subscribed to and covered by the national health insurance scheme. Women's wellbeing was therefore not affected by their access to health, though their physical health conditions may be influenced by their access to and control of financial assets. This highlights the relevance of national development interventions and the impacts it can make on bridging the socioeconomic gaps between the rich and the poor. In this instance, the national health insurance scheme can be said to have helped improve wellbeing by making it easier for people with poorer socioeconomic backgrounds to access health, thereby improving their relative wellbeing. With respect to the research area therefore, women's wellbeing does not significantly change with changes in their control of assets contrary to the relationships showed by the conceptual framework to be existing between control of assets and bargaining power as a determinant of wellbeing,

4.7.3 Socio Cultural Drivers of Women's Access to and Control of Family's Assets

Women claimed joint ownership of their husbands or partners' assets based on the childbearing status. This is in line with the criticisms levelled against feminist assertion that marriage is patriarchal and perpetuates women's subordination. Critiques questioned the reality of this assertion pointing out that women do not only enjoy emotional and physical benefits from marriage but also perceive these benefits as important. It cannot however be established that women acquire or own their assets specifically because of their marriage.

Almost all the women who owned any assets before marriage still have access and control over them. This indicates that women's ownership of assets from their natal families is not very much affected by marriage, contrary to findings in the literature as

pertaining to the ewes of Volta region (Duncan & Brants, 2005). However, as mentioned earlier, access to and control over one's marital family's assets is dependent on her contribution to the lineage which is determined by her ability to bear children to her husband. Women therefore based their claim of assets such as houses and lands on the fact that they have children in the marriage. This incidence was observed across all three research communities. From these findings, women's ownership and access to their personally acquired assets is not significantly determined by socio-cultural factors such as marriage. However, their access to their marital family's assets is significantly determined by socio-cultural factors such as child bearing in marriage. This also confirms the claims of the literature.



CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

The chapter presents a summary of the study, conclusions reached based on its findings and recommendations.

5.1 Summary

This research sets out to investigate the relationship between women's access to and control of household assets and their wellbeing.

The study collected primary data on ownership, access to and control of household assets, using women as units of analysis. The main objective of the research was to assess the level of access and control women have on their families' assets and how it relates to their wellbeing.

Adapting the bargaining model of the family as a theoretical framework to demonstrate relationships between assets and wellbeing the study employed a mixed method to examine patterns of women's ownership of assets such as types of assets owned by women, modes of acquisition and forms of ownership of assets. Women's wellbeing was measured by their perceived contribution to household needs, their self-interest and their ability to access health. A chi-square test was employed to establish association between control of family assets and the four components of wellbeing determined by their bargaining power defined in terms of their perceived contributions to family needs and perception of their self-interest vis-à-vis that of their husbands/partners within family relations and their decision making within the

household. Qualitative data was also collected using semi-structured interviews to better understand gender relations.

The study found that most women were sole owners of smaller assets such as small scale businesses, poultry and small livestock such as goats and small amounts of cash, uncut cloth, mobile phones and jewelry. However, most women who owned lands and other real estate reported having joint ownership with others, mostly their husbands or partners in consensual relationships. Very few women owners of land, places of residence and other real estate had documentation to support their claims. They were less likely to have access to such assets even though they claim to own them. Such women had not purchased them with their own resources, and decisions concerning sale, collateralization and bequeathing of the assets were mostly either made by a male figure or jointly with them.

5.2 Conclusions and Recommendations

From the study's findings, four conclusions are made as follows;

Women are asset poor. Women in general do not own and control large productive assets. Fewer women than men own such assets. However, women have a high control over their personally owned assets which are usually small businesses and household consumables.

Women's wellbeing within the family is not entirely determined by their control of family or household assets. Factors other than control of family assets also underpin their wellbeing within family negotiations.

Women's asset holdings are not necessarily affected by their marriage. However, several other socio-cultural factors which were not examined in this investigation could be relational to women's wellbeing within family negotiations and will have to be considered in further studies.

Finally there is a rural-urban gap in asset acquisition, ownership and control among women.

5.3 Recommendations

It is recommended that approaches to addressing gendered poverty be diversified to include a gender asset approach in addition to the welfare approach. This will ensure that while the gender asset approach closes the gender asset gap, the welfare approach provides women with basic necessities for their wellbeing. Development interventions should therefore incorporate ways to ensure that women have increased access to and control over productive resources that can help improve their wellbeing. Poverty interventions should include transfer of assets to women and giving them adequate training on how to use them as livelihood strategies.

Government should reinforce the National Health Insurance Scheme and put measures in place that would ensure that most poor people, especially rural dwellers are adequately covered. This would further ensure that gendered poverty does not compromise gender health.

Lastly further investigations should examine other socio cultural factors that affect women's wellbeing within their families.

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		<p>Do members of this family own any of the following assets?</p> <ul style="list-style-type: none"> <input type="checkbox"/> land <input type="checkbox"/> farm land <input type="checkbox"/> house <input type="checkbox"/> livestock <input type="checkbox"/> businesses <input type="checkbox"/> refrigerator <input type="checkbox"/> vehicles <input type="checkbox"/> mobile phones <input type="checkbox"/> agricultural equipment <input type="checkbox"/> money/cash <input type="checkbox"/> precious minerals <input type="checkbox"/> jewelry <input type="checkbox"/> uncut cloth <input type="checkbox"/> other (specify)..... 																											
12		<p>Which of them do you own either solely or jointly with someone?</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td><input type="checkbox"/> land</td><td><input type="checkbox"/></td></tr> <tr><td><input type="checkbox"/> farm land</td><td><input type="checkbox"/></td></tr> <tr><td><input type="checkbox"/> house</td><td><input type="checkbox"/></td></tr> <tr><td><input type="checkbox"/> livestock</td><td><input type="checkbox"/></td></tr> <tr><td><input type="checkbox"/> businesses</td><td><input type="checkbox"/></td></tr> <tr><td><input type="checkbox"/> refrigerator</td><td><input type="checkbox"/></td></tr> <tr><td><input type="checkbox"/> vehicles</td><td><input type="checkbox"/></td></tr> <tr><td><input type="checkbox"/> mobile phones</td><td><input type="checkbox"/></td></tr> <tr><td><input type="checkbox"/> agricultural equipment</td><td><input type="checkbox"/></td></tr> <tr><td><input type="checkbox"/> precious minerals</td><td><input type="checkbox"/></td></tr> <tr><td><input type="checkbox"/> jewelry</td><td><input type="checkbox"/></td></tr> <tr><td><input type="checkbox"/> uncut cloth</td><td><input type="checkbox"/></td></tr> <tr><td>other (specify).....</td><td><input type="checkbox"/></td></tr> </table>	<input type="checkbox"/> land	<input type="checkbox"/>	<input type="checkbox"/> farm land	<input type="checkbox"/>	<input type="checkbox"/> house	<input type="checkbox"/>	<input type="checkbox"/> livestock	<input type="checkbox"/>	<input type="checkbox"/> businesses	<input type="checkbox"/>	<input type="checkbox"/> refrigerator	<input type="checkbox"/>	<input type="checkbox"/> vehicles	<input type="checkbox"/>	<input type="checkbox"/> mobile phones	<input type="checkbox"/>	<input type="checkbox"/> agricultural equipment	<input type="checkbox"/>	<input type="checkbox"/> precious minerals	<input type="checkbox"/>	<input type="checkbox"/> jewelry	<input type="checkbox"/>	<input type="checkbox"/> uncut cloth	<input type="checkbox"/>	other (specify).....	<input type="checkbox"/>	<p>A. sole ownership B. Jointly with husband/partner C. Jointly with other relatives</p>
<input type="checkbox"/> land	<input type="checkbox"/>																												
<input type="checkbox"/> farm land	<input type="checkbox"/>																												
<input type="checkbox"/> house	<input type="checkbox"/>																												
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<input type="checkbox"/> jewelry	<input type="checkbox"/>																												
<input type="checkbox"/> uncut cloth	<input type="checkbox"/>																												
other (specify).....	<input type="checkbox"/>																												
13		<p>How did you acquire your assets?</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td><input type="checkbox"/> land</td><td></td></tr> <tr><td><input type="checkbox"/> farm land</td><td></td></tr> <tr><td><input type="checkbox"/> house</td><td></td></tr> <tr><td><input type="checkbox"/> livestock</td><td></td></tr> <tr><td><input type="checkbox"/> businesses</td><td></td></tr> <tr><td><input type="checkbox"/> refrigerator</td><td></td></tr> <tr><td><input type="checkbox"/> vehicles</td><td></td></tr> <tr><td><input type="checkbox"/> mobile phones</td><td></td></tr> <tr><td><input type="checkbox"/> agricultural equipment</td><td></td></tr> <tr><td><input type="checkbox"/> precious minerals</td><td></td></tr> <tr><td><input type="checkbox"/> jewelry</td><td></td></tr> <tr><td><input type="checkbox"/> uncut cloth</td><td></td></tr> </table>	<input type="checkbox"/> land		<input type="checkbox"/> farm land		<input type="checkbox"/> house		<input type="checkbox"/> livestock		<input type="checkbox"/> businesses		<input type="checkbox"/> refrigerator		<input type="checkbox"/> vehicles		<input type="checkbox"/> mobile phones		<input type="checkbox"/> agricultural equipment		<input type="checkbox"/> precious minerals		<input type="checkbox"/> jewelry		<input type="checkbox"/> uncut cloth		<p>A. Bought B. Inherited C. Gift D. Other</p>		
<input type="checkbox"/> land																													
<input type="checkbox"/> farm land																													
<input type="checkbox"/> house																													
<input type="checkbox"/> livestock																													
<input type="checkbox"/> businesses																													
<input type="checkbox"/> refrigerator																													
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<input type="checkbox"/> mobile phones																													
<input type="checkbox"/> agricultural equipment																													
<input type="checkbox"/> precious minerals																													
<input type="checkbox"/> jewelry																													
<input type="checkbox"/> uncut cloth																													
14	<p>Do you need permission from anyone to use any of the assets?</p> <p>A. Husband/partner <input type="checkbox"/> B. Relative <input type="checkbox"/> C. Other <input type="checkbox"/> D. No Permission Needed <input type="checkbox"/></p>																												
15	<p>How often can you use the asset(s)?</p> <p>A. Yearly <input type="checkbox"/> B. Quarterly <input type="checkbox"/> C. Monthly <input type="checkbox"/> D. Unlimited access <input type="checkbox"/></p>																												
16	<p>Do you have any form of savings or money you can use for what you want?</p> <p>A. Yes <input type="checkbox"/> B. No <input type="checkbox"/> C. sometimes <input type="checkbox"/></p>																												

17	Do you currently live with your husband A. Yes <input type="checkbox"/> B. No <input type="checkbox"/>
18	Do you use any of the assets to generate income for yourself or the family? A. Yes <input type="checkbox"/> B. No <input type="checkbox"/>
19	What economic activity do you engage the asset in? A. Farming/agriculture <input type="checkbox"/> B. Trade <input type="checkbox"/> C. Business <input type="checkbox"/> D. Other <input type="checkbox"/>
20	Who decides what economic activity to engage the assets in? A. Myself <input type="checkbox"/> B. Spouse/ Partner <input type="checkbox"/> C. Relative <input type="checkbox"/> D. Joint with husband/relative <input type="checkbox"/>
21	Do you have any other source of livelihood apart from this? A. NO <input type="checkbox"/> B. Farming <input type="checkbox"/> C. Trade <input type="checkbox"/> D. Business <input type="checkbox"/> E. Other <input type="checkbox"/>
22	If you were to sell your assets who would keep the money? A. Myself <input type="checkbox"/> B. Spouse/Partner <input type="checkbox"/> C. Relative <input type="checkbox"/> D. Other <input type="checkbox"/>
23.	Have you experienced one or more of the following in your family? A. Death <input type="checkbox"/> B. Ailment <input type="checkbox"/> C. Loss of business <input type="checkbox"/> D. Accident <input type="checkbox"/> E. other <input type="checkbox"/> (specify).....
25	What did you do to cope with the situation A. I sold my asset(s) <input type="checkbox"/> B. Borrowed Funds <input type="checkbox"/> C. Did nothing <input type="checkbox"/> D. Other <input type="checkbox"/>
26	If Assets were used whose assets were involved? A. My personal one <input type="checkbox"/> B. My husband <input type="checkbox"/> C. Jointly owned assets <input type="checkbox"/>
27	Who decided and permitted the use of the asset(s) as a coping mechanism? A. Myself <input type="checkbox"/> B. My husband <input type="checkbox"/> C. Both of us <input type="checkbox"/> D.. Other <input type="checkbox"/>
28	If you face a difficult problem, can you sell your assets without permission from anyone? A. Yes <input type="checkbox"/> B. No <input type="checkbox"/>

SECTION C: Assessment of women's wellbeing in Relation to Asset Ownership, Access and Control of family Assets		
29	What proportion of the family's expenditure do you contribute A. 100% <input type="checkbox"/> B. 75% <input type="checkbox"/> C. 50% <input type="checkbox"/> D. 25% <input type="checkbox"/> E. 0% <input type="checkbox"/>	
30	How would you rate your financial and nonfinancial contribution to your household on a scale of 1 to 10 A. 0 - 3 <input type="checkbox"/> B. 4 - 7 <input type="checkbox"/> C. 8-12 <input type="checkbox"/> Low Medium High	
31	Please tick either true or false for these set of questions as relates to your interest in the household	
	1. I am recognized for how good I am at the things I do	1. True 2. False
	2. I am only recognized for what I do to make others feel good about themselves	1. True 2. False
	3. My Husband always wants to know what I do during the day and how my day goes	1. True 2. False
	4. My husband only cares what I do to make them have a good day	1. True 2. False
	5. My husband considers my interest before taking any decision	1. True 2. False
32.	6. My husband /partner only considers his interest when taking a decision	1. True 2.False
	How would you rate your health? A. Very healthy <input type="checkbox"/> B. healthy <input type="checkbox"/> C. Not healthy <input type="checkbox"/> D. Sick <input type="checkbox"/>	

Appendix II: Semi-Structured Interview Guide

WOMEN'S ACCESS TO AND CONTROL OF FAMILY ASSETS AND THEIR WELLBEING

Semi-Structured Interview

Introduction

I am a student of the Institute of Statistical Social and Economic Research (ISSER); conducting a study on "Women's access to and control of family assets and their socioeconomic wellbeing". All responses made shall be kept confidential (Please tick the appropriate response for each of the items below). You would therefore be contributing greatly to the success of this study if you can set aside sometime to answer the questions in this study.

Section A: DEMOGRAPHIC INFORMATION

1. Zonal Area: Community:

2. Age

3. Sex:

A. Male

B. Female

4 Occupation:

-
- | | | | |
|--------------------------------------|--------------------------|-------------------|--------------------------|
| 1. Professional/technical/managerial | <input type="checkbox"/> | 4. Unemployed | <input type="checkbox"/> |
| 2. Sales/services | <input type="checkbox"/> | 5. please specify | |
| 3. manual worker | <input type="checkbox"/> | | |

5 **Marital status:**

- | | | | |
|--------------|--------------------------|-------------|--------------------------|
| 1. Single | <input type="checkbox"/> | 4. Divorced | <input type="checkbox"/> |
| 2. Married | <input type="checkbox"/> | 6. Widow | <input type="checkbox"/> |
| 3. Separated | <input type="checkbox"/> | | |

6. **Religion:**

- | | | | |
|-----------------|--------------------------|---------------------------|--------------------------|
| 1. Christianity | <input type="checkbox"/> | 3. Traditional worship | <input type="checkbox"/> |
| 2. Islam | <input type="checkbox"/> | 4. Other (please specify) | <input type="checkbox"/> |
| | | | |

7. **What is your highest level of education completed?**

- | | |
|-------------------------------|------------------|
| 1. None (no formal education) | 3. Sec/Tech/Voca |
| 2. Basic | 4. Tertiary |

8

What is your average monthly household income (in Ghana cedis - GHe)?			
1. 1 – 500	<input type="checkbox"/>	4. 1,501 – 2,000	<input type="checkbox"/>
2. 501-1,000	<input type="checkbox"/>	5. 2,001 – 2,500	<input type="checkbox"/>
3. 1,001 – 1,500	<input type="checkbox"/>	6. Above 2,500	<input type="checkbox"/>
What is your ethnicity?		3. Ewe	
1. Akan		4. Other	
2. Ga		
		

9. Do you currently live with your husband?

- A. Yes
B. No

10. Can you please tell me what you understand by assets?

.....
.....

11. Which of the following assets are owned by members of your family?

25. What are some of the other benefits you have enjoyed from using your family's assets?

.....
.....
.....

26. Among these, which of them do you consider most important to your wellbeing or that of your household members?

.....
.....
.....

27. Why?

.....
.....
.....

28. Have you ever experienced any unforeseen situation in your family?

A. Yes

B. No

29. If yes, what was it?

.....
.....
.....

30. How did you cope with the situation?

.....
.....
.....

31. Did you use any of your assets?

Yes

B. No

31. If yes, who decided and permitted use of the asset as a coping strategy?

.....
.....
.....

32. Do you contribute to the household expenditure?

- A. Yes B. No

33. If yes, about what percentage do you contribute?

.....

34. How do you perceive your financial and non-financial contribution to your family?

- A. Low B. average C. High

35. Please explain your answer in 25 above

.....

.....

.....

36. Please tick either true or false for these set of questions as relates to your interest in the household

1. I am recognized for how good I am at the things I do	1. True 2. False
2. I am only recognized for what I do to make others feel good about themselves	1. True 2. False
3. My Husband always wants to know what I do during the day and how my day goes	1. True 2.False
4. My husband only cares what I do to make them have a good day	1. True 2.False
5. My husband considers my interest before taking any decision	1. True 2.False
6. My husband /partner only considers his interest when taking a decision	1. True 2.False

37. Are you able to access health care when sick?

- A. Yes B. No

38. If No, why?

.....

.....

.....

39. How much of a say do you have in each of the following decisions in your family?

- i. Buying important things for the family
- ii. What food is prepared everyday
- iii. If you have to work to earn money
- iv. Using family planning methods

- v. Sending the child/children to school

Socio cultural factors surrounding women’s asset ownership and control

40. Did you own any assets prior to your marriage?

.....
.....
.....

41. How does women’s access to their natal family’s asset change once they are married?

.....
.....
.....
.....

42. How is your access to this family’s assets determined in the event of death or break up of your marriage?

.....
.....
.....

43. Have you experienced any form of discrimination with respect to access and control of your family’s assets?

.....
.....

44. If yes, do you mind sharing with me?

.....
.....
.....



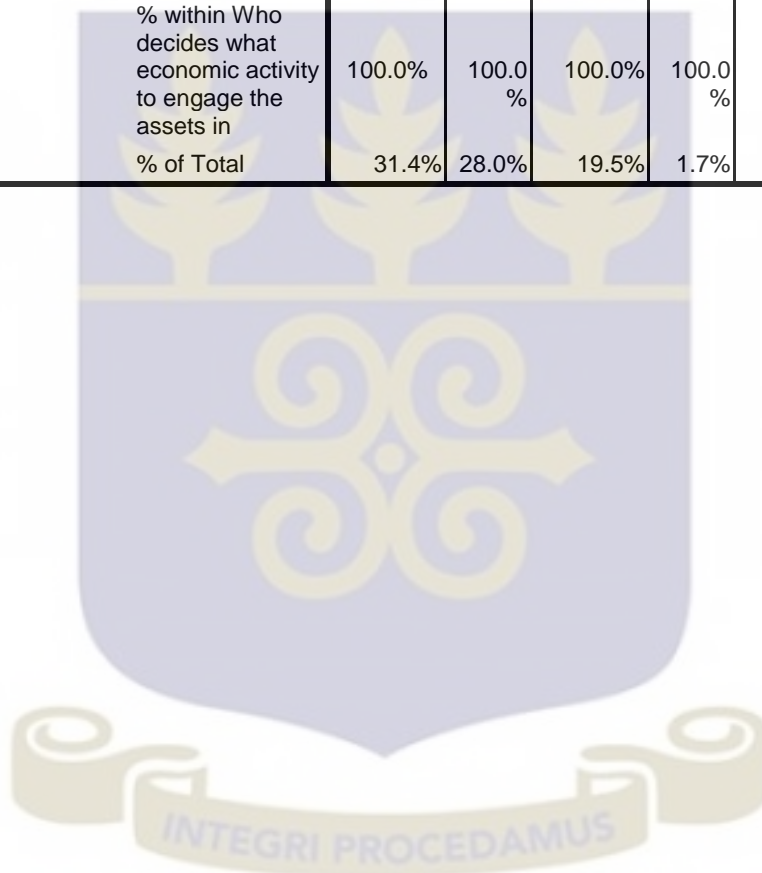
Appendix III: Details of Cross Tabulation Analysis

a) **How would you rate your financial and non-financial contribution to your household on a scale of 1 to 10 * Who decides what economic activity to engage the assets in**

Cross tabulation

			Who decides what economic activity to engage the assets in					Total
			no engagement	Myself	Spouse/partner	Relative	Jointly with husband/Relative	
How would you rate your financial and non-financial contribution to your household on a scale of 1 to 10	0-3	Count	13	5	3	0	5	26
		% within How would you rate your financial and non-financial contribution to your household on a scale of 1 to 10	50.0%	19.2%	11.5%	.0%	19.2%	100.0%
		% within Who decides what economic activity to engage the assets in	35.1%	15.2%	13.0%	.0%	21.7%	22.0%
		% of Total	11.0%	4.2%	2.5%	.0%	4.2%	22.0%
	4-7	Count	18	16	11	1	17	63
		% within How would you rate your financial and non-financial contribution to your household on a scale of 1 to 10	28.6%	25.4%	17.5%	1.6%	27.0%	100.0%
		% within Who decides what economic activity to engage the assets in	48.6%	48.5%	47.8%	50.0%	73.9%	53.4%
		% of Total	15.3%	13.6%	9.3%	.8%	14.4%	53.4%
	8-10	Count	6	12	9	1	1	29
		% within How would you rate your financial and non-financial contribution to your household on a scale of 1 to 10	20.7%	41.4%	31.0%	3.4%	3.4%	100.0%

	% within Who decides what economic activity to engage the assets in	16.2%	36.4%	39.1%	50.0%	4.3%	24.6%
	% of Total	5.1%	10.2%	7.6%	.8%	.8%	24.6%
Total	Count	37	33	23	2	23	118
	% within How would you rate your financial and non-financial contribution to your household on a scale of 1 to 10	31.4%	28.0%	19.5%	1.7%	19.5%	100.0%
	% within Who decides what economic activity to engage the assets in	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
	% of Total	31.4%	28.0%	19.5%	1.7%	19.5%	100.0%



b) Self Interest * Who decides what economic activity to engage the assets in Cross tabulation

			Who decides what economic activity to engage the assets in					Total
			no engagement	Myself	Spouse/partner	Relative	Jointly with husband/Relative	
Self Interest	Low	Count	25	8	11	2	15	61
		% within Self Interest	41.0%	13.1%	18.0%	3.3%	24.6%	100.0%
		% within Who decides what economic activity to engage the assets in	69.4%	24.2%	47.8%	100.0%	65.2%	52.1%
		% of Total	21.4%	6.8%	9.4%	1.7%	12.8%	52.1%
High	Count	11	25	12	0	8	56	
		% within Self Interest	19.6%	44.6%	21.4%	.0%	14.3%	100.0%
		% within Who decides what economic activity to engage the assets in	30.6%	75.8%	52.2%	.0%	34.8%	47.9%
		% of Total	9.4%	21.4%	10.3%	.0%	6.8%	47.9%
Total	Count	36	33	23	2	23	117	
		% within Self Interest	30.8%	28.2%	19.7%	1.7%	19.7%	100.0%
		% within Who decides what economic activity to engage the assets in	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	30.8%	28.2%	19.7%	1.7%	19.7%	100.0%

c) Community * Who decides what economic activity to engage the assets in * Which of them do you own either alone or jointly with someone(Land) Cross tabulation

Which of them do you own either alone or jointly with someone(Land)		Who decides what economic activity to engage the assets in					Total
		no engagement	Myself	Spouse/partner	Relative	Jointly with husband/Relative	
Don't own	ofaakor	8	4	6	1	3	22
	Akweley	11	4	5	0	3	23
	Bentum	3	16	4	1	13	37
	Total	22	24	15	2	19	82
Sole ownership	ofaakor	3	0	0		1	4
	Akweley	2	1	1		1	5
	Bentum	1	1	0		0	2
	Total	6	2	1		2	11
Jointly owned with husband/Partner	ofaakor	6	0	0		0	6
	Akweley	2	4	3		0	9
	Bentum	2	0	2		2	6
	Total	10	4	5		2	21
Jointly owned with other relatives	ofaakor		0	2			2
	Akweley		1	0			1
	Bentum		3	0			3
	Total		4	2			6



d) Community * Who decides what economic activity to engage the assets in * Which of them do you own either alone or jointly with someone(Farm Land) Cross tabulation

Which of them do you own either alone or jointly with someone(Farm Land)		Who decides what economic activity to engage the assets in					Total
		no engagement	Myself	Spouse/partner	Relative	Jointly with husband/Relative	
don't own	ofaakor	16	2	8	1	4	31
	Akweley	14	8	9	0	3	34
	Bentum	6	5	2	0	2	15
	Total	36	15	19	1	9	80
Sole ownership	ofaakor	1	0	0		0	1
	Akweley	0	0	0		1	1
	Bentum	0	6	1		0	7
	Total	1	6	1		1	9
Jointly owned with husband/Partner	ofaakor	0	1	0	0	0	1
	Akweley	1	2	0	0	0	3
	Bentum	0	8	3	1	10	22
	Total	1	11	3	1	10	26
Jointly owned with other relatives	ofaakor		1			0	1
	Bentum		1			3	4
	Total		2			3	5



e) Community * Who decides what economic activity to engage the assets in * Which of them do you own either alone or jointly with someone(House) Cross tabulation

Count

Which of them do you own either alone or jointly with someone(House)		Who decides what economic activity to engage the assets in					Total
		no engagement	Myself	Spouse/partner	Relative	Jointly with husband/Relative	
Don't own	ofaakor	13	3	5	1	2	24
	Akweley	6	6	5	0	1	18
	Bentum	3	15	5	1	8	32
	Total	22	24	15	2	11	74
Sole ownership	ofaakor	1	1	1		1	4
	Akweley	2	1	1		1	5
	Bentum	0	1	0		0	1
	Total	3	3	2		2	10
Jointly owned with husband/Partner	ofaakor	3	0	2		1	6
	Akweley	6	3	3		1	13
	Bentum	3	3	1		5	12
	Total	12	6	6		7	31
Jointly owned with other relatives	Akweley	1	0			1	2
	Bentum	0	1			2	3
	Total	1	1			3	5



f) Community * Who decides what economic activity to engage the assets in * Which of them do you own either alone or jointly with someone(Business) Cross tabulation

Count

Which of them do you own either alone or jointly with someone(Business)		Who decides what economic activity to engage the assets in					Total
		no engagement	Myself	Spouse/partner	Relative	Jointly with husband/Relative	
don't own	ofaakor	16	2	5	1	3	27
	Akweley	13	7	3	0	0	23
	Bentum	6	13	5	1	14	39
	Total	35	22	13	2	17	89
Sole Ownership	ofaakor	0	2	2		0	4
	Akweley	1	3	3		3	10
	Bentum	0	7	1		1	9
	Total	1	12	6		4	23
Jointly owned with husband/Partner	ofaakor	1		1		1	3
	Akweley	1		3		1	5
	Total	2		4		2	8



g) Are you able to access health care when sick * Who decided and permitted the use of the assets as a coping mechanism Cross tabulation

			Who decided and permitted the use of the assets as a coping mechanism			Total
			0	Myself	My husband	
Are you able to access health care when sick	No	Count	1	0	0	1
		% within Are you able to access health care when sick	100.0%	.0%	.0%	100.0%
		% within Who decided and permitted the use of the assets as a coping mechanism	.9%	.0%	.0%	.8%
		% of Total	.8%	.0%	.0%	.8%
Yes		Count	96	4	1	101
		% within Are you able to access health care when sick	95.0%	4.0%	1.0%	100.0%
		% within Who decided and permitted the use of the assets as a coping mechanism	84.2%	80.0%	100.0%	84.2%
		% of Total	80.0%	3.3%	.8%	84.2%
Sometime s		Count	17	1	0	18
		% within Are you able to access health care when sick	94.4%	5.6%	.0%	100.0%
		% within Who decided and permitted the use of the assets as a coping mechanism	14.9%	20.0%	.0%	15.0%
		% of Total	14.2%	.8%	.0%	15.0%
Total		Count	114	5	1	120
		% within Are you able to access health care when sick	95.0%	4.2%	.8%	100.0%
		% within Who decided and permitted the use of the assets as a coping mechanism	100.0%	100.0%	100.0%	100.0%
		% of Total	95.0%	4.2%	.8%	100.0%

h) Community * How would you rate your financial and non-financial contribution to your household on a scale of 1 to 10 Cross tabulation

		How would you rate your financial and non-financial contribution to your household on a scale of 1 to 10			Total
		0-3	4-7	8-10	
Ofaakor	Count	8	19	7	34
	% within Community	23.5%	55.9%	20.6%	100.0%
	% within How would you rate your financial and non-financial contribution to your household on a scale of 1 to 10	30.8%	30.2%	24.1%	28.8%
	% of Total	6.8%	16.1%	5.9%	28.8%
Akweley	Count	7	21	9	37
	% within Community	18.9%	56.8%	24.3%	100.0%
	% within How would you rate your financial and non-financial contribution to your household on a scale of 1 to 10	26.9%	33.3%	31.0%	31.4%
	% of Total	5.9%	17.8%	7.6%	31.4%
Bentum	Count	11	23	13	47
	% within Community	23.4%	48.9%	27.7%	100.0%
	% within How would you rate your financial and non-financial contribution to your household on a scale of 1 to 10	42.3%	36.5%	44.8%	39.8%
	% of Total	9.3%	19.5%	11.0%	39.8%
Total	Count	26	63	29	118
	% within Community	22.0%	53.4%	24.6%	100.0%
	% within How would you rate your financial and non-financial contribution to your household on a scale of 1 to 10	100.0%	100.0%	100.0%	100.0%
	% of Total	22.0%	53.4%	24.6%	100.0%