



# Assets, Wealth and Spousal Violence: Insights from Ecuador and Ghana

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Spousal violence—specifically, physical, sexual, and emotional abuse by men against their partners or former partners—is one of the most glaring indicators of women’s lack of empowerment. Given its prevalence in developing countries, it is not surprising that researchers have turned their attention to the factors that might increase women’s bargaining power within households and serve as deterrents to abuse. Among the new lines of inquiry is the role of asset ownership by women in reducing the likelihood of spousal violence.

So far, these studies have focused on women’s ownership of major assets. The present study attempts to push the analysis forward; rather than examining just women’s *ownership* of major assets, we also consider the *value* of a woman’s asset holdings relative to those of her spouse. Using this new framework, we find that the relationship between women’s asset ownership and spousal violence is deeply influenced by context, and also varies according to the type of violence used (i.e., emotional or physical). We also find that whether a couple has disagreements over finances and whether spousal violence is frequent in the community are both useful in predicting the likelihood of physical and/or emotional abuse.

## *Is Asset Ownership Always a Deterrent to Abuse?*

In a pioneering study, Panda and Agarwal showed that in Kerala, India, women’s ownership of their home,

or of their home and agricultural land, deterred both physical and psychological abuse, whether the incidence of violence among ever partnered women was measured as long-term or over the previous twelve months.<sup>1</sup> The potential protective role of home ownership for women was also confirmed by a recent study of the rates of lifetime physical violence in the Indian state of Uttar Pradesh.<sup>2</sup>

One would expect that rural women’s ownership of land in developing countries would strengthen their fallback position in a similar fashion. Nonetheless, there is only mixed evidence of a relationship between land ownership and the risk of intimate partner violence. Panda and Agarwal report that women’s ownership of a land parcel is negatively associated with long-term physical abuse; however, they did not find that this result was significant in terms of current physical abuse in Kerala. Moreover, Ezeh and Gage report that in Uganda women’s ownership of land is positively related to lifetime physical abuse, a finding they attribute to the fact that ownership of land by women went against traditional norms.<sup>3</sup> In the areas they surveyed, women have traditionally had only usufruct rights to land obtained primarily through their husbands.

While there is still limited evidence on the relationship between women’s ownership of assets and spousal abuse, these studies suggest several fruitful avenues for further analysis. The literature thus far has only examined women’s ownership of assets, not women’s ownership of assets relative to their partners. The extensive literature on the role of couple status differences—whether in education, employment, or income—in explaining abuse suggests

the potential importance of considering intra-household gender inequalities in asset ownership. This brief focuses precisely on these inequalities.

### *The Case for Examining Women's Share of Couple Wealth*

We propose that women's share of couple wealth—and not just asset ownership *per se*—is an appropriate variable for testing the proposition that women's asset ownership is a deterrent to abuse. Focusing on this variable allows us to improve on previous studies in three ways:

**First**, wealth, defined as the value of physical and financial assets, serves as a more rigorous measure of household socioeconomic status than the use of an index of selected assets or amenities, or flow variables such as income or expenditure. The latter can fluctuate considerably in any given period whereas assets represent a stock accumulated over a person's lifetime.

**Second**, women's share of couple wealth adjusts for the fact that different assets might be of greater or lesser importance to women's bargaining power in different contexts, and places emphasis on the relative value of the assets they own compared to their husbands as a measure of their fallback position.

**Third**, controlling for household wealth, women's share of couple wealth also allows consideration of whether the preventive impact of women's share of wealth varies along the scale of wealth distribution.

We use findings from our nationally representative household asset surveys in Ecuador and Ghana to investigate the relationship between ownership of assets by partnered women and spousal violence. This analysis is possible because our surveys<sup>5</sup> collected similar asset ownership information at the individual level and asked similar questions regarding spousal violence. Given that the gender wealth gap differs significantly between Ecuador and Ghana, a comparative examination of these cases provides an interesting contrast for the study of spousal abuse. For example, in Ecuador, women own 52.5% of household wealth, approximately their share of the nation's population. In contrast, in Ghana women own only 30.3%.

### *Incidence of Spousal Abuse*

Our surveys examine the incidence of both physical and emotional violence in Ecuador and Ghana. As expected, the incidence of emotional violence (18% in Ecuador and 11% in Ghana) is much higher than that of physical violence (3% in Ecuador and 2% in Ghana).<sup>5</sup> There may be some under-reporting on the prevalence of physical violence; in both countries the incidence of women reporting spousal physical abuse is much lower than in the most recent Demographic and Health Surveys (DHS), which found an incidence of 10% for Ecuador (2004) and of 17% for Ghana (2008). Under-reporting is likely because our survey instruments did not inquire about specific acts of physical violence, an effect that has been noted in the literature. In the case of Ecuador, however, we cannot discount the fact that the asset survey took place subsequent to the government's launching of a major campaign against gender violence in 2010; therefore we may also be capturing a real decrease in spousal physical violence as a result of growing public awareness.

The EAFF found a somewhat higher incidence of emotional violence than reported in the 2004 DHS (18% vs. 15%) – this could also reflect a growing recognition that emotional violence is not acceptable and should be reported. In contrast, in GHAS incidence of emotional violence is lower than in the earlier DHS survey (11% vs. 30%).

### *Using Economic Factors to Examine Spousal Abuse*

We measure women's asset ownership in two ways. The first utilizes four dichotomous variables that indicate whether only the woman owns real estate (i.e. the place of residence, agricultural land, or any other real estate), only the man owns real estate, both partners own real estate (whether as joint owners or each individually), or neither partner owns real estate. The second indicator of asset ownership is woman's share of the gross value of the couple's financial and physical wealth.

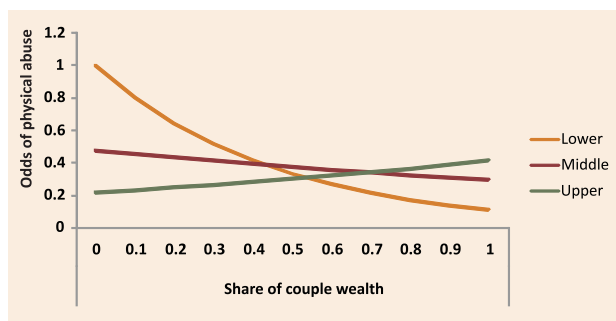
Women's ownership of major assets (relative to their partners) and their share of couple wealth are not consistently significant across the two countries and have differential impacts for models of physical as opposed to

emotional abuse. A woman being a major asset owner significantly reduces the odds of her being subject to only emotional violence, and only in the case of Ghana. Controlling for other factors, simply owning a dwelling, agricultural land, and/or other real estate is not a deterrent to physical abuse in either country. Even though we define this variable more broadly to include other real estate, our results are at odds with what has been found in India, suggesting that context is extremely important.

In Ecuador, women’s share of couple wealth is found to be a significant deterrent to physical, but not emotional violence. In Ghana, however, women’s share of wealth reduces the odds of emotional but not physical abuse. This suggests that a focus on intra-household bargaining power can greatly enhance the study of domestic violence but that women’s share of couple wealth is not ‘a magic bullet’ to deterring it; again, context matters.

Examining the correlates of physical violence more closely, in neither Ecuador nor Ghana is the likelihood of physical abuse significantly associated with household socioeconomic status, measured as the gross value of household physical and financial wealth. However, when women’s share of wealth is interacted with the wealth distribution categories for Ecuador, the results show a dynamic relationship between wealth and physical abuse. Women in different strata of household wealth face different pressures. While increasing women’s share of wealth in the poorest third will reduce the likelihood of physical abuse, this strategy may backfire for women in the wealthiest third (Graph 1).

Graph 1. Female Share of Couple Wealth Interacted with Wealth Categories, and Odds of Physical Abuse, Ecuador.

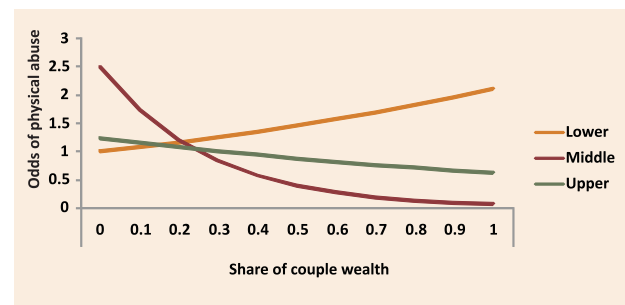


The odds of physical abuse are about the same for women of different strata when they own between 40% and 70% of couple wealth; that is, relative household wealth becomes irrelevant.

For Ghana, the coefficient for the interaction of women’s share of wealth and the wealthiest group was positive (although not significant) in the case of physical violence. This finding is consistent with studies that show that women in the upper

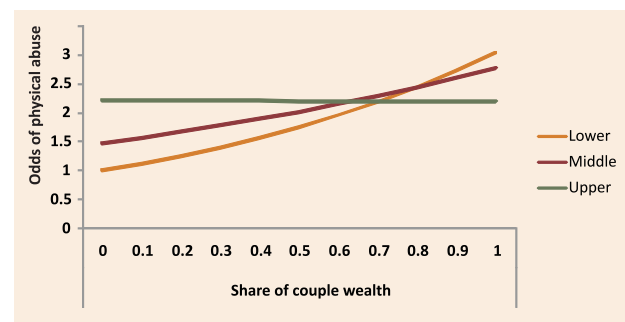
socioeconomic strata are subject to physical abuse. The strongest interactive effect of the wealth variables, however, is for emotional violence. As shown in Graph 2, as women’s share of couple wealth increases, the odds of emotional abuse fall for women in the middle and upper wealth categories, but increase sharply for women in the poorest socioeconomic strata.

Graph 2. Female Share of Couple Wealth Interacted with Wealth Categories, and Odds of Emotional Abuse, Ghana.



In the case of emotional abuse for Ecuador, the greater the woman’s share of couple wealth the greater her likelihood of experiencing emotional abuse, except in the case of the wealthiest third of households where there appears to be no effect. This absence of impact in the wealthiest third of households maybe somewhat misleading however, as the baseline probability of emotional abuse is highest for this group (Graph 3).

Graph 3. Female Share of Couple Wealth Interacted with Wealth Categories, and Odds of Emotional Abuse, Ecuador.



In Ecuador, these results are all the more intriguing when placed in the context of the analyses on physical abuse. Together, they portray an unfortunate Catch-22 situation where deviations from egalitarianism in the share of couple wealth are often met with a decrease in one form of abuse and an increase in the other. For instance, consider two women in the lowest third of household wealth. The one with zero share of the couple’s wealth is predicted to be much more at risk for physical abuse but somewhat protected from emotional abuse, compared to one with a larger share of household wealth.

One variable that is a significant predictor of both physical and emotional abuse in both countries is the woman reporting that the couple has disagreements over finances. The only other variable that behaved almost as consistently in increasing the odds of abuse is the woman's report of frequent domestic violence in the community.

Other factors that serve as deterrents to spousal violence differ according to country and the type of violence involved. With respect to physical violence, in Ecuador the couple being in a traditional relationship (i.e., with only the male being economically active) reduces the likelihood of abuse. In Ghana, by contrast, the likelihood of physical abuse decreases as the woman's age and years of schooling increase. Being in a polygamous marriage in Ghana is another consistent deterrent of emotional abuse, as is residing in an urban area. Two other factors predict emotional abuse in Ecuador: a woman earning more than her partner and residing in an urban area.

### Summary

We find that the correlates of physical and emotional violence are often different both within and between countries. And yet, while we find that spousal abuse is multifaceted and heavily dependent on context, we also find a few notable results:

- It is relevant to use women's share of couple wealth as a proxy for women's bargaining power within the household.

- The impact of women's share of couple wealth on spousal violence is contingent on a household's location in the wealth distribution.
- The existence of financial disagreements among the couple can help predict both physical and emotional violence.
- The existence of domestic violence in the wider community tends to be positively associated with spousal abuse.

### Notes

- 1 Panda, P. & B. Agarwal (2005). *Marital violence, human development and women's property status in India*. *World Development* 33(5), 823-850.
- 2 Bhattacharyya, M., A. S. Bedi, & A. Chhachhi (2011). *Marital violence and women's employment and property status: Evidence from north Indian villages*. *World Development* 39 (9), 1676-1689.
- 3 Ezeh, A. C. & A. J. Gage (2000). *Domestic violence in Uganda: Evidence from qualitative and quantitative data*. Working Paper No. 18. Nairobi: African Population and Health Research Center.
- 4 *The Ecuador Household Asset Survey (EAFF) 2010, and the Ghana Household Asset Survey (GHAS) 2010*.
- 5 *The data employed in this analysis includes all currently partnered women who were 18 or older. The sub-sample for physical abuse includes those who reported both physical and emotional abuse, whereas the sub-sample for emotional abuse excludes physical abuse. We modeled physical and emotional violence separately, since these have been found to have different correlates.*

*This policy brief presents the findings of a study of the same title by the authors that can be found at <http://genderassetgap.iimb.ernet.in/resources>*

**Acknowledgements:** *This policy brief has been produced with funding support from an anonymous donor. The data presented was collected with support from the MDG3 Fund of the Dutch Ministry of Foreign Affairs.*



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January 2013

Design and production: Communication for Development and Learning, Bangalore; email: [cdblbr@gmail.com](mailto:cdblbr@gmail.com)