

# Asset Ownership and Egalitarian Decision-making in Dual-headed Households in Ecuador

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Paper presented to the ASSA meetings, Chicago,  
January 6-8, 2012

The Gender Asset Gap Project is a joint initiative of an international research team that was formed in 2009 with four objectives: 1) to collect individual-level asset data from three different countries (Ecuador, Ghana and India) in order to demonstrate the importance and feasibility of collecting data on women's access to and ownership of property; 2) to identify the minimal set of questions on individual level asset ownership that are needed in multi-purpose household surveys to calculate the gender asset and wealth gaps; 3) to develop various measures of gender asset and wealth gaps that can be used by national governments to track progress toward Millennium Development Goal 3 on gender equality and women's empowerment; and 4) to identify the critical enabling or constraining social, economic, and institutional factors affecting women's asset ownership in order to help policymakers and others to improve women's claims to productive assets.

The project is housed at the Centre of Public Policy (CPP) at the Indian Institute of Management Bangalore (IIMB). The project team leaders are Hema Swaminathan, IIMB; Abena D. Oduro, University of Ghana; Carmen Diana Deere, University of Florida; Cheryl Doss, Yale University; and Caren Grown, American University. FLACSO-Ecuador hosted the field work in Ecuador.

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DRAFT: December 12, 2011 (with more recent regressions attached in Appendix)

## **Asset Ownership and Egalitarian Decision-making in Dual-headed Households in Ecuador**

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Paper presented to the URPE/IAFFE panel on Asset Ownership, the Intra-Household Distribution of Wealth and Household Decision-Making in Ecuador, Ghana and India. ASSA meetings, Chicago, IL, January 6-8, 2012.

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The research and the data set upon which this paper is based were supported by a grant from the MDG3 Fund of the Dutch Foreign Ministry for the comparative international project, In Her Name: Measuring the Gender Asset Gap in Ecuador, Ghana and India.

# Asset Ownership and Egalitarian Decision-making in Dual-headed Households in Ecuador

## Introduction

It is widely recognized that the empowerment of women requires an increase in women's agency, that is, their "ability to define one's goals and act upon them" (Kabeer 1999: 438). Agency is often measured in terms of women's participation in household decision-making, particularly, women's ability to make decisions autonomously. Autonomous decision-making, in turn, has been associated with women having the capacity to consider alternatives, to determine their own preferences and to carry these out. It is often measured by women having the final say in household decisions.

But how do we know when agency has been achieved? Is it when women in dual-headed<sup>1</sup> households make all of the decisions autonomously? Or is it when women are able to negotiate as equals with their partners, bringing their own experiences, knowledge and preferences to the table, to reach truly joint decisions as a couple? In the latter case, it would seem that the focus should be on *relative* autonomy, the conditions that facilitate women's participation in joint decision-making or to negotiate as equals with their spouses or partners.

Most of the literature on household decision-making has focused on the factors associated with women's ability to make decisions autonomously. This paper is concerned with how egalitarian household relations are attained. Drawing on the framework developed by Coleman and Strauss (1990) regarding marital decision-making power, we define egalitarian households as those where the couple makes decisions together, as opposed to being male dominated (where most of the decisions are made by the man), female dominated (where most of the decisions are made by the woman) or characterized by divided power (where the man makes some decisions, and the woman makes others).<sup>2</sup>

Most studies of decision-making focus only on how women themselves perceive the decision-making process, and to a lesser extent on husbands' perceptions about their wives role in decision-making. Here we focus on the decision-making role of both men and women and how they each perceive each other's participation in decisions. For if women's empowerment is about change, "the process by which those who have been denied the ability to make strategic life choices acquire such an ability" (Kabeer 1999: 437), then an increase in women's agency

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<sup>1</sup> We use the term 'dual-headed' to refer to those households with a principal couple rather than a lone female or lone male as its head.

<sup>2</sup> The Coleman and Strauss (1990) framework is frequently used as an independent variable in analyses of domestic violence, and is usually constructed as an index based on women's or couple's responses on who has the final say in four or five decision-making questions. See Flake and Forste (2006) for an example.

within households may necessarily involve changes in how men make decisions.<sup>3</sup> Moreover, given our interest in the conditions supporting egalitarian relations among couples, we focus on joint decision-making practices that are characterized by symmetry and agreement—where both men and women consider that they themselves make decisions jointly, and where they agree that their spouses participate in decisions in a similar fashion.

In Kabeer's (1999) framework, women's empowerment requires not only agency, but command over resources to reach different (and better) achievements or outcomes. Our principal hypothesis is that joint decision-making within households is associated with women's access to resources, particularly their ownership of physical assets. Following the collective bargaining model framework, we posit that women's ownership of major assets such as the primary residence, land, and other real estate is associated with a stronger fall-back position and hence greater bargaining power within households than women who do not own major assets. This greater bargaining power should be reflected in women's relative autonomy.

Ecuador is a particularly appropriate case to study the relationship between asset ownership and joint decision-making, since joint ownership of major assets among couples is quite common, and in the case of homeownership, more frequent in Ecuador than in other Latin American countries with similar marital and inheritance regimes (Deere, Alvarado and Twyman 2010). Moreover, according to the results of 2010 Ecuador Household Assets Survey, also analyzed herein, women own 52 percent of the gross household wealth, a share approximately equal to their share of the population (Deere and Contreras 2011). To what extent then, is this relatively egalitarian overall gender distribution of household wealth associated with egalitarian gender relations *within* households?

To set the stage for this analysis, in the next section we discuss some of the problems of operationalizing decision-making as a measure of female agency. The data set and the decision-making questions in the survey instrument are then described, followed by a discussion of the descriptive data regarding symmetry and agreement in men's and women's perceptions of decision-making. We then present our hypotheses, the logistic regression model, and discuss our results.

### **Operationalizing decision-making as a measure of female empowerment**

Measuring the relative decision-making power of women within households in large-scale cross-sectional surveys is not an easy exercise (Kabeer 1999; Ghuman et al 2006; Becker et al 2006; Kishor and Subaiya 2008). In this section we discuss some of the main problems that have been identified regarding the use of decision-making variables as a measure of female agency or

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<sup>3</sup> Our approach also follows Mosedale's (2005) definition of women's empowerment "as a process by which women redefine gender roles in ways which extend their possibilities for being and doing."

empowerment and how we have dealt with them. The problems are of at least four types, regarding i) which decisions to include; ii) whether the focus should be on women making decisions alone, jointly with their spouse, or both; iii) how the questions are asked; and iv) whom to ask.

*It matters what decisions you ask*--Context matters greatly in deciding which decisions might best serve as indicators of gender progressive change.<sup>4</sup> In many societies some arenas of household decision-making have traditionally formed part of women's domain, such as deciding what to cook, managing the household's food budget, and/or the purchase and sale of small animals. This means that not all decisions are equally strategic in terms of women's empowerment (Kabeer 1999). If social norms are such that women have always managed the household's food budget, then measuring women's participation in such a decision category might not serve very well as an indicator of their agency. In other words, female autonomy in a decision-making category may not be sufficient to capture gender progressive social change.

Not surprisingly, the available data show wide variation in the proportion of women who participate in different decisions for a given country and, particularly, across countries. The results of the Demographic and Health Surveys (DHS) are useful in this regard, since the same four questions were asked in each of the countries participating in these survey – who has the final say on decisions regarding purchases for daily needs, large household purchases, women's health care and their visits to family and friends – and in a similar sampling frame (currently partnered women aged 15 to 49). Analyzing the DHS data sets for 23 countries, Kishor and Subaiya (2008) found that of these four decisions, the most frequent that women make alone was in terms of daily purchases, followed by the decision to seek health care for themselves; the least frequent was the decision to make large household purchases alone. It is much less frequent for women to make these decisions jointly with their spouses. In only 13 of the 23 countries was it common at all for women to make jointly with their partners at least one of the four decisions; these decisions tended to be those regarding large household purchases or visiting family or friends.

The comparable survey to the DHS for Ecuador, the Demographic and Maternal and Infant Health Survey (ENDEMAIN) for 2004 asked a somewhat different set of decision-making questions from the standard DHS, with the only question common to the DHS, as Table 1 shows, being the decision to visit family (CEPAR 2005). The great majority of partnered women replied that all six decisions were made jointly, with the decision to visit family being the one most frequently made together by the couple. The decisions that women were most likely to make on their own (although less frequent than joint decision-making) were regarding when to take a child to a physician (29 percent) and whether or not to work outside the home or to study (24 percent). In contrast to most of the countries included in the DHS surveys, relatively few

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<sup>4</sup> Following Agarwal (1994: 9) we use the term gender progressive change to signify “those laws, practices, policies, etc., which reduce or eliminate the inequalities (economic, social, political) that women face in relation to men.”

women in Ecuador report that their spouses make any of these six decisions alone, with the highest reported share (22 percent) also being the decision on whether or not the wife works outside the home or studies. The questions that we focus on in this analysis are discussed further on, below.

*It matters whether the focus is on women making decisions alone, jointly or both--*Without baseline data on traditional norms it is difficult to determine whether it is more empowering for women to participate in certain decisions alone or jointly with their spouse. If a decision was traditionally in the female domain, one cannot assume that for women to participate autonomously in this decision is more empowering than participating jointly with their spouse. For example, it is conceivable that growing male involvement in what had been a female domain, such as a tendency towards joint decision making regarding the household food budget, could be more gender progressive than female autonomy if it signals a change in the traditional division of labor, with men now more involved in domestic labor.

Conversely, a change from joint decision-making to autonomous decisions over income control, even if by both husband and wife, could signal a break-down in cooperation in which women are not necessarily better off, particularly if there are significant gender disparities in the amount of income each controls.

It matters for quantitative analysis whether the focus is on women making decisions alone or jointly, since autonomous and joint decision-making have been found to have different correlates, even in a given setting (Kishor and Subaiya 2008). The implications of this finding is that in the analysis of decision-making as a proxy for women's agency, it may not be very useful to aggregate women's autonomous and joint decision-making together as a dependent variable on whether women participate at all; rather, each type of decision-making needs to be examined on its own.<sup>5</sup>

Focus group discussions in Ecuador suggested that household decision-making processes tended to be relatively egalitarian, with couples tending to discuss most decisions.<sup>6</sup> The results of the ENDEMAIN 2004 survey also confirm that joint decision-making is the norm with respect to a broad range of decisions. In the subsequent analysis we focus on joint decision-making, since we are particularly interested in the factors that support relatively egalitarian household practices.

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<sup>5</sup> Of course in contexts where women rarely participate in household decisions at all it may be appropriate to consider whether women have "some say" in decision-making, as Anderson and Eswaran (2009) do in a study of a region in Bangladesh. However, in such a case the focus should be on women's relative autonomy rather than on autonomous decision-making.

<sup>6</sup> For this study, 40 focus groups were conducted in rural and urban areas of three provinces of Ecuador between August and November, 2009. The majority were all women's groups, but some mixed-sex groups and all men's groups were also held.

*It matters how you ask the question*--It is fairly common in studies of decision-making to ask respondents who usually participates in the decision and then to follow-up with “who has the final say”, with the assumption that it is the response to the latter question that reveals the basic power dynamics within the household.<sup>7</sup> This procedure does not work very well in all contexts.

In the focus group discussions in Ecuador it became evident that one of the main ways of differentiating decision-making practices was in terms of who initiated the discussion, rather than who had the final say. Not surprisingly, who initiated the discussion tended to follow the gender division of labor with women taking the lead role, for example, when it came to the purchase of major household appliances and men, regarding the purchase of vehicles or farm equipment. In this context, the follow-up question regarding who had the final say seemed redundant, since as the respondents insisted, the decision was taken jointly once it had been thoroughly discussed and they had come to an agreement (“nos pusimos de acuerdo”). We thus discarded the ‘final say’ practice in favor of a more direct approach, asking the interviewee if they were involved in a series of decisions and whether the decision was made alone, jointly with their partner or someone else, with the permission of someone else, or whether someone else made the decision.

Another issue is the efficacy of posing decision-making questions in the abstract, in terms of how certain decisions are “usually” made, versus asking who specifically was involved the last time that decision was made. One would assume that posing the latter question would yield more precise data. Ideally, one would be able to collect decision-making data both ways in order to analyze whether the framing of the question makes a difference in a given context. We had to discard this approach, due to time and budget constraints.<sup>8</sup> For the two decisions examined analytically in this paper the question was asked in a general sense; who usually makes the decision?

*It matters who you ask*--Most of the work on decision-making has only focused on women’s participation. Thus information has generally only been gathered on women’s perceptions regarding their own participation. This is the case, for example, in the DHS and the ENDEMAIN 2004 survey. There is growing recognition that it is important to ask men as well about their perceptions of women’s participation in decisions. Men and women do not always agree on whether women participate or not, as found in the early studies with this focus in the United States (Ghuman et al 2006).

There is now some evidence for developing countries on the degree of disagreement among couples regarding whether wives participate in decision-making. Jejeebhoy (2002), for example, in a comparative study of North and South India found that 25 to 50 percent of couples disagree

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<sup>7</sup> See Coleman and Straus (1990) and Ghuman et al (2006) on how this line of questioning was developed in family studies in the United States.

<sup>8</sup> We ended up not asking general decision-making questions over the purchase of major assets, since we gathered information on the specific ownership of a range of assets and how these were acquired and by whom.



on whether wives participate in three basic decisions. Similarly, in Guatemala, Becker et al (2008) found that couples in 28 to 36 percent of households disagree on four basic decisions. Interestingly, these studies, as well as Ghunan et al's (2006) analysis of data for five South Asian countries, also found that wives tend to under-report their participation in decisions relative to their husband's report. This might be, as they suggest, because women are socialized to be more passive and thus consider it socially appropriate to understate their own role. It could also reflect husbands' attempts to appear in a more favorable light by being generous in the latitude they ascribe to their wives.

Ghunan et al (2006) investigate whether the degree of disagreement among couples is due to systematic differences among male and female respondents or represents random error. They do find random measurement error in their data but conclude that such alone does not explain why the responses of spouses diverge so frequently. They propose that men and women often have different cognitive thresholds or understandings of a question. For example, there may be gender differences in how questions are interpreted, with men responding with respect to a general code of behavior while women respond with respect to whether they participate each time that a decision in that arena is made. Their analysis reinforces the point made earlier, about the sensitivity of how one poses the questions regarding decision-making to any given cultural context. It also underscores the importance of field testing such questions sufficiently to know well what one is actually measuring.

Little attention has been given thus far to men's role in household decision-making, perhaps because it is sufficiently complex to try to adequately understand women's role. Nonetheless, to properly understand household decision-making processes requires a gender analysis based on the participation and perceptions of both husband and wife. In this paper, we intend to move the analysis one step further by focusing on the participation of each member of the couple.

In our analysis, for egalitarian decision-making within households to prevail both husbands and wives must report that they each make decisions jointly; moreover, we impose an even more restrictive condition-- that they agree that the other does in fact make decisions jointly. This allows us to differentiate truly egalitarian households, from those where the couple disagrees on whether joint decision making is the prevailing practice, along with those that report that decisions are taken autonomously by either the man or woman.

## **Data**

This study is based on the 2010 Ecuador Household Asset Survey, a nationally representative survey carried out by the Latin American Faculty of Social Sciences (FLACSO) and the University of Florida. The survey was carried out as part of the Gender Asset Gap project which includes, in addition to Ecuador, Ghana and the state of Karnataka in India.<sup>9</sup> The comparative

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<sup>9</sup> For the initial comparative results from this project, see Doss et al (2011).

project included six months of qualitative field work in each country and the development of a standard questionnaire on individual and household asset ownership and wealth which was then adapted to each country context.

The 2010 Ecuador Household Asset Survey was based on a stratified random sample, with the primary sampling units being the (updated) 2001 national census blocks. These were characterized by socio-economic level based on an index of the proportion of household basic needs satisfied according to the 2001 census data. The secondary sampling unit was the household and these were drawn with equal probability within each selected census block. Twelve households were interviewed per census unit and replaced if there was a rejection or no one in the household could be located after three attempts.<sup>10</sup> The sample is representative of rural and urban areas and the two major regional geographic and population groupings of the country, the Sierra (highlands) and Coast.<sup>11</sup>

The survey employed two instruments, a household and an individual questionnaire. The household questionnaire consisted of a household registry with the basic socio-economic information on each household member, an assets inventory (including detailed information on individual ownership, valuation and form of acquisition) and several other modules on household-level characteristics and experiences (e.g., migration, shocks, etc.). It was administered to the principal (heterosexual) couple, defined as the adult pair (married or in a consensual union) who had the most knowledge about the household's assets, ideally together, or in the case of unpartnered adult men or women, to the principal adult, similarly defined. Each member of the principal couple and the unpartnered male or female head were then each administered an individual questionnaire.

The individual questionnaire solicited information on the person's financial assets and debts, on their participation in major household and farm decisions, and on information related to marital and inheritance regimes. In the case one of the members of the couple had not been present for the household questionnaire, they were also asked in the individual questionnaire about the ownership and valuation of all of the assets which appeared in the household inventory as well as about any additional assets owned by someone in the household.

Of the 2,892 households interviewed, 68.5 percent are headed by a couple and 31.5 percent by an unpartnered head (24.8 percent by a female, and 6.7 percent by a male head) (Deere and Contreras 2011: 19). We were successful in interviewing the couple together in half of the dual-headed households. The main reason that we aimed to interview the principal couple together is

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<sup>10</sup> The original sample size contemplated was 3,000 households. As is typical in large-scale living standard surveys (Davies et al 2008) we faced an extremely high rejection rate among the highest socio-economic group and the sample is thus truncated, not being representative of the wealthiest households. The final sample of 2,892 households has a survey margin error of 1.8 percent nationally, 2.2 percent for urban areas and 3.2 percent for rural areas. See Deere and Contreras (2011) for further details.

<sup>11</sup> The Amazon region and the Galapagos Islands, which hold less than 5 percent of households nationally, were excluded from the sample due to budget constraints.

that the qualitative field work revealed that we obtained more precise answers on the valuation of assets if the couple could discuss together what their assets might be worth if they sought to sell these today; also, they could discuss and come to an agreement on the ownership of the assets and how these were acquired.<sup>12</sup> In 189 dual-headed households (6.9 percent of the total) we were unable to interview the second member of the couple either because they were temporarily away, an appointment could not be arranged after three attempts, or they refused to be interviewed. In the subsequent analysis of decision-making among couples, this latter group is excluded since we do not have decision-making information for the second member. The subsequent analysis is thus based on 1,776 households with couples or 3,552 adult men and women, age 18 and over.

The household decision-making module included four questions regarding the participation of each person, as follows:

- a) Do (or did) you make the decision on whether or not to work?
- b) If you earn or receive income do you make the decision on how to spend this money?
- c) Do you make the decision to access health services for yourself?
- d) Do (or did) you make the decision on whether or not to use contraceptives or some form of family planning?

In the case of the first two decisions, regarding the decision to work and to spend one's income, each respondent was also asked their perspective on how his/her partner<sup>13</sup> made this decision. The potential responses included:

- a) Yes, alone
- b) Yes, jointly with... (ID or relational code solicited)<sup>14</sup>
- c) Yes, with permission from... (ID or relational code solicited)
- d) No, another person makes the decision... (ID or relational code solicited)
- e) Not applicable

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<sup>12</sup> It has been a subject of considerable debate in the family studies literature in the United States whether it is preferable to interview a couple together or separately (Valentine 1999). In the context of Ecuador it was quite apparent that men and women tended to have gender-differentiated knowledge regarding the markets for assets, in some cases, paralleling the gender division of labor in (ie., men for agricultural implements), or in others, actual ownership of the asset (ie., businesses). Moreover, the social networks of men and women often differ so they have access to different kinds of information regarding assets. For example, urban women tended to have a better idea than men of the sales prices of dwellings recently sold in the neighborhood, whereas in rural areas, men tended to have a better idea of land prices than did women. By interviewing the couple together whenever possible, we hoped to maximize the information brought to bear on the valuation estimate.

<sup>13</sup> Throughout the paper we use the term spouse and partner interchangeably to refer to either the husband or wife or partners in a consensual union.

<sup>14</sup> The ID is the unique identifier of a household member, whereas the relational code refers to a non-household member. We collected the latter information in order to be able to capture extra-household economic relations with extended family members, including permanent migrants. The latter were defined as those who had lived outside the household for six months or longer, but during the past ten years contributed to the household economically with either remittances or gifts in kind.

The decision on spending income contained one additional option, where the person could respond that they made the decision alone regarding a portion of their own income, but decided jointly over the other portion. This option was included since it is a fairly common practice in Ecuador for men to decide how much of their income to keep as their own discretionary income, and how much to turn over to his spouse for the household's expenses (the *gasto*). In addition, another household decision-making question was asked in a different format, specifically, who in the household administers its food budget. Up to three ID or relational codes could be given in reply to this answer.<sup>15</sup>

### **Symmetry and Agreement in Household Decision-making**

Table 2 presents the basic descriptive data on the four household decisions with respect to each person's response with respect to their *own* decision. Men reported that they alone made the decision on whether or not to work much more frequently than did women, 52 versus 32 percent. In contrast, the great majority of women reported that they made the decision on whether or not to work jointly with their partners (which might include an additional third person, as explained below). It was also more frequent for women than men to report that they asked permission or that the decision on whether or not they worked was made by their partner or another person; overall, however, these responses (including not applicable) characterized only 5 percent of the women. Our results differ from the ENDEMAIN 2004 survey in this regard, since in that survey 22 percent of the women reported that the decision on whether or not to work or to study was made by their partners (Table 1). We can only speculate whether this relatively higher share who reported that their partners make this decision is due to the inclusion of the decision to study in this earlier survey question.

With respect to the decision on how to spend the income that one earns or receives (such as the conditional cash transfer or other non-labor income), a much higher share of women, 29 percent, reported that they themselves alone make this decision as compared to men, 19 percent. But, as expected, men more frequently than women reported that they made the decision alone over a portion of their income and jointly over another portion, 15 vs. 10 percent. Seven percent of the women as compared to only 1 percent of men reported that this decision was not applicable because they did not earn or receive any income.<sup>16</sup> In the majority of households, these decisions were made jointly.

Our question differed from the one included in the ENDEMAIN 2004 survey, since in that survey the question elicited information on the broader decision over spending of the

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<sup>15</sup> A series of similar, direct questions were asked regarding a series of decisions related to farming, but these will be analyzed in a separate paper.

<sup>16</sup> A relatively high share of these partnered women do not currently work, 46 percent, as compared to only 5.5 percent of men. This suggests that a large number are receiving some form of non-labor income, since such relatively few women considered the question as not applicable.

“household’s” income without specifying the source (her or his income). The majority of women (69 percent) reported making this decision jointly with their partners. A higher share of women did consider this decision to be made by their partner alone (19 percent) than by themselves alone (12 percent).

With respect to health care, in the 2010 survey a slightly higher share of women than men (43 vs. 39 percent) reported that they themselves alone made the decision on whether to seek health care for themselves; the majority of both men and women reported making this decision jointly.<sup>17</sup> Also, the great majority of both men and women reported that they made the decision on whether or not to use family planning or contraceptives jointly, although women more frequently reported that they made this decision alone (24 percent) than did men (13 percent). Our findings on this latter question parallel those of the ENDEMAIN 2004 survey (Table 1).

The responses to the four decision-making questions in the 2010 survey lend support to the proposition that joint decision-making appears to be the norm in Ecuador. These data also suggest that women in Ecuador are more likely than their male partners to make decisions on their own, exceeding them in the share of autonomous decision-making for three of the four decisions. But do the partners in a couple make these decisions in a similar fashion; ie., is there symmetry in decision-making within the household?

Table 3 presents the data on the distribution of responses according to whether both spouses report making their own decision in a similar fashion. In 22 percent of households, each of the dual heads reports making their own decision on whether or not to work by themselves. The decision to seek health care is the only other decision where both partners report making the decision autonomously in a good share of households, 23 percent. There is much greater symmetry in decision-making with respect to joint decision-making, being highest with respect to the use of contraception (69 percent), followed by spending one’s own income (41 percent), seeking health care (39 percent) and the decision to work (35 percent). Where couples differ most in how they each make decisions regarding themselves is on spending the income that they earn.

The category of joint decision-making employed thus far includes situations where the joint decision is made by the couple alone, by the couple plus someone else, and where the decision is made jointly by the respondent with someone besides their partner. As Table 4 shows in one percent or less of households the joint decision is made with someone besides the partner. A somewhat higher share of joint decisions is made by the couple along with an additional

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<sup>17</sup> The response to this question with respect to women can be compared with the results of the DHS surveys for Bolivia and Nicaragua. In both countries a higher share of women reported that they made the decision regarding their own health care autonomously (53 and 47 percent, respectively) than do so in Ecuador, and in these countries the share responding that they made the decision alone exceeded those making the decision jointly with their partner. On the other hand, in both countries around 10 percent responded that their husbands alone make the decision regarding the woman’s health care, a response that represented less than 1 percent of the total in Ecuador (Kishor and Subaiya 2008: 18).

household member (such as a parent or child), but for no decision does this exceed three percent.<sup>18</sup> In the subsequent analysis of egalitarian decision-making we exclude those cases of joint decision-making with someone other than a partner, but retain in the definition of the dependent variable joint decision making which includes the spouse plus an additional household member.

We now turn to the degree of agreement among couples on how each spouse makes the decision. This is the variable that has been used in recent analyses of household decision-making processes, but generally only focusing on the wife's decisions and whether her husband concurs or not with her perceptions. We gathered this more detailed information for only two decisions, the decision to work and to spend one's income.

As Table 5 shows with respect to the decision on whether or not to work, the degree of disagreement among couples is similar, 35 percent, whether considering the husband's perception of the wife's decision, or the wife's perception of the husband's decision. The greatest degree of disagreement is with respect to the decision regarding how one's income is spent, and particularly, how the husband views his wife's decision. In 57 percent of households husbands had a different perception than their wives. In contrast to what has been found in the literature, wives claim greater autonomy for themselves in the decision to spend their own income than perceived by their husbands.<sup>19</sup> There was less disagreement in terms of wives' perceptions of their husbands' decisions on spending their own income, with only 34 percent of couples disagreeing.<sup>20</sup>

Given the way that we asked the question regarding who administers the household food budget, the response to this question also lends itself to an analysis of the degree of agreement by couples, and these findings are presented in Table 6. It shows that there is a relatively high degree of disagreement on who administers the food budget, characterizing 39 percent of couples. Also, in a similar share of households, 22 percent, both partners agree that either the woman or the man alone administers the food budget. A lower share of couples, only 16 percent, report and concur that administering the food budget is an activity shared between them.

In the focus groups we noticed considerable variation in the responses to this question, implying a certain fluidity in gender roles within the household. In the flower-growing region of Cayambe where women represent the majority of workers in this industry, it was considered quite common

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<sup>18</sup> In the questionnaire respondents could indicate up to three people with whom they made each decision.

<sup>19</sup> 519 women reported that they make the decision to spend their own income alone, compared to only 275 cases of husbands reporting that their wives alone made such a decision. Another source of disagreement was on whether the question was applicable at all. While only 127 women considered the question not to be applicable because they did not earn or received any income to spend, 747 men reported that this question did not pertain to their wives. Men could be forgetting about the conditional cash transfer payment that is paid to women (or women's income from informal employment).

<sup>20</sup> The greatest discrepancy between wives' perception of their husband's decision regarding income was in the number reporting that the question was not applicable. Whereas only 18 men reported that they did not earn or receive any income, 95 women reported this answer.

for men to administer the food budget, being in charge of daily purchases if their wives worked. This was also the region where both men and women agreed that women's role in household decision-making had changed the most. As stated by one male participant: "In the past, men made the decisions, now we have women's liberation. Women's opinions count more, a couple has to reach agreement on decisions," a change that was attributed to women's employment outside the home.

Finally, in Table 7 we present the results on egalitarian decision-making, those that meet the condition of both symmetry and agreement with respect to joint decision-making in the decisions to work and spend. In terms of the decision to work, in 78 percent of households characterized by joint decision-making, both partners report that the decision is made jointly both with respect to themselves and their partner. The decision on how income is spent is much more contentious, with only 42 percent of couples who both make the decision jointly also being in agreement with respect to their partner.

For the total sample of 1776 couples, this means that in 27.5 percent the decision to work is both symmetrical and in agreement. Only in 17.4 percent is the decision on spending one's own income both symmetrical and in agreement. These measures of egalitarian decision-making are what constitute our dependent variables in the subsequent analysis. We now turn to the factors that might be associated with egalitarian decision-making among couples.

## **Hypotheses**

Our primary interest is in exploring the relationship between women's accumulation of assets, the intra-household distribution of wealth and egalitarian decision-making. Egalitarian decision-making by couples is nonetheless expected to be associated with a range of individual and household characteristics. Here we discuss our expectations with respect to potential correlates and present the descriptive statistics for the independent variables (see Tables 8 and 9).

*Age* –In many societies a woman's status in the household increases with age, in particular when she is beyond child-bearing age. Thus to the extent that household decision-making processes are negotiated, we might expect women's participation in these, and joint decision-making, to increase as women grow older. Kishor and Subaiya (2008:21) found, in their regression analyses of the DHS surveys for 23 countries, that the age of the woman was the covariate most consistently positive and significantly associated with women making four decisions *alone* (women's own health care, large household purchases, purchases for daily needs, visits to family or friends) in the majority of countries. However, the net effect of age on *joint* decision-making was found to be less consistent.

Countering this tendency, particularly in cross-sectional data, may be a cohort effect, with different norms governing gender relations within households among younger and older couples.

Younger couples may be more open to alternative gender roles (Oropesa 1997). In Ecuador we thus expect the age variable to be indeterminate. The average age of women in the sample, which includes couples either married or in consensual unions, is 41; while the average age of men is 45.

It may not be just the absolute age of the woman that is important in influencing decision-making, but rather differences in the age of husband and wife. Drawing on Sen (1990), Kishor and Subaiya (2008: 31) note that “A person’s relative age is a resource which can affect the perception of strength when power and entitlements are negotiated within the ‘cooperative conflict’ context of the family.” Nonetheless, they find that in the majority of countries that they analyze, in the multivariate analysis for most decisions, spousal age difference did not have a significant net effect on either autonomous or joint decision-making. Nonetheless, in the case of Ecuador, we hypothesize that the more equal in age are husband and wife, the more likely they are to be characterized by egalitarian decision-making. The average age difference between husbands and wives in the sample is three years (in other words, men are on average three years older than their wives).

*Education* – While it is generally assumed that education is positively associated with women’s empowerment and participation in household decision-making, Kishor and Subaiya (2008) found that this relationship is more nuanced. In their review of the DHS results for 23 countries they found that the share of women who participate in decision-making increases with the level of education, but varies depending on the particular decision and whether considering joint or autonomous decision-making. Summarizing both their bivariate and multivariate analyses, they found that the level of education tends to be positively associated with women making decisions *alone* regarding their own health care and daily household purchases. In contrast, with respect to *joint* decisions, women’s level of education was most frequently positive and significant in terms of decisions regarding large household purchases and making visits to family and friends. Becker et al (2005) found that in Guatemala the level of both spouse’s education was associated with women having some say in their index of household decision-making. We would also expect the level of both partner’s schooling to be positively related to egalitarian decision-making since years of education may be associated with a greater willingness (or tolerance) to consider alternative points of view. Nonetheless, if the level or years of education of one partner significantly exceeds the other’s, one might expect the partner with the greater degree of education to dominate in household decision-making. Thus we would also expect that the more equal the level of schooling attained by husband and wife, the more likely they are to be characterized by egalitarian decision-making.

In the Ecuador sample, both men and women have about 8 years of schooling on average. The average difference in years of schooling is 0.4; so men have only slightly more years on average.

*Marital status* - We consider whether couples are formally married versus in consensual unions, since consensual unions in Latin America are common, and usually considered to be less stable



than marriages (Flake and Forste 2006). The effect of this variable likely depends on whether one is focusing on autonomous versus joint decision-making. Consensual unions might be associated with greater economic autonomy for women if they feel less constrained in seeking their partner's consent or agreement in household decisions. On the one hand, marriage may signify a greater degree of commitment by each partner to each other, and thus, willingness to compromise and reach decisions by consensus. We thus expect marriage as opposed to consensual unions to be positively associated with joint decision-making. About 35 percent of the Ecuador sample are in consensual unions and 65 percent are married.

Whether a person (or both members of the couple) is in a second marriage or union may also influence their willingness to negotiate, compromise and make decisions jointly; especially if the break-up of their previous relationship was associated with unequal gender relations within the household. Separated and divorced women may be particularly motivated to avoid a repetition of situations of domination (Deere, Contreras, Twyman 2010). We thus expect the wife or both members being in a second relationship to be positively associated with joint decision-making. A total of 23 percent of couples in the sample were in a previous relationship; in 7 percent of the couples, only the wife had been in a previous relationship, in 9 percent only the husband had, and in 8 percent both the husband and wife had been previously married or in a consensual union.

*Employment and earnings* - Women's employment outside the home has been shown to be positively related to their status cross-culturally. Various studies have reported that women working for pay or earning an income to be positively associated with their participation in decision making (Becker et al 2005; Jejeebhoy 2002). In their analysis of the DHS surveys, Kishor and Subaiya (2008) found that, holding other factors constant, women working for cash remuneration was positively associated with making decisions *alone* in the majority of countries. This covariate was associated with making decisions *jointly* in roughly half of the countries studied.

We include the employment variable only when modeling the decision to spend one's own money. In about 47 percent of couples, both partners work; in 4 percent only the wife works and in 45 percent only the husband works.

We expect that the labor force participation of women, as well as by both members of the couple, to be positively associated with egalitarian decision-making. But it may be that it is not just whether or not women are employed, or how much they earn, but rather how much they earn in relation to their partners that influences their participation in decision-making, and particularly, joint decision-making. We expect that the more equal the earnings of the partner, the greater the likelihood that the couple is characterized by egalitarian decision-making. Although we do not have data on the amount or level of income, we did ask both partners who made the most income. Seventy-four percent of couples agreed that the husband earned the most income. Only 7 percent of couples reported that the wife made the most income and in 10

percent they reported earning the same amount. In the other 10 percent, partners disagreed about who made more.

*Urban locale* – Rural to urban migration is sometimes associated with a breakdown in traditional norms, and particularly non-egalitarian power relations within households, particularly in Latin America (Oropesa 1997). Such is related both to the greater exposure to information and alternative life styles in urban areas and the greater flexibility in gender roles that is sometimes required by differential labor market opportunities for men and women. But the impact of this variable probably depends on the extent to which households in rural areas are male-dominated. The ethnographic literature for Ecuador suggests that at least in the highlands, gender relations in rural indigenous households are relatively egalitarian (Hamilton 1998). We thus expect the effect of locale to be indeterminate with respect to joint decision-making. Thirty-five percent of couples resided in a rural area and 65 percent were urban. With respect to geographic distribution, 52 percent reside on the Coast and 48 percent in the highlands.

*Ownership of assets and wealth* - In most analyses of household decision-making, some measure of *household* socio-economic status is utilized to test for differences in women's participation at different points in the wealth or income distribution. In the DHS surveys, household wealth was constructed as an index of household ownership of assets and certain amenities. Kishor and Subaiya (2008) found that in the majority of countries and for most decisions, the wealth index has no net effect on decision-making *alone*. With respect to *joint* decision-making, the index is positive and significant in only a handful of countries, but only for certain decisions. In Bolivia, for example, wealth is positively associated with joint decision-making in terms of visits to family of friends, and in Nicaragua, with joint decisions regarding women's own health care and large household purchases.

The Household Asset Gap project surveys have the great benefit of having been able to collect individual-level data on asset ownership and valuation. Thus we can estimate both individual and household wealth directly, as well as women's share of couple or household wealth. In Ecuador, we expect women's ownership of all types of real estate to be positively associated with egalitarian decision-making. Ownership of the principal dwelling, agricultural land and/or other real estate should improve women's exit option from an unsatisfactory relationship (or fall-back position), and strengthen her bargaining power in the marriage. We would expect the strength of a women's fallback position to be positively related to household decision-making in a similar fashion to how a strong fall-back position might deter intimate partner violence, as Panda and Agarwal (2005) have shown for Kerala, India. We also explore whether it matters whether only the husband or wife owns a major asset versus both of them owning assets, either individually or jointly. In Ecuador, 54 percent of wives and 58 percent of husbands in the couples sample owned some kind of real estate; in 45 percent both spouses owned real estate either jointly or individually.

Alternatively, it might not be just women's ownership of key assets per se, that influences whether decisions are made jointly, but the wife's wealth relative to her husband's. We expect more equal shares of couple (or household) wealth to be positively associated with egalitarian decision-making. On average, women in the sample held 46 percent of the couples' total wealth.

We control for socio-economic status by considering whether the household participates in the conditional cash transfer program (known in Ecuador as the *bono* or human development grant, see Molyneux and Thompson 2011) to see whether poor households make decisions differently than other households. Thirty-one percent of households in the sample received this means-tested transfer payment which is paid directly to women.

## Models and Results

We modeled egalitarian decision-making for the decision to work (or not) and for the decision about spending the income one earns or receives. For each decision, we used binary dependent variable models. Here we present the results for egalitarian decision-making,<sup>21</sup> which is quite restrictive in that it requires both spouses/partners to report that they each make the decision jointly and that their spouse concurs that they do so (both symmetry and agreement).

The models for the decision to work are reported in Table 10. We have reported the coefficients of the model; the odds ratios can be calculated by taking the exponent of the coefficient ( $\exp(\beta)$ ). The pseudo R-square for this model is quite low at only 0.016. Model I is the control model since it does not include asset ownership or intra-household distribution of wealth variables. Then model II includes whether the wife, husband, or both are asset owners. Finally, model III includes variables regarding the wife's share of the couple's wealth.

Model I shows that the wife's age, being a rural household, and both spouses earning the same are statistically significant predictors of the likelihood of making the decision to work in an egalitarian fashion. Although the coefficient on wife's age is significant, after accounting for the fact that this variable is also part of age difference, the impact is zero.<sup>22</sup> Rural households have 1.4 times the odds ( $\exp(0.349)$ ) of making the decision to work in an egalitarian fashion as their urban counterparts. Also, households in which both partners earn the same have 1.7 times the odds of making an egalitarian decision as do households in which the husband earns the most. Years of schooling, living on the Coastal, being in a consensual union instead of a marriage, having a previous relationship, and receiving the transfer payment do not have a statistically significant association with the likelihood of making an egalitarian decision.

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<sup>21</sup> We also ran the model with the dependent variable being only the wife making the decision jointly (when her husband was in agreement) and got similar results as those presented for the egalitarian decision-making model even though the sample size is considerably larger with this less restrictive condition.

<sup>22</sup> Remember that age difference = man's age – woman's age, so to find the overall impact of wife's age one must use the formula from the first derivatives:  $\beta_{f\_age} - \beta_{age\_diff}$ .

Model II adds variables for whether the wife, husband, or both own real estate (whether the principal home, agricultural land or other real estate). In this model we find similar results as in Model I. As the wife's age increases, the less likely the couple is to make an egalitarian decision. However, the magnitude is quite small ( $-0.013+0.012 = -0.001$ ). In this model we also find that couples living in a rural area are 1.3 times as likely as their urban counterparts to make the decision to work in an egalitarian fashion. And couples who earn the same amount are 1.6 times as likely as when the man earns the most to make an egalitarian decision.

Furthermore, we find that couples in which the wife is an owner of real estate are less likely to make the decision to work in an egalitarian fashion than in couples where the wife is not an owner. This could be because wives who are owners are more likely to make decisions on their own; or their husbands may not agree that they make the decision jointly. When both the husband and wife own real estate, the couple is more likely to make the decision to work in an egalitarian fashion than when neither or only one of them own real estate (nearly two times as likely).

Model III considers the intra-household distribution of wealth in terms of the female share of the couple's wealth. In this model, as the wife's age increases, the likelihood of an egalitarian decision slightly increases ( $-0.011 + 0.012 = 0.001$ ). Rural is again correlated with a greater likelihood of egalitarian decisions. Couples where both members report that they earn about the same have 1.6 times the odds of making an egalitarian decision as couples where only the husband earns the most. The wife's share of the couple's wealth is associated with an increased likelihood of an egalitarian decision up to a share of 0.42; it then declines. This means that the greatest likelihood of egalitarian decision-making for the decision to work is when women own 42% of the couple's wealth.

Table 11 reports the results for the model regarding the decision about spending one's own income.<sup>23</sup> Note that the pseudo R-square is higher for the spending model (at 0.16) than the work model. In model I, we find similar results as with the decision to work with a few additional variables becoming significant. The wife's age is still negatively correlated with the likelihood of an egalitarian decision-making process regarding the decision to spend one's own money. This could indicate that older women are more likely to make the decision alone or that there is more disagreement between the spouses about how the decision is made. Rural couples have 1.7 times the odds of making the decision in an egalitarian fashion as urban women. When the couple lives on the Coast, the wife is less likely to make the decision jointly with her husband (0.7 times the odds) than those living in the highlands. Education, previous relationship status,

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<sup>23</sup> It should be noted that there is a potential endogeneity problem with models II and III since deciding how to spend one's income could impact asset ownership and/or the share of wealth belonging to the wife. We reviewed potential instrumental variables, including parents' asset ownership and education, but did not find any that correlated well to wife's asset ownership and/or share of wealth. Moreover, an argument could be made that our dependent variable is defined so restrictively—in terms of both symmetry and agreement in the decision to spend—that such a level of agreement would be unlikely to impact upon a woman's accumulation of assets and hence share of wealth.

receiving the government transfer payment, and being in a consensual union (as opposed to married) are not significant. However, if only the wife is employed or both spouses are employed, then they are more likely to make egalitarian decisions about spending than if only the husband is employed. If only the wife is employed, they have 2.5 times the odds of making egalitarian decisions as when only the husband is employed. If they are both employed, then they have 6.5 times the odds. Also, if the couple earns about the same amount, then they have 2.4 times the odds of making egalitarian spending decisions as when the husband makes the most income.

Model II shows the impact of asset ownership on the likelihood of egalitarian spending decisions. In this case we have the same variables significant as before with similar magnitudes (in terms of the odds ratio). We also find that when the wife owns real estate they are less likely to make egalitarian spending decisions (with 0.56 times the odds) as compared to when the wife does not own real estate. They either make the decision alone or there is disagreement between the spouses about how the decision is made. If both spouses own real estate (either jointly or individually) then there is a greater likelihood that the spouses decide jointly about how to spend their own income (2.9 times the odds) compared to when they do not both own real estate.

Finally, model III presents the results of how the wife's share of the couple's wealth is associated with egalitarian decision-making about spending both his and her own income. Again, the same variables are significant as before with similar magnitudes. The likelihood of egalitarian decision-making increases (at a decreasing rate) as the wife's share of wealth increases, until the wife's share is 45 percent, at which point the likelihood begins to decrease.

## **Conclusions**

This study offers evidence that women's command over resources in dual-headed households is strongly associated with egalitarian decision-making among couples. We found that households where both husband and wife own real estate, either jointly or individually, as well as women's share of couples' wealth, to be positively and significantly associated with the likelihood of symmetry and agreement in joint decision-making among couples regarding their own decision to work and to spend their own income. The level of earnings of each spouse, specifically, where this is roughly equal, and employment in the case of the spending decision, are also important indicators of egalitarian decision-making.

The likelihood of egalitarian decision-making is lower for couples in which the woman alone owns real estate than when she does not. This is possibly because these women are more likely to make their decisions alone (without consulting their husbands) or because it increases disagreement over how decisions are made. Further analysis is needed in the form of a multinomial dependent variable model to test this hypothesis.

Finally, we hope to have demonstrated the usefulness of approaching household decision-making from a gender perspective, one that takes into account both men's and women's perspectives on how they themselves as well as their spouses make decisions. Symmetry and agreement are restrictive conditions; nonetheless, they capture well the content of egalitarian gender relations within dual-headed households.

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## Tables

Table 1: Women's responses to how household decisions are made, Ecuador 2004

Decision	Her alone	Spouse alone	Couple jointly	Other	No response	Total
To visit family	10.1	10.2	79	0.2	0.4	100%
When a child needs to see a physician	28.6	5.4	61.3	0.7	4.1	100%
How to discipline children	19.2	7.6	68.1	0.7	4.4	100%
Use of contraception	16.0	5.7	69.6	1.3	7.4	100%
How to spend household income	12.0	19.2	68.6	0.1	0.2	100%
Whether to work or study	23.7	21.6	53.3	0.2	1.2	100%

Source: ENDEMAIN 2004 (CEPAR 2005).

N = 6256 married women or those in consensual unions, age 15 to 49.



Table 2: How each spouse reports making their respective decision, Ecuador 2010

	a) Whether or not to work				b) If earn or receive income, how to spend				c) To seek health care for themselves				d) Whether or not to use contraception			
	Man	%	Woman	%	Man	%	Woman	%	Man	%	Woman	%	Man	%	Woman	%
Alone	926	52	565	32	330	19	520	29	700	39	755	43	238	13	422	24
Part alone and part jointly	-	-	-	-	264	15	182	10	-	-	-	-	-	-	-	-
Joint	840	47	1120	63	1154	65	941	53	1048	59	987	56	1455	82	1337	75
Asks permission	8	0.5	55	3.1	-	-	-	-	10	0.6	22	1.2	16	0.9	8	0.5
Someone else makes decision	1	-	17	1	10	0.6	6	0.3	17	1	11	0.6	66	3.7	8	0.5
Not applicable	1	-	19	1.1	18	1	127	7.2	-	-	-	-	-	-	-	-
Total	1776	100	1776	100	1776	100	1776	100	1775	100	1775	100	1775	100	1775	100

Source: 2010 Ecuador Household Assets Survey, couples sample

Table 3: Symmetry in decision-making – Whether both members of the couple make the decision regarding *themselves* in a similar fashion, Ecuador 2010

	a) Whether or not to work		b) If earn or receive income, how to spend		c) To seek health care for themselves		d) Whether or not use contraception	
Each alone	386	21.7	159	9	408	23	146	8.2
Each partly alone & partly jointly	-	-	96	5.4	-	-	-	-
Each makes jointly	627	35.3	736	41.4	699	39.4	1221	68.8
Each asks permission or someone else	1	0.1	4	0.2	1	0.1	1	0.1
Differ	762	42.9	781	44	667	37.6	407	22.9
Total	1776	100	1776	100	1775	100.1	1775	100

Source: 2010 Ecuador Household Assets Survey, couples sample

Table 4: The distribution of joint decision-making, Ecuador 2010

Decision	Couple only	%	Couple plus someone else	%	With someone besides partner*	%	Total
To work	622	99.2	3	0.4	2	0.3	627
To spend	723	98.2	10	1.4	3	0.4	736
To access health services	674	96.4	16	2.3	9	1.3	699
To use contraception	1218	99.8	-	-	3	0.2	1221

Source: 2010 Ecuador Household Assets Survey, couples sample

\*In the majority of these cases only one spouse reports making the decision jointly with someone else while the partner reports making the decision jointly with only the spouse.

Table 5: Degree of agreement by spouses on how partner makes the decision, Ecuador 2010

	a) Decision on whether or not to work				b) Decision on spending one's own income			
	Husband's perception of wife's decision	%	Wife's perception of husband's decision	%	Husband's perception of wife's decision	%	Wife's perception of husband's decision	%
Agree that makes decision alone	236	13.2	506	28.5	170	9.6	149	8.4
Agree partly alone & partly jointly	-	-	-	-	62	3.5	117	6.6
Agree that joint decision	893	50.3	648	36.5	423	23.8	889	50
Agree that asks permission	14	0.8	-	-	-	-	-	-
Agree that someone else makes decision	3	0.2	-	-	-	-	3	0.2
N/A	-	-	-	-	103	5.8	14	0.8
Disagree	630	35.5	622	35	1018	57.3	604	34
Total	1776	100	1776	100	1776	100	1776	100

Source: 2010 Ecuador Household Assets Survey, couples sample

Table 6: Who administers the household's food budget – degree of agreement among couples, Ecuador 2010

	Number of Couples	Percent
Agree that the woman	385	21.7
Agree that the man	386	21.7
Agree that contribute equally	291	16.4
Agree that 'other' arrangement	22	1.2
Disagree	692	39.0
Total	1776	100.0

Source: 2010 Ecuador Household Asset Survey, couples sample

Note: Other arrangements include where the couple agrees that one of them administers the food budget with another household member, and where someone other than the principal man or woman administers the food budget.

Table 7: Symmetry and agreement: egalitarian decision-making, Ecuador 2010

Decision	Each partner says joint* (symmetry)		Partners agree that the other makes decision jointly (agreement)		Partners disagree that the other makes decision jointly	
		%		%		%
To work	625	100	488	77.9	138	21.9
To spend	733	100	309	42.2	424	57.8

Source: 2010 Ecuador Household Assets Survey, couples sample

Note: \*May include others in addition to spouse; see Table 4.

Table 8 . Descriptive statistics for categorical variables, composition (percent) of sample of couples,  
Ecuador 2010

	Work Decision		Spending Decision		Total (n = 1,776)
	Egalitarian (n = 488)	Non-Egalitarian (n = 1288)	Egalitarian (n = 309)	Non-Egalitarian (n= 1467)	
Rural Household	39.8%	33.4%	41.4%	33.8%	35.1%
Coastal Household	52.3%	53.2%	37.2%	56.2%	52.9%
Couple in consensual union	32.2%	36.7%	26.2%	37.4%	35.4%
Receives transfer payment	30.7%	30.9%	23.6%	32.4%	30.9%
<b>Previous relationship</b>					
Wife only	5.9%	6.8%	7.1%	6.4%	6.5%
Husband only	7.6%	9.9%	8.1%	9.5%	9.3%
Both	5.7%	8.3%	5.2%	8.1%	7.6%
Neither	80.7%	75.0%	79.6%	75.9%	76.6%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Migrated</b>					
Wife only	0.4%	1.3%	1.9%	1%	1.1%
Husband only	2.9%	3.1%	3.9%	3%	3.0%
Both	1.4%	0.9%	1.3%	1%	1.0%
Neither	95.3%	94.7%	92.9%	95%	94.9%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Who is employed?</b>					
Wife only	4.3%	4.1%	2.9%	4.4%	4.2%
Husband only	48.4%	43.6%	13.3%	51.5%	44.9%
Both	43.4%	47.8%	81.6%	39.2%	46.6%
Neither	3.9%	4.6%	2.3%	4.8%	4.4%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Who earns the most?</b>					
Wife	6.6%	6.7%	7.4%	6.5%	6.6%
Husband	71.7%	74.5%	57.3%	77.2%	73.7%
They earn the same	12.9%	8.4%	19.7%	7.5%	9.6%
They disagree	8.8%	10.5%	15.5%	8.9%	10.0%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Wife owns asset(s)	54.9%	53.0%	59.6%	52.3%	53.6%
Husband owns asset(s)	60.9%	56.4%	63.8%	56.4%	57.7%
Both own asset(s)	49.8%	43.8%	55.3%	43.4%	45.4%

Table 9. Descriptive statistics for continuous variables of sample of couples, Ecuador 2010

	n	Minimum	Maximum	Mean	Std. dev.	Median
Wife's age	1,776	18	90	41.30	14.216	39
Husband's age	1,776	18	93	45.33	15.282	43
Age Difference	1,776	-45	42	4.032	6.409	3
Wife's years of schooling	1,776	0	20	8.056	4.584	7
Husband's years of schooling	1,776	0	20	8.438	4.483	7
Difference in years of schooling	1,776	-11	14	0.382	3.495	0
Wife's share of couple's wealth	1,775	0	1	0.460	0.253	0.497

Table 10. Logistic regression results for models of egalitarian decision making for the decision to work, Ecuador 2010

	Model I		Model II		Model III	
	Coeff. ( $\beta$ )	Std. Err. of $\beta$	Coeff. ( $\beta$ )	Std. Err. of $\beta$	Coeff. ( $\beta$ )	Std. Err. of $\beta$
Intercept	-0.728 **	0.297	-0.703 **	0.298	-1.041 ***	0.332
Woman's age	-0.011 **	0.004	-0.013 ***	0.005	-0.011 **	0.004
Age difference	-0.011	0.009	-0.012	0.009	-0.012	0.009
Woman's years of schooling	0.014	0.016	0.014	0.016	0.013	0.016
Schooling difference	0.016	0.017	0.017	0.017	0.016	0.017
Rural (Urban)	0.349 ***	0.126	0.297 **	0.129	0.316 **	0.127
Coast (Highlands)	0.151	0.123	0.162	0.124	0.172	0.124
Consensual Union (Married)	-0.202	0.140	-0.158	0.142	-0.166	0.141
<b>Previous Relationships</b>						
(Neither in a previous relationship)						
Woman only has been in a previous relationship	-0.191	0.234	-0.149	0.235	-0.125	0.236
Man only has been in a previous relationship	-0.267	0.204	-0.262	0.204	-0.256	0.205
Both have been in a previous relationship	-0.261	0.236	-0.197	0.238	-0.138	0.239
Household receives transfer payment	-0.059	0.138	-0.041	0.138	-0.041	0.139
<b>Who earns more</b>						
(Man earns the most)						
Woman earns the most	0.115	0.222	0.128	0.223	0.106	0.224
Earn the same	0.513 ***	0.175	0.487 ***	0.176	0.485 ***	0.177
Disagree about earnings	-0.082	0.189	-0.104	0.190	-0.099	0.190

**Assets & Wealth**

Woman owns asset(s)		-0.473	*	0.244		
Man owns asset(s)		-0.010		0.189		
Both own asset(s)		0.676	**	0.304		
Woman's share of wealth					2.257	*** 0.677
Woman's share of wealth squared					-2.664	*** 0.698
Number of cases (N)	1776		1776			1775
	33.34					
Likelihood ratio chi-square (df)	(14)***		42.18 (17)***			49.72 (16)***
Pseudo R <sup>2</sup>	0.016		0.0202			0.0238

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Table 11. Logistic regression results for egalitarian decision making for the decision to spend, Ecuador 2010

	Model I			Model II			Model III		
	Coeff. ( $\beta$ )	Std. Err. of $\beta$		Coeff. ( $\beta$ )	Std. Err. of $\beta$		Coeff. ( $\beta$ )	Std. Err. of $\beta$	
Intercept	-2.311 ***	0.400		-2.210 ***	0.402		-2.649 ***	0.442	
Woman's age	-0.017 ***	0.006		-0.023 ***	0.007		-0.019 ***	0.006	
Age difference	-0.006	0.012		-0.009	0.012		-0.007	0.012	
Woman's years of schooling	0.026	0.019		0.024	0.019		0.025	0.019	
Schooling difference	0.029	0.022		0.030	0.022		0.029	0.022	
Rural (Urban)	0.535 ***	0.159		0.437 ***	0.163		0.496 ***	0.160	
Coast (Highlands)	-0.365 **	0.155		-0.367 **	0.157		-0.359 **	0.156	
Consensual Union (Married)	-0.277	0.183		-0.206	0.187		-0.255	0.185	
<b>Previous Relationships</b>									
(Neither in a previous relationship)									
Woman only has been in a previous relationship	0.085	0.279		0.158	0.283		0.154	0.281	
Man only has been in a previous relationship	-0.052	0.256		-0.046	0.258		-0.045	0.257	
Both have been in a previous relationship	-0.074	0.315		0.094	0.319		0.098	0.321	
Household receives transfer payment	-0.244	0.181		-0.230	0.182		-0.225	0.181	
<b>Who is employed</b>									
(Man only)									
Woman only	0.905 **	0.455		0.935 **	0.456		0.954 **	0.457	
Both	1.877 ***	0.188		1.877 ***	0.189		1.886 ***	0.189	
Neither	0.616	0.468		0.677	0.468		0.613	0.469	
<b>Who earns more</b>									
(Man earns the most)									
Woman earns the most	0.168	0.296		0.165	0.297		0.125	0.297	
Earn the same	0.853 ***	0.203		0.807 ***	0.205		0.830 ***	0.204	
Disagree about earnings	0.230	0.204		0.187	0.205		0.208	0.205	

<b>Assets &amp; Wealth</b>						
Woman owns asset(s)		-0.586	*	0.332		
Man owns asset(s)		-0.097		0.260		
Both own asset(s)		1.060	**	0.415		
Woman's share of wealth					2.398	* 0.916
Woman's share of wealth squared					-2.678	*** 0.923
Number of cases (N)	1776			1776		1775
Likelihood ratio chi-square (df)	264.96 (17)***			277.76 (20)***		273.83 (19)***
Pseudo R <sup>2</sup>	0.1614			0.1692		0.1672

### **Appendix: May 2012 regressions**

The samples utilized for the following regressions differ from those presented earlier in order to make the analysis comparable with similar analyses for Ghana and Karnataka, India, for comparative purposes.

The changes are as follows:

For the regression on the decision to work, the analysis is now based on the sub-sample of couples where both work (n=827), rather than the full couples' sample.

For the regression on the decision to spend, those who do not receive any income from work or non-labor income have been dropped; the sample size is now n= 1635 rather than the full couples' sample.

The asset ownership variable has been reformulated to capture the relative asset owning position of each spouse.

The main results regarding asset ownership and women's share of couple wealth hold regardless of the sample utilized.

Table A1. Logistic regression results for models of egalitarian decision making for the decision to work; Ecuador, 2010

	Baseline Model		Model I		Model II	
	Coeff. ( $\beta$ )	Std. Err. of $\beta$	Coeff. ( $\beta$ )	Std. Err. of $\beta$	Coeff. ( $\beta$ )	Std. Err. of $\beta$
Intercept	-1.455 ***	0.466	-1.433 ***	0.473	-1.827 ***	0.526
Woman's age	0.006	0.008	-0.011	0.008	-0.008	0.008
Age difference (man's age - woman's age)	0.006	0.015	0.004	0.015	0.007	0.015
Woman's years of schooling	0.033	0.023	0.036	0.023	0.031	0.023
Schooling difference (man - woman)	0.033	0.027	0.036	0.027	0.033	0.026
Rural (Urban)	0.489 ***	0.184	0.370 **	0.188	0.448 **	0.185
Coast (Highlands)	0.216	0.181	0.208	0.184	0.223	0.182
Consensual Union (Married)	0.013	0.209	0.098	0.213	0.058	0.212
Couple's wealth (in thousands of USD)	-0.0003	0.006	-0.001	0.002	-0.0003	0.002
<b>Previous Relationships</b>						
(Neither in a previous relationship)						
Woman only has been in a previous relationship	-0.066	0.315	-0.036	0.320	-0.034	0.320
Man only has been in a previous relationship	-0.474	0.329	-0.505	0.328	-0.508	0.329
Both have been in a previous relationship	-0.920 **	0.438	-0.744	0.454	-0.799 *	0.450
<b>Who earns more</b>						
(Man earns the most)						
Woman earns the most	0.354	0.327	0.309	0.333	0.298	0.327
Earn the same	0.751 ***	0.222	0.706 ***	0.225	0.716 ***	0.225
Disagree about earnings	-0.044	0.229	-0.106	0.233	-0.069	0.230
<b>Assets &amp; Wealth</b>						
(Neither own real estate)						
Wife only owns asset(s)			-0.532	0.405		

Husband only owns asset(s)		-0.030		0.307		
Both own asset(s)		0.466	**	0.213		
Woman's share of wealth					2.426	** 1.140
Woman's share of wealth squared					-2.508	** 1.128
Number of cases (N)	827			827		827
Likelihood ratio chi-square (df)	26.96 (14)**			38.33 (17)***		32.73 (16)***
Pseudo R <sup>2</sup>	0.0321			0.043		0.038

Table A2. Logistic regression results for models of egalitarian decision making for the decision about how to spend one's own income, Ecuador 2010

	Baseline Model		Model I		Model II	
	Coeff. ( $\beta$ )	Std. Err. of $\beta$	Coeff. ( $\beta$ )	Std. Err. of $\beta$	Coeff. ( $\beta$ )	Std. Err. of $\beta$
Intercept	2.275 ***	0.408	2.260 ***	0.414	-2.710 ***	0.435
Woman's age	0.016 **	0.007	0.021 ***	0.007	-0.017 **	0.007
Age difference (man's age - woman's age)	0.008	0.012	0.010	0.012	-0.007	0.012
Woman's years of schooling	0.032 *	0.019	0.035 *	0.019	0.030	0.019
Schooling difference (man - woman)	0.031	0.022	0.036 *	0.022	0.032	0.022
Rural (Urban)	0.446 ***	0.156	0.348 **	0.160	0.412 ***	0.157
Coast (Highlands)	0.396 ***	0.151	0.414 ***	0.158	-0.388 **	0.152
Consensual Union (Married)	0.286	0.185	0.197	0.189	-0.234	0.186
Couple's wealth (in thousands of USD)	0.000	0.002	0.001	0.002	0.000	0.002
<b>Previous Relationships</b>						

(Neither in a previous relationship)									
Woman only has been in a previous relationship	0.053		0.267	0.102		0.268	0.105	0.268	
Man only has been in a previous relationship	-		0.254	0.003		0.258	-0.025	0.257	
Both have been in a previous relationship	-		0.335	0.047		0.335	0.039	0.341	
<b>Who is employed (outside the home)?</b>									
(Husband only)									
Wife only	0.872	*	0.497	0.942	**	0.495	0.935	*	0.493
Both	1.758	***	0.191	1.766	***	0.192	1.772	***	0.191
Neither	0.731		0.462	0.793	*	0.465	0.741		0.467
<b>Who earns more</b>									
(Man earns the most)									
Woman earns the most	0.163		0.308	0.134		0.310	0.113		0.307
Earn the same	0.877	***	0.202	0.838	***	0.203	0.844	***	0.203
Disagree about earnings	0.204		0.206	0.145		0.209	0.173		0.207
<b>Assets &amp; Wealth</b>									
(Neither own real estate)									
Wife only owns asset(s)				0.461		0.347			
Husband only owns asset(s)				0.228		0.271			
Both own asset(s)				0.455	**	0.182			
Woman's share of wealth							2.649	***	0.932
Woman's share of wealth squared							-2.792	***	0.937
Number of cases (N)	1635			1635			1635		
Likelihood ratio chi-square (df)	179.24 (17)***			189.58 (20)***			183.96 (19)***		
Pseudo R <sup>2</sup>	0.144			0.154			0.150		