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# Poverty and the Dynamics of Women's Participation in Household Decision-Making in Nigeria

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## Abstract

*In patriarchal societies like Nigeria, where traditional norms and practices limits women's autonomous decisions on issues that affect their lives; men exercise significant influence on household decision-making processes. However, due to the economic crisis of the early 1980s and the associated worsening poverty, men's resources are increasingly becoming inadequate to meet the various needs of their households. Consequently, women's contribution to family resources has increased remarkably. To what extent has poverty affected women's participation in household decision-making? This paper tries to answer this question. Using a non-income poverty measurement (social exclusion), the study employed descriptive and analytical methods of analysis with particular attention focused on women between the ages of 25 and 49 years got married before SAP was introduced. Evidence from the study reveals a high level of impoverishment using non-income indices. The results indicate that a fairly high proportion of women are involved in household decision-making. Women participated more on household matters in pre-SAP than post-SAP era. However, poor women participate less in household decision-making relative to non-poor during post SAP era. The predominant factors are women's education, women's employment status, religion, and husband's educational attainment. The results also portray a shift away from patriarchal tendencies to an egalitarian one where partnerships and collective interactions predominate. Some policy considerations include need to mainstream gender targeting in poverty eradication, if women's family decision authority is to be meaningfully enhanced, as well as the need to ensure gender responsive budgeting in development management, promotion of improved women's education and women's gainful employment in higher income generation sectors.*

## Introduction

An important issue that has continued to gain currency in the population and development literature is the link between family structure and domestic decision making processes. Several frameworks have been used to analyse this issue. A school of thought believes that the basic reproductive decision making unit is a bounded nuclear household with pooled economic resources and common budget. This thereby, theoretically, eliminates any possible intra-household conflicts because of the existence of an altruistic decision-making head. This posits that reproductive decision is primarily determined by price and income considerations.

This approach, however, loses its relevance when spouses do not operate joint household financial management practices. Women bargaining power, which could be a result of economic or social factors, becomes an important determinant. Women's stronger bargaining power places higher value on their leisure time thereby raising the implicit cost of children. The existence of parental surrogates in Africa compounds the link between homogenous household model and reproductive decision-making process. As opined by the proponents of transaction frameworks such as Ben-Porath (1980), and Fapohunda and Todaro (1988), structural family characteristics play critical role in reproductive decision-making. They see family members as parties to long-term implicit exchange contracts between individuals related by marriage or birth. Here, conjugal pairs are seen as parties to a contract rather than as a single entity.

Three forms of exchanges are identified. First, parent-child contract which hinges on the perception that children are expected to provide long-term net benefit streams by supplying labour for family enterprises, anticipated one-time financial payment such as bride price, and by generating long-term monetary income streams via provision for old age and insurance. The second exchange, husband-wife contract, emphasizes such factors as the access of each spouse to economic resources, the value of goods and services contributed by one partner to another, ability of one spouse to secure goods and services from other mates as approved by the social norms and the extent of conjugal caring. This exchange, as espoused by Bleek (1978) promotes 'proportionality effects', the proportion of direct child-related costs that must be financed by the husband. Hence, the larger a husband's proportional contribution to variable child-related spending outlay, the smaller his reproductive goals; a demographic innovator. The third exchange is the spouse-extended family contract. It posits that African children generate net positive income flows to extended families by providing labour, guaranteeing financial security, and enhancing family power through enlarged social networks (Fapohunda and Todaro, 1988).

Within this integrated family structure, the strength of the dominant party may be influenced by personal wealth, access to resources of other family members and cultural preferences, particularly in patriarchal societies. The focus of household decision-making is determined by who controls and allocates economic resources within the family. A change in income generating capacity of partners precipitates a change in household decision-making prerogatives. Thus, at the core of household decision-making determinants is poverty. An important determinant of poverty, on the other hand, is low women participation in decision-making at home and in the community (UN, 2000), a phenomenon that weakens their access to economic resources and empowerment; a vicious cycle. The pervasive 'feminization of poverty', a widening gap between women and men caught in the cycle of poverty, has not only increased the clamour for more autonomy and improved status of women

within the household and society but has also raised their desire for gainful employment even in the areas considered to be the main preserves of men. This may have some implications on the perceived dominance of men in household decision-making process. To put household decision-making in its appropriate context, it has been classified into three categories: reproductive, cultural and economic dimensions.

The pertinent question to address, therefore, is to what extent has the endemic poverty affected adherence to patriarchal tendencies? While considerable efforts have been given to the examination of the role of gender ideology in reproductive decision-making in Nigeria (Fapohunda and Todaro, 1988; Makinwa-Adebusoye and Kritz, 1997; Isiugo-Abanihe, 1994; Oyediran, 1998; and Renne, 1993), limited efforts have however been devoted to the linkage between poverty and women's involvement in reproductive and other dimensions of decision-making. The need to address this, with particular stress on reproductive decision-making, constitutes the main thrust of this paper.

### **Women Involvement in Reproductive Decision-Making and Poverty Profile in Nigeria: A Review of the Evidence**

Most Nigerian societies are patriarchal and the male or husband is the major decision-maker, especially on issues relating to family matter (Kritz and Gurak, 1991; Isiugo-Abanihe, 1994; Bankole, 1995; Feyisetan, 2000; Oyediran, 2002). In patriarchal societies, normative principles, institutions, and beliefs that differ across ethnic groups play prominent role in guiding and shaping family life. Within a patriarchal dominant structure, a woman has virtually no decision-making authority, and also receives the least with respect to resource allocation (Caldwell and Caldwell, 1987; Oyediran, 1998). Although the Nigerian culture is heterogeneous, yet it is homogeneous in according low status to women ; and societal norms convey little need for marital partners to communicate their desires to each other. As a result, decision-makings on family-related issues are prone to external influences (relatives, friends), whereas wives' preferences are probably shaped, to a large extent, by familial norms and pressures (Caldwell and Caldwell, 1987). Evidence from WHO (1995) shows that Nigerian couples tend to come under pressures from husband's mothers or other female relatives into starting or increasing their family.

Although modernization has facilitated the emergence of nuclear families that operate outside the confines of the traditional extended family control, yet family life in male dominated societies is operated under the guidance of normative values and beliefs that vary from one place to another. Because of education and other imported western values, few of the cultural values have been modified, though the conventional family relationships and gender roles are never completely obliterated, even among the most westernised Nigerians (Isiugo-Abanihe, 1994; Kritz and Makinwa-Adebusoye, 1999).

In patriarchal societies, women are more often perceived to exercise little or no control over their economic or reproductive lives. There is need for caution to avoid over generalization, however, since the amount of control men have over their wives varies from place to place, coupled with the fact that the issue changes over time and could be influenced by several factors. As evident in the literature, Yoruba women of Southern Nigeria traditionally generate autonomous incomes from their involvement in such economic activities as petty trading and farming. Nowadays, they venture into what was originally considered to be the main preserve of their male counterparts. This permits them to assume primary financial responsibility for their children, thus availing them the opportunity to take independent decisions on certain issues or participate in decision-making (Fapohunda and Todaro, 1988; Kritz and Gurak, 1991; Feyisetan, 2000).

Several factors come to bear on reproductive decision making in Nigeria. Besides the influence of the extended family, both men and women subscribe to the prevalence of gender ideology of male authority in matters of family size and composition. Evidence from WHO (1995:9) shows that men's views are more influential than women's views in making family decisions; 88 and 78% of men and women surveyed confirmed this position. The degree of adherence to this position varies from one ethnic group to another. Kritz and Makinwa-Adebusoye (1999) show that adherence is very high among the Kanuri and Hausa but relatively low among the Yoruba, Ibo and Ijaw. There is an inverse relationship between high adherence and women status. In fact, where the adherence is very high, women prefer to have more children rather than live in a polygamous situation.

Several studies have also demonstrated that women's decision-making power is influenced by education, place of residence, spousal age difference, religion, age at marriage, type of union, employment status, work status, ethnic affiliate, age, and mate selection (Gage, 1995; Meekers and Oladosu, 1996; Oyediran, 1998).

In spite of the prevalence of cultural factors in domestic decision-making, the literature is still replete with the centrality of the control and allocation of economic resources (Fapohunda and Todaro, 1988). Changes in income generating capacity of spouses precipitate changes in reproductive decision-making prerogatives. Thus, anything that can have direct influence on income generating capacity of couples can be considered to be a good correlate of domestic decision-making.

Since the introduction of the structural adjustment policies (SAP) in 1986 in Nigeria, the socio-economic environment of the country has witnessed some structural transformation. In addition to the objective of right sizing the public

service through privatisation, retrenchment and employment embargo, freezing of public service salary across the board and cut of public spending with its effects on education and health conditions of the citizens, and devaluation and continuous depreciation of the domestic currency coupled with the accompanying inflation, the dynamics and incidence of poverty and the associated coping mechanisms constitute the critical component of the transformation. The reforms altered the distribution of benefits within the household by affecting the sources of income.

Nigeria's per capita income rose from an annual average of \$128.5 between 1970-74 to \$1281.5 in 1980. Consequent upon the economic crisis of the early 1980s, income per head has been declining to the extent that it fell to \$280.7 in 1987. Between 1988 and 1999 it oscillated between \$220.0 and \$361.0 (Odusola, 1997; Kayode and Odusola, 2000; Odusola, 2003). Arising from the declining fortune of the country, the incidence of poverty in Nigeria has worsened over time. Poverty level rose from 28.1 per cent of the population in 1980 to 46.3 and 65.6 per cent in 1985 and 1996. This clearly shows that more than 67 million people are seriously affected by poverty. While 70.2% of Nigerians live on \$1.0 per day, the story is different from its contemporaries: Brazil (33.0%), Egypt (20.2%), Indonesia (7.7%), and Korea (>2%) (World Bank, 2002). The level of inequality and poverty disparity across the regions is not better either. On inequality, while the lowest 10 per of the population shared about 2% of country's income, about 40% is shared by the richest 10% of the population (Odusola, 2003).

An interesting aspect of the poverty dimension in the country is its gender orientation. The intensity is skewed against women and children. Thus to better their lots as well as complement the declining income generating power of men, more women are forced to seek income-generating activities. In addition to women's increased mobility and visibility, whether due to new opportunities for earning income, or to joining a credit program, the relative decline in men's resources appears to have facilitated the emergence of a new perception of the roles and rights of their partners. This view tends to tally with the conclusion of Feyisetan (2000) about men's newly perceived role of women in the face of active participation in economic activities, which is summarised thus: "since the woman now supports the family, she should be involved in decisions that affect her life and consequently her ability to support the family".

This paper is, therefore, aims at examining the extent to which the endemic poverty in the country has affected women's participation in household decision-making. The following assumptions underlie the analysis. First, we posit that background characteristics of women influence their participation in decision-making on family related issues. Second, it is assumed that poverty influences household decision-making differently overtime. To this end, the time horizon is divided into two: pre-and post-SAP period.

## **Data and Methods**

Conceptualisation of poverty is the starting point of our data description. Poverty is defined strictly in terms of measures taken to cope with economic crisis that plague most households in Nigeria as a result of the declining welfare of the people. This definition is adopted in order to avoid questions of validity and reliability of income data. The use of the non-income poverty measurement is based on the recognition that it is often difficult to justify or establish correct take home pay of Nigerians through self-reported data. The choice of this non-income approach is also informed by the increasing attention given to 'voicelessness' of the vulnerable people and other exclusion indicators as important barometers for gauging poverty.

Our data come from a survey of the relationships between adjustment policies, gender dynamics and family size reduction in Lagos, Kaduna and Akwa-Ibom States, Nigeria. The study focussed on ever-married men (18-65 years) and women (15-49 years). Data were collected through household-based structured interviews. To this end, household and individual schedules were used. Besides providing information on household structure and characteristics of members, the household schedule was also used to identify the eligible respondents to whom the individual schedule was administered. Using the individual schedule, each respondent was asked to provide information on his/her background; marriage and reproduction; household responsibilities and decision-making processes; spending of household income; perception of the structural adjustment programme (SAP) effects and coping mechanism employed to mitigate its side effects and family planning knowledge and practices.

A multi-stage probability sampling procedure was adopted to select respondents for the survey, using the 1991 sampling frame developed by the National Population Commission (NPC). Data were collected in four local government areas (LGAs) within each state. In each LGA, supervisory areas (SAs) were randomly selected at the first stage and enumeration areas were selected within the SAs at the second stage. Households were randomly selected within each EA. One married man, aged between 18 and 65 years, or a married woman of reproductive age (15-49 years) was eligible to be interviewed in each of the selected households. To further maximise cooperation, interviewers were of the same sex as the respondents. A total of 3,234 respondents were interviewed and the analysis was restricted to 595 women that got married before the introduction of SAP. The need to restrict the data to these women was based on the fact that they would have better perception of the issue at hand pre and post SAP era.



Three levels of analysis were employed: univariate, bivariate and multivariate analyses. While the univariate analysis provides the descriptive view of respondents' background, bivariate and multivariate analyses assess the association between background variables and measures of poverty and women's participation in decision-making. Specifically, bivariate analysis was used to identify pattern of associations and levels of significance of such associations. The multivariate analysis examines factors that are expected to shape decision-making processes. To enhance the robustness of the analysis, we controlled for such background variables as age, religion, place of residence, study state, employment status, type of union, education, number of live children, and other variables related to the perception of the adjustment policies' effects and the associated coping mechanisms.

An assumption guiding the work is that both married men and women felt the impact of structural adjustment policies due to their declining real income and their ever-increasing financial obligations in meeting household members' needs. In traditional African society, a married man or woman is expected to provide for or support the financial needs of extended family members and other relations especially siblings, cousins and extended family financial commitment; otherwise, the person would be tagged as an irresponsible, uncaring or miserly individual.

Women's decision-making index was constructed using respondents' perceptions of their level of involvement in seven decision-making issues, namely, number of children to have, spacing of children, children's discipline, general decision-making (e.g. purchasing, visiting friends, worshipping), children's education, employment decision, and spending of family income. These were further grouped into three categories: reproductive decisions (number of children desired and spacing of children), cultural decisions (children's discipline and general decision making), and economic decisions (children's education, employment decision and spending of family income). Overall, these three decision-making dimensions were used to construct the decision making index. Respondents were asked about how they would describe their level of participation in the above areas of decision-making. For each of the issues there were four Lickert-type: high, average, low or none. Respondents were also asked to rate their participation before and after the introduction of structural adjustment policies. To compute the index, responses of "high" are scored "4," while average, low and none are scored 3, 2 and 1, respectively. The maximum score on the women participation in decision-making indexes varies from 8 for reproductive and cultural dimensions to 12 for economic dimension. This represents a situation in which women have high participation in all the household decisions. The minimum score also varies from 2 to 3, for the respective decision-making dimensions mentioned above, depicting a situation where women did not participate in all household decisions.

Poverty index was constructed from 5 questions on how the respondents have been able to cope with the current economic hardships. Evidence from Odusola et al. (1998a&b) clearly shows that almost all respondents indicated the negative impact of SAP on their living conditions. They are, therefore, expected to develop some survival strategies to cope with the economic constraints imposed by SAP. The five coping strategies are fostering of children (circulating); giving of daughters in marriage (early marriage); forcing children out of school; engaging in other jobs and migration to other locations. The maximum score expected is “5” and represents element of poverty and “0” indicating that the respondent did not employ any of the above as a coping mechanism; thus such an individual is considered a non-poor.

## **Results**

### ***Respondents Profile***

Although 3234 respondents of reproductive age were interviewed over an eight-week period, only 595 married women whose ages fall between 25-49 years were considered for the analysis. The basic socio-demographic characteristics of the respondents are provided in Table 1, which shows that 14.6% were below 35 years, 39.2 and 46.2% were between 35-39 and 40 years or older, respectively. The mean age of the respondents, as at the time of the interview, was 39.1 years. The observed age pattern does not correspond with what usually obtains in a growing population like Nigeria because the sample was selective - only women that got married before the introduction of SAP were considered.

The distribution of respondents by the highest level of education attained indicates that a significant proportion of the respondents is literate and has completed high school. For instance, 14.1% had no formal education while 73.2% of them had secondary education and above. Christians constitute an overwhelming majority of the respondents. About 19% were Muslims and 3.7% were adherents of traditional religion. Christianity was further disaggregated into two groups: Catholic and other Christians. Other Christians comprise such groups as Baptist, Anglican, Methodist, and Pentecostal and they constituted 56.1% of the respondents while the Catholics represented 19.5%. The distribution of the respondents by place of residence indicates that about three-quarters resided in the urban areas while 26.6% were rural dwellers<sup>1</sup>.

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<sup>1</sup> The cosmopolitan nature of two of the three states where the survey was undertaken informed the urban bias-ness of the respondents.

**Table 1: Percentage Distribution of Respondents by Background and Poverty-Related Characteristics**

<b>Background Characteristics</b>	<b>Number</b>	<b>Percentage</b>
<i>Age Group</i>		
Less than 35 years	87	14.6
35-39 years	233	39.2
Above 40 years	275	46.2
Mean age of respondents		39.1
<i>Educational Attainment</i>		
No education and informal	84	14.1
Primary	86	14.5
Secondary	168	28.2
Tertiary	257	43.2
<i>Religion</i>		
Catholic	116	19.5
Other Christians	334	56.1
Muslims	111	18.7
Traditional and others	34	5.7
<i>Marital Status</i>		
Currently married	530	89.1
Ever married	65	10.9
<i>Place of residence</i>		
Urban	437	73.4
Rural	158	26.6
<i>Type of Union</i>		
Polygamy	90	15.1
Monogamy	505	84.9
<i>Employment Status</i>		
Employer	28	4.7
Employee	283	47.6
Self-employed and Family worker	186	31.3
Unemployed and others	98	16.5
<i>Spousal Educational Attainment</i>		
No education and informal	85	14.3
Primary	76	12.8
Secondary	191	32.1
Tertiary	243	40.8
<i>Degree of Poverty</i>		
Non-poor	263	44.2
Poor	332	55.8
<i>Change Employment</i>		
Yes	128	21.5
No	467	78.5
<i>Delay birth</i>		
Yes	245	41.2
No	350	58.8

<b><i>Pass burden due to crisis</i></b>		
Yes	161	27.1
No	434	72.9
<b><i>Poverty Coping Mechanism</i></b>		
Yes	171	28.7
No	244	71.3
<b><i>Giving Daughters in Marriage at early age</i></b>		
Yes	91	15.3
No	504	84.7
<b><i>Withdrawing Children from School</i></b>		
Yes	74	12.4
No	521	87.6
<b><i>Engaging in other Jobs</i></b>		
Yes	203	34.1
No	392	65.9
<b><i>Migration</i></b>		
Yes	97	16.3
No	498	83.7

Table 1 also shows the occupational classification of the respondents. Significant proportions of them were employees (47.6%) and self-employed or family workers (31.3%). The unemployed constituted 16.5% while employers of labour were 4.7%. The table reveals that respondents' spouses had higher educational attainment than their wives. A large majority of the respondents (84.9%) was in monogamous union ; only 15.1% was in polygynous homes.

The result indicates that more than one half of the respondents lived in poverty as measured by crisis coping mechanisms adopted to ameliorate the scourging effects of economic hardship. The finding reveals that 27.1% of the women reported to have passed their family responsibilities to some other people as a result of the economic hardship they experienced. Furthermore, 21.5% reported to have changed their employment as a result of the crisis. That the remaining 78% did not changed their jobs does not imply satisfaction, but reflects the lack of employment opportunities. About 41% of the respondents delayed childbearing due to the economic hardship. It is clearly evident that the majority of the respondents were negatively affected by the economic crisis as manifested in declining welfare (55.8%) and development of several coping strategies.

### ***Women Participation in Decision-Making***

The literature is replete with varying degrees of women's inputs into the decision-making processes across different cultural contexts. Limited efforts have, however, been made in Nigeria particularly during the period of economic hardship. Table 2, therefore, presents Nigerian women's perception about their level of involvement in domestic decision-making process. They were asked to respond to the question on, "How would you describe your level of participation in each of the seven areas of decision-making?" For both the pre

and post adjustment periods, the responses could be either of the following: high, moderate, low, and none. Evidence from the table shows that, on average, women are more likely to have participated in household decision-making at both pre and post SAP periods. This is consistent with the observed high level of women participation in household decision-making in five Nigerian ethnic groups as evident in Krizt and Makinwa-Adebusoye (1999). For instance, about one half of the women indicated that their participation was high on the decision of number of children to have while about a quarter reported high level of participation regarding the decision on spacing of children before SAP was introduced. When moderate and high levels of contributions are considered, 79.3 and 71.2% of women were involved in making decisions about the member of children to have and spacing of children (Table 2). This however, whittled down to 58.0 and 40.3%, respectively, after SAP implementation. This, notwithstanding, the results tend to refute the prevalence of male dominance, i.e., the claim that husbands are the principal decision-makers on reproductive matters in Nigeria, as reported by Isiugo-Abanihe (1994), Bankole (1995), Feyisetan (2000), and Oyediran (2002).

**Table 2: Women Perception of their Level of Participation in Decision-Making in the Pre and Post-Structural Adjustment Periods**

Decision-making	Pre-SAP				Post-SAP			
	High	Moderate	Low	None	High	Moderate	Low	None
<i>Reproductive Health Dimension of decision-making</i>								
Number of children to have	47.9	31.4	7.1	13.6	19.7	38.3	28.6	13.4
Spacing of children	25.5	45.7	14.6	14.1	26.2	38.2	21.8	13.8
<i>Cultural Dimension of decision-making</i>								
General decision making	29.4	48.4	7.7	14.5	26.2	37.1	20.0	16.6
Children's discipline	49.1	34.8	5.7	10.4	29.2	42.4	16.8	11.6
<i>Economic Dimension of decision-making</i>								
Children's education	52.4	25.2	10.4	11.9	29.9	39.8	18.3	11.9
Employment decision	37.8	34.3	12.4	15.5	20.2	35.5	25.7	18.7
Spending of family income	26.2	46.7	16.0	11.1	36.3	33.6	17.0	13.1

The cultural dimension of decision-making is also considered in Table 2. While 29.4% of them acknowledged high involvement in general decision-making, 49.1% expressed high-level participation in children's discipline. The socio-economic dimension of decision-making also reveals that women are more involved in their children's education (52.4%) than spending of family income (26.2%). Their involvement in employment decision (37.8%) is, however, higher than in spending of family income. Those with moderate involvement ranged from 25.2% for children's education to 34.3 and 46.7% for employment and spending of family income decisions, respectively.

The commencement of the structural adjustment programme in Nigeria ushered in an appreciable shift in women's level of participation in household decision-making. The majority of them rated their participation in domestic decision-making as either moderate or low. Only about 20% of them considered their involvement to be high in the number of children to have, general decision-making (26.2%), children's discipline (29.2%), employment decision (20.2%) and children's education (29.9%). When compared with what was observed before the introduction of SAP, appreciable decline in percentage points from high level involvement to moderate or low participation is observed in the following spheres of decision-making: number of children to have (28.2%), children education (22.5%), children's discipline (19.9%), and employment decision (7.6%). A marginal decline of 3.2% was recorded for general decisions. Although, the shift cuts across the three dimensions of decision-making, spending of family income however rose from 26.2% before SAP to 36.3% after SAP while spacing of children also increased marginally from 25.5 to 26.2%. Their involvement in other household decision matters is lower relative to what was observed prior to the introduction of SAP. The percentage of women who reported high participation in decision-making increased marginally for spending of family income and spacing of children after SAP. For instance, 26.2% of women reported high participation on spending of family income before SAP as compared with 36.3% after SAP. Conversely, the proportion of women who reported high-level participation in decision-making reduces in the remaining five areas of decisions. The proportion of women who reported high level of participation on the number of children to have decreased substantially from 51.0 to 18.5% between pre-SAP and post-SAP epoch. The general decline could be as a result of the persistent and increasing burden of poverty on women with serious negative impact on their status. The fact that a majority of them at post-SAP regarded their involvement as moderate as compared with pre SAP era may indicate a tendency toward an egalitarian husband-wife relationship.

The literature is replete with the fact that women with greater control of material and social resources tend to make more inputs into household decision making (Dixon, 1993). Since the adoption of SAP altered income distribution, issues relating to benefits distribution are likely to predominate their coping mechanisms. A critical component of this is seeking employment activities or even changing employment. Evidence from Table 3 shows that changing employment did not produce any significant impact on participation on the three dimensions of decision-making during pre-SAP era and after the introduction of SAP on reproductive dimension of decision-making. It is, however, significant for cultural and economic dimensions. Why is this the case? Although many of them are now engaged in income earning activities, they are however paid uncompetitive wages, and are employed in less mobile and unprotected wage sectors than men. In particular, during SAP, women were

pushed into low paying and informal sector works that further make them more vulnerable to economic hardship. In fact, the reforms altered the distribution of benefits within the household by affecting sources of income. Other coping mechanisms are passing burden of child rearing to others and delay of birth. Evidence from bivariate analysis shows that delay of birth is significant in pre- and post-SAP periods, while passing of burden due to economic crisis is only significant in post-SAP era (Table 3).

It is evident that the adjustment programme has really imposed some hardship on the people, particularly women through deteriorating standard of living (Odusola et al., 1998 a & b). The number of people living in poverty rose from 46.3% in 1985 to 65.6 in 1996 while the proportion of women living in squalor rose from 33.5% to 58.5 during the period (FOS, 1999). In what way has the declining welfare of women affected demographic innovation? Table 3 provides respondents' view on the effect of poverty on reproductive decision, large family size, family size decision and male dominance. As evident in Table 3, access to employment opportunities and family income has significant influence on women's perceptions on their reproductive and family size decisions as well as perception about male dominance. Although control of economic resources seems to have some impact on some reproductive beliefs, this does not however have much influence on women's involvement on cultural decisions during pre- and post-adjustment periods.

**Table 3: Adjustment Mechanisms Adopted Due to the Economic Crisis and Variation in Women's Participation in Decision-Making**

Characteristics	Reproductive Dimension of Decision-making		Cultural Dimension of Decision-making		Economic Dimension of Decision-making	
	Pre-SAP	Post-SAP	Pre-SAP	Post-SAP	Pre-SAP	Post-SAP
<i>Change Employment due to crisis</i>						
Yes	6.52	5.60	6.79	5.78**	9.86	8.45**
No	6.31	5.79	6.60	6.11	9.58	9.14
<i>Delay birth due to crisis</i>						
Yes	6.40	5.93**	6.69	6.26***	9.73	9.12
No	6.32	5.63	6.59	5.90	9.57	8.92
<i>Pass burden due to crisis</i>						
Yes	6.41	5.91	6.85**	6.10	9.89*	9.00
No	6.33	5.70	6.56	6.02	9.55	9.00
<i>Extent to which economic crisis affected reproductive Decision</i>						
High	6.45**	5.85**	6.64**	6.49***	9.80	9.36***
Average	6.42	5.90	6.61	6.26	9.60	9.33
Low	6.49	5.69	6.89	5.19	9.69	8.29
Not at all/Don't know	6.01	5.44	6.42	5.88	9.44	8.64
<i>Extent to which economic crisis affected norms of large family size</i>						
High	6.43	5.84***	6.74*	6.18***	9.86	9.34***
Average	6.29	5.93	6.61	6.07	9.85	9.04
Low	6.27	5.22	6.43	5.65	9.20	8.05
<i>Extent to which economic crisis affected family size decision</i>						
High	6.44	5.82***	6.77	6.37***	9.84	9.37***
Average	6.35	5.98	6.59	6.20	9.52	9.15
Low	6.22	5.33	6.53	5.40	9.55	8.32
<i>Extent to which economic crisis affected perceived male dominance</i>						
Yes	6.30	5.73***	6.43*	6.14**	9.45	8.88***
No	6.33	5.97	6.64	6.17	9.75	9.33
Don't know	6.43	5.43	6.76	5.79	9.56	8.55

\* $p < .10$ ; \*\* $p < .05$ ; and \*\*\* $p < .01$  %.

### *Determinants of Women Participation in Decision-Making*

What factors determine women's domestic decision making authority in Nigeria? The answer to this is provided through bivariate and multivariate analyses. As indicated in Table 4, marital status and place of residence did not play any significant role in determining women's authority in reproductive decision-making process before SAP was introduced in 1986. In contrast, type of union, regional location, and degree of poverty matter before SAP was



introduced but their significance whittled out thereafter. The whittling effect of poverty, for instance, could be as a result of the obliteration of the middle class after SAP was introduced. Such factors as age group, educational attainment, religion, employment status and spousal educational status seem to have significant influence on women's participation in reproductive decision making in both pre and post adjustment periods.

The relevance of these factors differ with respect to cultural dimension of decision-making (discipline of children and general decision-making). While marital status was not important prior to SAP, it became relevant after the economic crisis. In contrast, age group and degree of poverty lost their relevance during post adjustment era. Type of marital union, however, proved irrelevant in pre-and post-adjustment periods. The following factors influenced women's participation in children's discipline and general decision-making during the two periods under analysis educational attainment, religion, place of residence, regional location, employment status, and spousal educational attainment.

While marital status and degree of poverty had neutral effects on women's economic decision-making (children's education, employment, and spending of family income), age group and type of union were only relevant during pre-SAP period. Factors with critical importance to women's economic decision-making at bivariate levels are educational attainment, spousal educational attainment, religion, place of residence, regional location and employment status. These factors equally played important role in influencing cultural decisions. Whereas for reproductive decision-making, age group, educational attainment, religion, employment status and spousal education were the only factors of importance. Four factors have overbearing influence on the three dimensions of household decision-making: women's and their spouses education, religion, and employment status.

The consensus in the literature is that women with greater control of financial resources tend to have greater inputs into domestic decision-making process (UN, 2000; Kritz and Makinwa-Adebusuyi, 1999; and Dixon, 1993). Brotherson (2000) further clarified this as economic security and quality of life. In a vicious circle syndrome, women living in poverty are often denied access to critical resources such as credit, land, inheritance and several variants of social capital. Evidence from Tables 5-7 shows poverty matters in household decision-making. Poor women participate less in household decisions relative to the non-poor during post-SAP era. This relationship is, however, not established statistically. Albeit, the opposite relationship holds for pre-SAP under reproductive and cultural decision-making processes with the former being established statistically at 10%.

**Table 4: Mean Score of Women's Decision-Making Authority According to the Background and Poverty-Related Factors by Pre and Post-SAP**

Background Characteristics	Reproductive Dimension of Decision-making		Cultural Dimension of Decision-making		Economic Dimension of Decision-making	
	Pre-SAP	Post-SAP	Pre-SAP	Post-SAP	Pre-SAP	Post-SAP
<b>Age Group</b>						
Less than 35 years	5.86***	5.43*	6.13***	5.80	8.77***	8.61
35-39 years	6.46	5.81	6.64	6.15	9.72	9.13
Above 40 years	6.42	5.81	6.79	6.03	9.83	9.02
<b>Educational Attainment</b>						
None	5.79***	5.08***	5.88***	5.20***	8.40***	7.73***
Primary	6.18	5.67	6.60	5.63	9.46	8.49
Secondary	6.50	6.13	6.76	5.95	9.81	9.03
Tertiary	6.48	5.72	6.77	6.47	9.96	9.54
<b>Religion</b>						
Catholic	6.43***	5.73***	6.85***	5.75***	9.84***	8.87***
Other Christians	6.51	5.87	6.67	6.25	9.86	9.33
Muslims	5.65	5.21	6.21	5.53	8.62	7.92
Traditional and others	6.67	6.36	6.80	6.43	9.77	9.56
<b>Marital Status</b>						
Currently married	6.35	5.73	6.63	6.00*	9.61	8.98
Previously married	6.41	5.90	6.70	6.38	9.83	9.18
<b>Place of residence</b>						
Urban	6.34	5.77	6.70**	6.17***	9.73*	9.21***
Rural	6.39	5.68	6.45	5.66	9.40	8.40
<b>Type of Union</b>						
Monogamy	6.40*	5.71	6.64	6.02	9.71**	8.98
Polygamy	6.10	6.00	6.57	6.18	9.15	9.12
<b>Study State/Regional Location</b>						
Akwa-Ibom	6.61***	5.75	6.71**	6.42***	9.90***	9.50***
Kaduna	5.71	5.90	6.22	6.28	9.19	9.12
Lagos	6.34	5.67	6.72	5.40	9.50	8.24
<b>Employment Status</b>						
Employer	6.80***	6.44*	6.67***	6.33***	10.50***	9.70***
Employee	6.57	5.69	6.79	6.33	9.97	9.41
Self-employed and Family worker	6.10	5.76	6.65	5.80	9.42	8.75
Unemployed and others	6.11	5.72	6.13	5.54	8.83	8.04
<b>Spousal Educational Attainment</b>						
None	5.64***	5.17***	5.90***	5.38***	8.32***	7.86***
Primary	6.22	5.54	6.23	5.78	9.24	8.54
Secondary	6.48	6.00	6.81	5.94	9.98	9.22
Tertiary	6.54	5.82	6.85	6.42	9.92	9.38
<b>Degree of Poverty</b>						
Non-poor	6.25*	5.71	6.54*	6.12	9.68	9.08
Poor	6.47	5.79	6.73	5.96	9.59	8.91

\* $p < .10\%$ ; \*\* $p < .05\%$ ; and \*\*\* $p < .01\%$ .

**Table 5: Ordinary Least Squares Regression Coefficients (Standardized) of Women Participation In Reproductive Decision-Making By Selected Background Variables And Poverty Index In Nigeria**

Variables	Pre SAP	Post SAP
	Beta (t-value)	Beta (t-value)
Constant	5.78(8.35)***	5.58(7.98)**
<i>Degree of Poverty</i>		
Poor	0.080(1.79)*	-0.02(-0.39)
Non-poor	RC	RC
<i>Place of residence</i>		
Urban	-0.06(-1.33)	0.01 (0.21)
Rural	RC	RC
<i>Educational attainment</i>		
None	RC	RC
Primary education	-0.024(-0.34)	0.10 (1.42)
Secondary education	-0.004(-0.05)	0.23 (2.66)***
Tertiary education	-0.073(-0.75)	0.15 (1.46)
<i>Religious affiliation</i>		
Islamic religion	-0.23(-2.78)***	-0.28 (-3.34)***
Catholic religion	-0.08 (-0.99 )	-0.19(-2.20)**
Other Christians	-0.10 (-1.08 )	-0.17(-1.76)*
Traditional	RC	RC
<i>Marital Status</i>		
Currently married	-0.02 (-0.52)**	-0.02(-0.47)
Previously married	RC	RC
<i>Type of Union</i>		
Monogamy	0.01 (0.22)	-0.06(-1.38)
Polygyny	RC	RC
<i>Husband's Education</i>		
None	RC	RC
Primary education	-0.01(-0.12)	0.07(1.31)
Secondary education	-0.07 (-1.38)	-0.04(-.84)
Tertiary education	-0.15(-2.45)**	-0.05(-0.72)
<i>Employment status</i>		
Employer of labour	0.07 (1.39)	0.08(1.65)
Employee	0.12 (1.59)	-0.06(-0.81)
Self employed	-0.02 (-0.34)	0.03(0.49)
Unemployed and full home-maker	RC	RC
<i>Age</i>	0.09(2.14)**	0.05(1.09)
<i>Regression statistic</i>		
Adj. R <sup>2</sup>	0.08	0.07
F-stat.	3.57***	3.40***

Note: t-Statistic is in Parenthesis while \* Indicates Level of Significance Such that \* $p < .10\%$ ; \*\* $p < .05\%$ ; and \*\*\* $p < .01\%$ ; RC=Reference Category

This implies that an increase in women's economic security would enhance their decision-making. Although the statistical significance could not be established, it however tends to conform with the findings of WHO (1995) and Brotherson (2000) that view economic security of women as an important determinant of family decision-making. An important policy issue, therefore, is the need to mainstream gender perspectives in poverty eradication if their family decision-making authority is to be meaningfully enhanced. For this to produce meaningful results, policies should be directed at enhancing women's economic activities. Sectors predominated by women's activities should be vigorously supported through appropriate credit facilities and adequate incentives.

The result from religion tends to refute the consensus in the literature that women in traditional religions are mostly bound by some cultural norms that make them subservient to their male counterparts particularly in patriarchal societies. The result suggests that women in traditional religions have stronger authority in family decisions than women in non-traditional religions such as Islam, Catholic and Other Christian denominations. This notwithstanding, the degree of authority is strongest in Other Christians followed by Catholic and Islam in order of importance particularly on reproductive matters. Women participation is weakest on cultural decisions among Catholic religion's adherents while Muslims are weakest on economic decisions (see Tables 5 - 7).

Another important factor is the employment status of women. Decision-making authority of employers of labour, employees and self-employed tends to be more enhanced relative to the unemployed or full homemaker. Although on reproductive matters, there is no clear cut demarcation on the level or strength of participation between the unemployed or full homemakers and the different categories of employment status (Table 5), the relationship is however different under cultural and economic dimensions of decision-making (Tables 6 and 7). Indeed, employment status fosters stronger participation in economic decision-making relative to the unemployed and full homemakers under pre and post adjustment era (Table 7). The self-employed have the strongest participation both on economic and cultural decisions and the relationship is statistically established.

Under pre-SAP period, education does not play any significant role on reproductive, cultural and economic decision-making processes. Women's educational attainment does not play any role different from those without formal education. However, secondary education fosters stronger participation on reproductive and cultural decisions while tertiary education promotes participation in economic and cultural decisions during post-SAP era. For instance, women with secondary education are 23% more likely to participate in reproductive decision than those without formal education (Table 5). Those with tertiary education are 31 and 24% more likely to participate in cultural and

economic decisions relative to those with none (Tables 6 and 7). Husband's education, particularly those with secondary and tertiary, is consistently significant in promoting negotiated participation (given the negative sign) in household decision-making during pre-SAP period. They only support stronger negotiation in cultural decision-making under post-SAP era.

Place of residence does not seem to play any significant role across the three dimensions of decision-making, excepting economic decisions during post-SAP period. With this, urban dwellers are 8% more likely to participate in economic decisions than their rural counterparts. Prior to the introduction of SAP, age played some important role in fostering participation across the reproductive, cultural and economic decision-making. This, however, whittles out during post-SAP era.

Type of marital union, particularly monogamy, appears to be important during period of SAP; albeit with negative relationship. The negative sign tends to suggest that polygyny promotes competition among wives thereby fostering involvement. This is particularly so since wives are now engaged in income earning activities in order to take care of their children. In contrast, some women in monogamous unions tend to submit or surrender their authority in order to avoid polygyny or extra marital affairs.

**Table 6: Ordinary Least Squares Regression Coefficients (Standardized) of Women Participation in Cultural Decision-Making by Selected Background Variables and Poverty Index in Nigeria**

Variables	Pre -AP	Post-SAP
	Beta (t-value)	Beta (t-value)
Constant	5.07(8.89)***	5.96 (8.80)***
<i>Degree of Poverty</i>		
Poor	0.06(1.31)	-0.05(-1.11)
Non-poor	RC	RC
<i>Place of residence</i>		
Urban	0.01(0.28)	0.07 (1.51)
Rural	RC	RC
<i>Educational attainment</i>		
None	RC	RC
Primary education	0.07(0.96)	0.08 (1.06)
Secondary education	0.08(1.00)	0.15 (1.72)*
Tertiary education	0.13(1.31)	0.31 (3.17)***
<i>Religious affiliation</i>		
Islamic religion	-0.11(-1.32)	-0.10 (-1.21)
Catholic religion	-0.01 (-0.16)	-0.14(-1.74)*
Other Christians	-0.09 (-1.00)	-0.04(-0.44)
Traditional	RC	RC
<i>Marital Status</i>		
Currently married	-0.03 (-0.72)	-0.10(-2.25)**
Previously married	RC	RC
<i>Type of Union</i>		
Monogamy	0.04 (0.90)	-0.09(-1.91)*
Polygyny	RC	RC
<i>Husband's Education</i>		
None	RC	RC
Primary education	0.01(0.23)	0.05(-0.95)
Secondary education	-0.16 (-3.23)***	-0.10(-1.96)*
Tertiary education	-0.22(-3.59)***	-0.12(-1.97)**
<i>Employment status</i>		
Employer of labour	0.03 (0.52)	0.02(0.40)
Employee	0.16 (2.11)**	0.09(1.15)
Self employed	0.20 (3.18)***	0.12(1.90)*
Unemployed and full home-maker	RC	RC
Age	0.15(3.48)***	0.02(0.57)
<i>Regression statistic</i>		
Adj. R <sup>2</sup>	0.13	0.13
F-stat.	5.35***	5.35***

Note: t-Statistic is in Parenthesis while \* Indicates Level of Significance Such that  
 \*p < .10 %; \*\*p < .05 %; and \*\*\*p < .01 %.; RC=Reference Category

**Table 7: Ordinary Least Squares Regression Coefficients (Standardized) of Women Participation in Economic Dimension Decision-Making by Selected Background Variables and Poverty Index in Nigeria**

Variables	Pre SAP	Post SAP
	Beta (t-value)	Beta (t-value)
Constant	7.37(7.97)***	8.31 (8.39)***
<i>Degree of Poverty</i>		
Poor	-0.06(1.30)	-0.03(-0.68)
Non-poor	RC	RC
<i>Place of residence</i>		
Urban	-0.03(-0.73)	0.08 (1.79)*
Rural	RC	RC
<i>Educational attainment</i>		
None	RC	RC
Primary education	0.05(0.75)	0.06 (0.82)
Secondary education	0.08(0.97)	0.11 (1.28)
Tertiary education	0.13(1.34)	0.24 (2.49)**
<i>Religious affiliation</i>		
Islamic religion	-0.12(-1.54)	-0.20 (-2.35)**
Catholic religion	-0.01 (-0.09)	-0.12(-1.39)
Other Christians	-0.02 (-0.17)	-0.05(-0.54)
Traditional	RC	RC
<i>Marital Status</i>		
Currently married	-0.07 (-1.60)	-0.03(-0.79)
Previously married	RC	RC
<i>Type of Union</i>		
Monogamy	0.02 (0.37)	-0.10(-2.27)**
Polygyny	RC	RC
<i>Husband's Education</i>		
None	RC	RC
Primary education	0.08(1.58)	0.08(1.46)
Secondary education	-0.09 (-1.77)*	-0.07(-1.45)
Tertiary education	-0.17(-2.90)***	-0.10(-1.58)
<i>Employment status</i>		
Employer of labour	0.11 (2.26)**	0.10(1.97)**
Employee	0.18 (2.42)**	0.16(2.18)**
Self employed	0.15 (3.42)**	0.20(3.07)***
Unemployed and home-maker	RC	RC
<i>Age</i>	0.13(3.02)***	0.03(0.61)
<i>Regression statistic</i>		
Adj. R <sup>2</sup>	0.14	0.15
F-stat.	5.79***	5.95***

Note: t-Statistic is in Parenthesis while \* Indicates Level of Significance Such that  
 \* $p < .10$  %; \*\* $p < .05$  %; and \*\*\* $p < .01$  %.; RC=Reference Category

## **Conclusions**

The link between family structure and domestic decision-making has caught the attention of many scholars in the past two decades. The main thrust of their finding is that the control of economic resources, parental surrogates, partner's relative share in children's expenditure, access to resources of other family members and cultural preferences, particularly in patriarchal societies, play some important role in women's participation in household decisions-making. Although who controls and allocates economic resources within the family is critical in domestic decision-making, considerable attempts has not been paid to examine the role of this dynamic, poverty. This has, therefore, been the central focus of this paper.

The data for the study come from household-based structured interviews on the relationships between adjustment policies, gender dynamics and family size reduction in Lagos, Kaduna and Akwa-Ibom States, Nigeria, with particular attention focused on married women between the ages of 25 and 49 years. Out of the total sample of 1,304 married women, only 595 women who got married before SAP was introduced were used for the analysis. The study employed a combination of descriptive and analytic approaches. Women's decision-making index was constructed using respondents' perceptions of their level of involvement in reproductive decisions (e.g., number of children to have and spacing of children), cultural decisions (e.g., general decisions and children's discipline), and economic decisions (e.g., children's education, employment decision, and spending of family income). Poverty index was constructed using five coping strategies for dealing with economic hardship: fostering of children; giving out of daughters in early marriage; forcing children out of school; engaged in other jobs and migration to other locations.

A significant proportion of the respondents is literate and had completed high school with Christians constituting an overwhelming majority. By work status classification, employees and self-employed constituted the majority of the respondents; over 80% of them are in monogamy. One of the major findings is that more than one-half of them (55.8%) experienced serious economic hardship and are living in poverty. Mechanisms adopted to cope with poverty include delayed childbearing, passing family responsibilities to someone else, and change of employment in order of importance.

Prior to the economic crisis of the 1980s, more than one half of the women indicated that their participation was high on the decision about children's education while close to 50% were involved in the decision on number of children to have and children discipline. Above one-third were involved in employment decisions, while between 25 and 30% reported high level of participation regarding the decision on spacing of children, general decisions



and spending of family income. The results tend to refute the prevalence of male dominance. Their experience with SAP, however, reduced women's level of participation in domestic decision-making although marginal improvement was recorded for spending of family income and spacing of children. This decline could be as a result of the persistent and increasing burden of poverty on women with serious negative impact on their status.

Evidence from the study shows that, on average, poor women participate less in household decisions relative to non-poor during the post-SAP era. The opposite relationship, however, holds for reproductive and cultural decisions during the pre-SAP era. On average, and relative to the non-poor, women perceived as being poor are about 6.0% less likely to be involved in decision-making. Besides, women employment status, educational level, husbands' educational attainment and religion are major determinants of women's domestic decision-making process, which cut across the three dimensions. In addition, women in traditional religions tend to have stronger authority in family decisions than women in non-traditional religions. This notwithstanding, the degree of authority is strongest among Other Christians followed by Catholic and Islam.

Age played an important role in influencing responsive reproductive, cultural and economic decisions in the pre-SAP era, but its effects whittled out in post-SAP era. While place of residence is only important in the post-SAP era for economic decisions, type of marital union is also important for economic and cultural decisions after SAP was introduced.

An important policy issue is that women economic security would enhance their decision-making. There is, therefore, the need to mainstream gender targeting in poverty eradication if their family decision authority is to be meaningfully enhanced. This does not only connote improved women's education but gainful employment in higher income generating sectors.

The data from the study do not support the view that structural adjustment policies would enhance women's participation in decision-making. Although the introduction of such policies is expected to ameliorate hardship, the situation was different in Nigeria. Since the introduction of SAP, poverty level has increased thereby reducing women's contribution to household resources. It is, therefore, recommended that economic policies should centre on enhancing women's economic power. This underscores gender responsive budgeting in development management in Nigeria.

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