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# Chapter 13

## Economic Drivers of Domestic Violence among Women: A Case Study of Ghana

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### ABSTRACT

*Violence against women seems to be more of an economic than a sociological problem. In Ghana, no study has investigated the economic causes of domestic violence against women. The chapter seeks to investigate the economic factors that are likely to drive domestic violence among married couples. The study uses a survey of 260 married women from selected communities around the University of Cape Coast. Due to the nature of the measurement of domestic violence, the study adopts the binary logit model to estimate the key economic variables that affect the likelihood of being subjected to domestic violence. Average income, property ownership, economic activities, and their interactions seem to drive domestic violence after controlling for some household covariates. It is found that income and a combination of being economically engaged and owning an asset significantly affected domestic violence at their desired level of significance. Stemming from this, the authors call on the appropriate authorities to make credit facilities available to women to enable them to be economically engaged. Empowering women through the provision of micro-credit facilities has the potential to reduce the economic dimensions of domestic violence.*

### INTRODUCTION

The World Health Organisation defines domestic violence as ‘the intentional use of physical force or power, threatened or actual, against oneself, another person, or against a group or community,

that either results in or has a high likelihood of resulting in injury, death, psychological harm, mal-development, or deprivation’ (Krug et al., 2002). Domestic violence is defined here as any act of violence resulting in physical, sexual, or psychological harm or suffering to women and

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## ***Economic Drivers of Domestic Violence among Women***

girls (in most cases), as well as men (in some cases), including threats of such acts, coercion, or arbitrary deprivation of liberty.

In another development, Augustyn, Lee, Mcalister and Sawires (2004) consider domestic violence as a pattern of purposeful coercive behaviours that may include inflicted physical injury, psychological abuse, sexual assault, progressive social isolation, stalking, deprivation, intimidation and threats. These behaviours are perpetrated by someone who is, was or wishes to be involved in an intimate or dating relationship with an adult or adolescent victim and are aimed at establishing control of one partner over the other. To them, studies consistently show that the vast majority of victims of domestic violence are women. In fact, the latest United States Bureau of Justice Statistics report on domestic violence found that 85 percent of victims are women. However, it is important to note that some victims of domestic violence are men, and the violence exists in same sex relationship as well. In this study, domestic violence is defined here as any act of violence resulting in physical, sexual, or psychological harm or suffering to married men and women (GSS, 2008). The focus of this paper is on women who are most often victims of such acts.

The channels of domestic violence vary. For example, the *World Report on Violence and Health*, published by the World Health Organization (2002), indicates four channels through which violence may be inflicted: physical, sexual, psychological attack, and deprivation. These are further broken-down into three sub-divisions of violence according to the victim-perpetrator relationship. First, is self-directed violence in which the perpetrator and the victim are the same person with this category being further sub-divided into self-abuse and suicide. The second is interpersonal violence which is violence between individuals and is further divided into family and intimate partner violence and community violence. The former relates to child maltreatment, intimate partner violence and elder abuse while the latter

includes youth violence, assault by strangers, violence related to property crimes, and violence in workplaces and other institutions. The last is collective violence which is committed by larger groups of individuals and is sub-divided into social, political and economic violence. The issue of domestic violence is prevalent in most parts of Africa including Ghana.

In Zambia, DHS data indicate that 27 percent of ever-married women reported being beaten by their spouse/partner in the past year; this rate reaches 33 percent of 15-19 year-olds and 35 percent of 20-24 year-olds. 59 percent of Zambian women have ever experienced any violence by anyone since the age of 15 years (Kishor & Johnson, 2004). In South Africa, 7 percent of 15-19 year-olds had been assaulted in the past 12 months by a current or ex-partner; and 10 percent of 15-19 year-olds were forced or persuaded to have sex against their will (South Africa DHS, 1998). In Kenya, 43% of 15-49 year old women reported having experienced some form of gender-based violence in their lifetime, with 29% reporting an experience in the previous year; 16% of women reported having ever been sexually abused, and for 13%, this had happened in the last year (Kenya DHS, 2003). In rural Ethiopia, 49% of ever-partnered women have ever experienced physical violence by an intimate partner, rising to 59% ever experiencing sexual violence (WHO, 2005). In rural Tanzania, 47% of ever-partnered women have ever experienced physical violence by an intimate partner, while 31% have ever experienced sexual violence (WHO, 2005).

Domestic violence is prevalent in Ghana. In Ghana violence in marital homes are of diverse forms including physical assault, verbal assault, or sexual violence. Restrictions on freedom of movement and withholding funds can also constitute violent behaviour. In all these forms, it is women who suffer most. Such violence acts occur on married women, ever married women and those in relationship than singles and young girls. The Ghana Statistical Service reports that the

proportion of women who have ever experienced physical violence is highest among women age 20-39 and the proportion of women who have ever experienced physical violence in the past 12 months of the survey is highest among women with primary education.

To stop this violence and the considerable physical harm, death, psychological abuse, separation, divorce, and other social ills that it causes, the Ghana government has developed several measures. Among them is the passage of the Domestic Violence (DV) Act 732 in February 2007, which mandates the Ministry of Women and Children Affairs (MOWAC) to fight domestic violence in all forms, to set up a victim support fund through voluntary contributions, and to enable parliament to curb the social menace (Government of Ghana, 2007). The Domestic Violence and Victim Support Unit (DOVVSU) was established in Accra, and has offices in the capital cities of each of the 10 regions and in most of the districts throughout the country, with a helpline to assist people across the country to call toll-free for support.

Additionally, the Gender Violence Survivors Support Network (GVSSN), a vibrant network of NGOs consisting of professionals, the Domestic Violence Coalition, and other international groups have pulled resources together to advocate and support victims of all forms of domestic violence in Ghana (MOWAC, 2005). Other NGOs including the Federation of International Women Lawyers (FIDA) and Action Aid Ghana organise training for paralegals and community traditional authorities, throughout the country (particularly in the Northern sector) to assist with legal issues, advocacy, and education on domestic violence. In spite of all the above attempts to stop domestic violence, the act continues to prevail in most marital homes. Undocumented evidence suggests that a major cause of domestic violence in most Ghanaian homes is not only social but also economic.

Unfortunately, the supposed economic causes have not been research into. Whereas explanations to the causes of domestic violence have

largely come from the sociological perspective, very little emphases have been laid on the economic causes probably because economists have largely ignored domestic violence as a topic of study (Gonzalez-Brenes, 2004). To her, there is a political economy literature on the relationship between aggregate income and political violence, as well as a literature on the economics of crime. In contrast, domestic violence-widely recognized by scholars and policymakers as a problem that crosses geographic and class boundaries-has received inadequate attention within the discipline. According to Renzetti (2009), researchers have come out to say that the recession that took place in December 2007 throughout 2008 to 2009 in the United States saw a remarkable increase in unemployment rates to levels comparable to that of the 1980's and it was just in this same period that domestic violence agencies reported increases in the number of phone calls from battered women and even amongst them; those who reported feelings of high levels of financial strain had domestic violence rate of 9.5% compared to the 2.7% for those who felt low levels of financial strain. If finances (an economic cause of DV) of people are a major cause of domestic violence, why have researchers not given it the attention it deserves? Though an economist (Aizer & Dal Bo, 2007; Mill, 1869) was one of the first to address the issue of domestic violence, modern economic literature on the subject is somewhat limited. Going on further, many of the existing, though little, literature on domestic violence, including that of Goode (1971), have showed a negative relationship between violence and resources but as to whether this relationship is evident in the Ghanaian society gives reason for this study. The main objective of this paper is to examine the economic causes of domestic violence in selected communities in the central region of Ghana. This paper is justified on that grounds that there is just a handful of economic literature that talks explicitly about domestic violence as an area of study and will give policy makers a glimpse of

how macroeconomic policies implemented by them do affect individual economic agents like the household. This paper adds to the literature on domestic violence in general and specifically to those coming from the economics field.

## **THEORETICAL AND CONCEPTUAL ISSUES**

### **Theory of Social Change**

Karl Marx's theory of social change is one in which social class plays a vital role. He sees social class as the crucial mechanism for changing social systems. For analytical purposes, Marx suggests that only two groups of people are of significance although he is fully aware that, in any society, there are a large number of categories and groups of people. Of the two groups, there exists one group (the 'haves' or bourgeoisie) that has the interest in maintaining the status quo while the other group (the 'have nots' or proletariat) has the strong interest in changing it. In our society and this work for that matter, men are the 'haves' while women represent the 'have nots'. Social change comes as a result of the struggle between these two groups for political, legal, economic, possibly, even military power. Domestic violence revolves around money, knowledge or social respect and class issues. Domestic violence here follows from the conflict associated with discrepancies in both partners status and *access* to power (Lehman, 1997; Kendel & Lesser, 1972; Smith 1977; McDonald, 1979; 1980). Using the downfall of the feudal society as an example, he said it came about through the struggle between the new rising group of industrial and mercantile town-dwellers and the traditionally powerful group of landed aristocrats. In our African traditional system as well, men have been made the wielders of economic political, legal and other forms of power. But recent developments due to industrialization, civilisation and technological advancements have

brought women to the forefront when it comes to decision making which was hitherto not the case. Recent findings by Danwanka and Sani (2011) noted that women soap producers made substantial financial contributions to the family from profits of their enterprises and have enabled them to play roles that used to be male dominated.

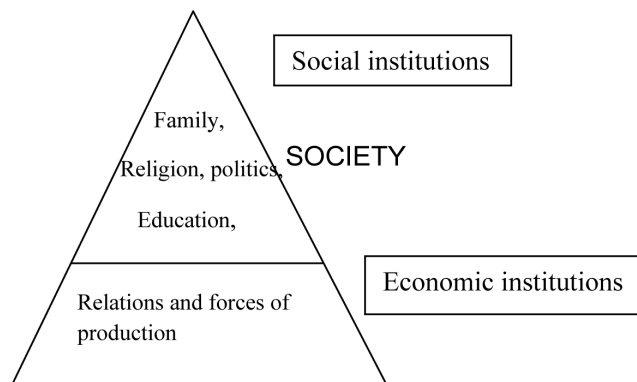
Marx later on developed this analysis with the aid of additional interrelated concepts: the 'forces of production' and the 'relations of production', the 'economic base' and the 'superstructure'. By 'forces of production', Marx is referring to the way the production of goods is done in a society: to the sorts of technological 'know-how' in the operation, the types of equipment in use, and the type of goods being produced. The forces of production shape the 'relations of production'. Together, the 'forces' and 'relations' of production make up what Marx terms the 'economic base, sometimes called the 'substructure' of society. His theory is that is that changes in the changes in society stem from the economic base/substructure. The other parts of society, such as religion, political institutions as well as family (which is the subject for discussion) are in effect shaped by the nature of the economic base. These other parts together are called the 'superstructure' or 'infrastructure' of society. In diagrammatic form, these concepts are related.

Social change can be represented as starting at the bottom of the triangle and working upwards to the top of it. A look at the triangle tells us that the economic base alone is bigger than all other social institutions put together and that will have the most influence on the social institutions than one social institution on the other. It can then be inferred that domestic violence is caused more by economic factors than other social factors.

### **Resource Theory**

Resource theory suggests a relationship between wealth and violence. This theory proposes that force and violence are resources that can be used

Figure 1. Structure of society



Source: Adapted from Cuff & Payne (1979)

to resolve conflicts. For example, men with high income and social standing have access to a wide variety of resources with which to control their wives' behaviour (in addition to domestic violence) and that do not resort to violence, whereas men with limited or no wealth and resource may resort to physical force (Hyde-Norlan & Julio, undated). William Goode (a founding researcher of the theory) also said that if a partner has substantial amount of power within society, there is less need for that person to use violence in exerting power within the home. According to him domestic violence, on the other hand, can occur and be perpetrated by someone who does not exert power within society, and as a consequence they exert power within the domestic setting (Batistich, 2004; Loue, 2001; Bersani & Chen, 1988).

Goode (1971) argued that there was an inverse relationship between resource and violence. He felt that the more resources a person has, the less violence that person will use in an open manner. Violence occurs when there is a struggle for power as a result of a lack of resources. The decision making power afforded to any individual within a relationship is therefore based on the value of the resources that each person brings to the table. Goode argued that married men who have few resources to offer, or fewer resources than their wives, are more likely than their resource-rich

counterparts to use violence. Husbands with the most material resources are least likely to use violence because their material resources assure obedience and compliance (Goode, 1971). Women are often dependent on their spouses for their economic well-being. This may be exacerbated by having children to take care of. All of this makes it very difficult for many women to leave and negotiate life on their own. This means that they have fewer options and resources to help them deal with or to modify their spouse's behaviour. According to the resource theory of domestic abuse, when power is shared, there is less of a chance of violent conflict. It is when one spouse desires control and power in the relationship, that spouse may resort to abuse. This may include coercion and threats, intimidation, emotional abuse, economic abuse and isolation.

### **The Link between Domestic Violence and Some Economic Factors**

Theoretically, the participation in credit programmes tends to empower women by strengthening their economic roles. The underlying assumption is that strengthening women economic roles gives them more autonomy and control over resources and important decisions that affect themselves and their families, as well as



contributing to their self confidence and their ability to plan for the future (Schuler & Hashemi, 1994). In a related study, Hashemi, Schuler and Riley (1996) show a positive relation between credit participation by women and women's empowerment in Bangladesh, in terms of increased ownership of assets, ability to make decisions and purchases, and decreased domestic violence. There is therefore enough evidence to suggest that property ownership empowers women which in turn reduces domestic violence arising from economic sources. The pathways are that women's access to credit strengthens their bargaining power within the household, improves their perception of self-worth and can lead to a long-term decrease in domestic violence.

Engagement in small scale economic activities by women empowers them to become financially responsible. In situations where lack access to credit, microfinance can help such women create their own businesses in order to reduce the financial burden on their partners. In South Africa, women randomized to receive the microfinance intervention experienced a 55 percent drop in domestic violence relative to the control group (Pronyk et al., 2006). The main objective of the programme was to assist women create and expand their small scale businesses. as women engage in viable economic activities with the help of access to credit, they will remunerated. In line with economic theory of household bargaining that incorporates violence predicts that increases in a woman's relative wage increase her bargaining power and lower levels of violence by improving her outside option. It stands to reason that women who do not receive income of wage from any form of employment (formal or informal) are likely to be subject to domestic violence by their partners. One outcome that engagement in economic activities by women produces is economic empowerment. Economic empowerment produced by economic activities and contributes to the reduction in domestic violence. For example some studies have documented the possible link between women's

status and empowerment and domestic violence as reflected by women's control over resources or membership in group-based savings and credit programs.

According to Farrell and Drake (2002), there is wide consensus about the importance of employment for achieving socially cohesive societies. It is clear that the lack of employment not only denies income to those without work; it also fails to recognize their productive role as human beings in society. Employment is multidimensional: it provides social legitimacy and status as well as access to material well-being. It brings with it human dignity and entitles individuals to economic rights and social recognition that are essential for full citizenship. Also the Social Cohesion Strategy of the Council of Europe (2000) cited in Farrell and Drake (2002) emphasises that "decent and adequately remunerated employment is one of the main ways of promoting social cohesion. The promotion of employment should be at the heart of a social cohesion strategy involving appropriate economic policies that are integrated with social protection and employment support measures."

Employment of one or both spouses removes the presence of both perpetrator and target from each other's presence for at least some hours of the day. If both spouses are in the home throughout the day due to unemployment, frustration may build as each feels their space is invaded. During working hours, neighbours who normally serve as capable guardians (those who make noise complaints or are likely to alert police) may be at their own workplaces or alternatively addressing their own home foreclosure and therefore are unavailable to intervene or reduce the likeliness of violence disputes. More employment equates to less contact. On the contrary, while working long hours reduces contact (and the opportunity for violence) and increases household income, it can also increase stress on the employee and his family such that when the partners are in contact, the likelihood of violence is increased (Fox et al. 2002). It has also been stated that when work-

ers are laid off due to non-performance, they sometimes mistakenly relate it to their economic crisis. This thought may distort a person's belief in the fairness of the economic system leading to anomie. Other school of thought holds the view that in time of economic hardship, employment is highly valued that, a lot of people may not be willing to risk their jobs by engaging in violent behaviour (Sherman 1992).

Some studies have shown that domestic violence against women is prevalent in homes where women participate in financial meetings, spend hours in line for loans, or have to leave the house to receive training programmes in connection with microfinance loans and business management (Mayoux, 1997; Goetz & Gupta, 1996). This implies that participating in credit programmes especially microfinance programmes which entails regular meeting can sometimes promote domestic violence in some marital homes.

## **METHODOLOGY**

### **Population, Sample and Data**

The population for this study included all women in the six satellite communities of the University of Cape Coast that serve as residence to some university workers and non-residential students. These areas are located west of the Cape Coast Metropolitan area. From this population, a sample of 260 was randomly selected using a well-structured questionnaire. The questionnaire was reduced to 252 due to non-response leading to missen values.

Data for the study was collected in March 2011 using structured questionnaires after the instruments had been pre-tested in Amamoma (near the University of Cape Coast), a peri-urban settlement of Cape Coast. The pre-testing became relevant in order to ensure validity of the instruments and reliability of results. Data was collected by Level 200 Primary education students of 2010/2011 aca-

demical year. An in-depth interview was conducted on selected women to obtain more information about domestic violence. In rigorous econometric analysis, it is important to ensure that the data is free from inconsistencies. For example, the data was tested for normality and multicollinearity. The null hypothesis is that there is no normality and multicollinearity. The test-statistics showed that the data is normally distributed and there is no multicollinearity. The robustness of the estimates corrects for any heteroscedasticity in the cross-sectional data.

### **Ethical Considerations**

In accordance with the World Health Organisation's ethical, and safety recommendations for research on domestic violence (WHO, 2002), informed consent for the survey was obtained from the respondent at the beginning of the individual interview. In addition, at the beginning of the domestic violence section respondents were read an additional statement informing them that the subsequent questions could be sensitive, and reassuring them of the confidentiality of their responses. The domestic violence module was implemented only if privacy could be obtained. If privacy could not be obtained, the interviewer was instructed to skip the module, thank the respondent, and end the interview. If a translator was needed to conduct the interview, respondents were not asked questions from the domestic violence module to maintain privacy.

### **Analytical Framework**

The binary logit was also employed to estimate the effect of the covariates on dependent variable (domestic violence). The main reason for using the binary logit is that the dependent variable, domestic violence, is a dummy variable. Also, the logit regression model expresses the qualitative dependent variable as a function of several independent variables, both qualitative and quantita-

## Economic Drivers of Domestic Violence among Women

tive (Gujarati, 1998). In a linear form, we express domestic violence as:

$Y=f(\text{Biochildren, Age, Edulev, Adopchildren, PropHsk, Propertownership, income, Ecoprop, Eduprop})$

In linear probability form we have:

$$\ln Y = \ln \left( \frac{P}{1-P} \right) = \beta_0 + \beta_1 \text{Biochildren} + \beta_2 \text{Age} + \beta_3 \text{Edulev} + \beta_4 \text{Adopchildren} + \beta_5 \text{Pr opHsk} + \beta_6 \text{Pr opertownership} + \beta_7 \text{Ecoprop} + \beta_8 \text{Eduprop} + \beta_9 \text{Income} + \mu$$

Where;

- **Y:** Ever experienced domestic violence or otherwise (ever experienced domestic violence = 1 and otherwise=0)
- **P:** Probability of experiencing domestic violence
- **I – P:** Probability of not experiencing domestic violence
- **Ln:** Natural logarithm function
- **Biochildren:** Having biological children (Yes=1, No=0)
- **Age:** Age of respondents in years
- **Edulev:** Educational level
- **Adopchildren:** Number of Adopted children
- **PropHsk:** Property ownership and house-keeping money
- **Propownership:** Property ownership (dummy)
- **Ecoprop:** Economic activity and property ownership
- **Eduprop:** Educational level and property ownership
- **Income:** Monthly income in Ghana cedis
- **$\beta_0$ :** Constant

- **$\beta_1 \dots \beta_9$ :** Logistic parameters of interest
- **$\mu$ :** Stochastic disturbance term

The main hypothesis that the study sought verify is that average monthly income, type of economic activity, property ownership and other household characteristics do not influence the probability of the occurrence domestic violence.

## RESULTS AND DISCUSSION

This section presents the results and in-depth discussion of the findings. The first section presents the summary statistics and the econometric results. In the subsequent section, the findings are discussed.

Women experience different forms of violence in their homes. These forms of violence mostly come from their husbands. Table 1 shows the distribution of violence meted on women from the study areas.

Women experience different forms of violence ranging from physical to emotional. Physically some women are beaten or slapped (39.1%) by their husbands. The least form of violence meted on women is screaming and shouting (9.4%) causing emotional distress. These forms according to the women are as a result of asking for chop

Table 1. Forms of domestic violence experienced by women

Form of Violence	Frequency	Percentage
Beating & slapping	100	39.1
Insults	49	19.1
Threatening	30	11.7
Forced sex	28	10.9
Humiliation	25	9.8
Screaming or shouting	24	9.4
Total	256	100

Source: Field survey, 2012

money, unnecessary anger from husbands, and so on. In some cases some report that their husbands even threaten to punish them without telling them the type of punishment they will give them. This puts fear in them and causes different degrees of emotional distress.

Looking at number of biological children (Table 2), we see that out of 252 observations, the average number of biological children is three with a minimum of zero (no child) and maximum of ten children. On the age of the respondents, the average age was 36 years with the least being 15 years while the oldest was 71 years. When it comes to the educational level of the 256 respondents, it can be seen from the table that the educational level of the women centred around Middle School or Junior High School. The least was no education while the highest educational level attained was up to the tertiary level. On the issue of adopted children, it can be seen from the Table 2 that most women did not have any adopted children. The minimum was no adopted child with the maximum being two adopted children. As regards property ownership, Table 2 shows that the average woman in the study area owned a property.

Table 3 shows the relationship between educational level and ownership of property. Women were asked whether they owned any property in their name or otherwise and 61 (23.38%) answered

yes while the other 195 (76.62%) responded otherwise. Relating them to their level of education showed that of the 61 who owned property, 17 had had no formal education, another 17 had attained primary education, 15 had been to the Middle School or Junior High School, Six of them to the Secondary school and another six had had tertiary education. On other hand, of the 195 who had no property, 52 not acquired any formal education, the other 83 had been educated up to the primary level, 36 had received Middle School or Junior High School (JHS) education, 17 had Secondary Education while the remaining seven had had tertiary education.

As regards economic activity, all the women sampled were engaged in economic activity and the break down were as a follows: one hundred and seventy-eight were into trading, 36 were into apprenticeship, 16 were farmers and the remaining 26 were engaged in other forms of economic activities. Naturally women use part of their income to take care of the home. Majority (80.1%) use part of their income from their businesses to support household expenses with the highest number coming from trading. Only a few women (9.9%) indicated that they do not contribute to household expenses. Women in farming constitute make up the minority in all forms of economic activity. Table 4 again shows that women in trad-

*Table 2. Summary statistics*

Variable	Observations	Mean	Std. Dev.	Min	Max
Biochildren	252	3.301587	1.862911	0	10
Age	256	35.92969	11.16696	15	71
Edulev	256	2.261719	1.105184	1	5
Adopchildren	244	.3401639	.5241744	0	2
PropHsk	256	2.109375	.8788082	1	4
Propownership	256	1.761719	.4268666	1	2
Ecoprop	256	2.7851	1.955569	1	8
Eduprop	256	3.9375	2.092939	1	10
Income (GHc)	256	200.00	21.16696	100.00	600.00

Source: Field survey, 2012

*Table 3. Educational level and property ownership*

Respondent's Educational Level	Do You Own Any Property in Your Name?		Total
	Yes	No	
No Education	17	52	69
Primary	17	83	100
Middle Sch/JHS	15	36	51
Secondary	6	17	23
Tertiary/Post-Secondary	6	7	13
Total	61	195	256

Source: Field survey, 2012

*Table 4. Economic activity and housekeeping expense*

Type of Economic Activity	Do You Bear Any Housekeeping Expense		Total
	Yes	No	
Trading	150	28	178
Apprenticeship	22	14	36
Farming	13	3	16
Other	20	6	26
Total	205(80.1%)	51(9.9%)	256

Source: Field survey, 2012

ing contribute significantly thus making trading activity very important for women development. Ghana Statistical Service report on the fifth round of Ghana Living Standard survey shows that the main source of financing non-farm activities (including trading) is from informal sources. By implication, it means that women are not likely to secure formal sources of funds for businesses. If women can actively engage in trading activities better, they will need finance. It is therefore prominent to support women with reliable sources of funds to promote their trading activities. Other economic activities include working for people in their homes for monthly wages, assisting other people in their businesses, and taking care of other people's children for pay.

## **Logistic Regression Result**

In this section, the economic determinants of domestic violence are discussed. We first present the diagnostic test and go ahead to report and discuss the findings. The Hosmer-Lemeshow Prob > chi2 = 0.3976 statistic suggests that model is of good fit. The marginal effects represent the probability of the occurrence of domestic violence. Income from economic activities significantly reduces the likelihood of the occurrence of domestic violence. A 1% increase in income reduces the occurrence of domestic violence by about 15%. The level of income determines a woman's economic dependence or otherwise on her husband. Women who are independent in terms of financial resources are likely to be respected by their husbands. Several studies have demonstrated that a woman's ability to make money empower her and she becomes less vulnerable (Schuler, Hashmi, Riley & Akhter, 1996; Jejeebhoy & Cook, 1997). Our results confirm the Ghana Statistical Service report that women's experience of physical violence decreases with increasing wealth quintile (20 percent in the lowest quintile and 13 percent in the highest quintile). Thus, economic empowerment emanates from income generation and this also reduces domestic violence. A woman from one of the study communities had this to say:

*At first I used to ask money from my husband and it resulted into fighting and insults every day. Now I am free because I do not ask for money from him. I can see that he loves me this time. He treats me with respect because he knows that I get a lot of money from the trading business. There is peace in this house now.*

It is even possible that such women will be part of the household decision making process. In such homes, peace is likely to prevail even though this cannot always be guaranteed.

Table 5. Logit regression results

DV	Coef.	Robust Std. Err.	dy/dx	z	P>z
Biochildren	0.153668	0.09045	0.0347167	1.7	0.089**
Age	-0.01422	0.014521	-0.0032122	-0.98	0.328
Edulev	1.19175	0.49332	0.26924	2.42	0.016**
Adopchildren	0.49478	0.265959	0.1117801	1.86	0.063**
Income	-0.14393	0.018521	-0.0325166	-7.77	0.000*
Propertyow~p	1.52343	0.797977	0.344173	1.91	0.056**
Ecoprop	-0.14678	0.075637	-0.0331604	-1.94	0.052**
Economic Activity	-0.49471	0.265960	-0.111278	-1.86	0.069**
Eduprop	-0.58502	0.283431	-0.1321682	-2.06	0.039**
Constant	-2.16682	1.451889		-1.49	0.136
Log likelihood= -68.060 N = 252 Hosmer-Lemeshow Pearson chi2 (222) = 226.84 Prob > chi2 = 0.3976 R <sup>2</sup> = 0.1227					

Computed from field survey, 2012

\*Significant at 1%, \*\*significant at 5%, \*\*\*significant at 10%

Women own property of different forms. For example most women claim they own sewing machines, pieces of new clothes, plots of land and other household electrical appliances. Some of these assets are kept for bad days and hard times. Unfortunately in the study areas women do not own buildings even though they have assisted their husbands in putting up such buildings because they are registered in the names of their husbands. Property ownership has positive relationship with domestic violence. The coefficient (0.344173) for property ownership means that a woman who owns a property is 34.4% likely to suffer domestic violence compared to a woman who does not own a property. Within the conflict perspective, there are always two opposing forces and in our society the man, by default, is the wielder of power while the woman is not. When a woman owns a property it empowers her which in turn threatens the man's position as the wielder of power in the family. To maintain his status quo

in the family, the man resorts to violence in trying to put the women in check. This then amounts to the perpetration of domestic violence on women. Our result is in contradiction with the findings of other studies. For example Hashemi, Schuler & Riley (1996) show a positive relation between credit participation by women and women's empowerment in Bangladesh, in terms of increased ownership of assets, ability to make decisions and purchases, and decreased domestic violence. Ideally one would expect ownership of property to reduce domestic violence but the daunting result obtained in this study does not mean that women should not own property because in economic sense owning an asset produces income at the same time thus reducing overdependence on husbands.

The interaction of economic activity and property ownership has significant effect on domestic violence. It can be seen that a women who is engaged in an economic activity and owns a

## ***Economic Drivers of Domestic Violence among Women***

property is 3.3% less likely to experience domestic violence from the husband as compared to a woman a woman who is not engaged in any economic activity and does not own any property. A woman's engagement in economic activity, which aids in her owning a property, leads to more time spent outside the home and in effect less contact. On the contrary, while working long hours reduces contact (and the opportunity for violence) and increases household income, it can also increase stress on the employee and his family such that when the partners are in contact, the likelihood of violence is increased (Fox et al. 2002). Quite similar to the situation above is where a woman is educated and owns a property as well. As a woman climbs higher on the rungs of the educational ladder and owns a property she is 13.2% less likely to be a victim of domestic violence while she is more likely to be a victim if she less education and has no property.

Economic activity empowers women through income generation. By engaging in economic activity women are also able to contribute to household expenses which reduces the financial burden of their husbands. The implication is that economic activities offer a form of employment to most women and as such has the potency of reducing domestic violence as claimed by some criminologists. Some criminologists have developed a theory of exposure reduction that posits that the increase in employment among women will reduce domestic violence by reducing the time partners spend together (Laura, Nagin & Rosenfeld, 1999). Among women in the study areas, engaging in economic activity reduces domestic violence by 11%. The prominent activity engaged by women is trading even though a few women also engage in other artisanal work such as dress making and hairdressing. It is not surprising to see economic activity reducing domestic violence because it is a source of economic empowerment. Once women become empowered through by engaging in some form of economic activity, they are likely to con-

tribute to household upkeep including provision of foodstuff, payment of utility bills and in some cases payment of children's school fees. A woman explains how her engagement in trading activity has reduced the treat her husband gave her:

*At first, my husband will fight with me everyday that I should find some work to do. He sometimes slaps me for asking him chop money. Now, I am into trading after I took a loan from a microfinance company. Early morning I get out for work. I do not ask money from my husband again and I am able to pay part of our children's school fees. My husband is now happy with me because when he is broke, I give him money. I am very happy now since he consults me in everything he does.*

The number of biological children significantly predicts domestic violence but the relationship is positive. The logit regression analysis shows that as a woman's biological children increases by one, her probability of being a victim of domestic violence also increases by 3.47%. It can be inferred that as the number of children increases, the economic pressure on the couple increases and that increases the tendency of the perpetuation of violence on the woman by the husband. An in-depth interview conducted revealed that husbands do not care about family planning even though they have more knowledge about family planning than women. Again, the oral interview also revealed that some husbands complain when their wife become pregnant and are expecting another child. The only plausible reason we can assign to interpret this is that maybe husbands feel the number of children they already is enough and they are also trying to avoid any future financial responsibility. One woman who confide in the interviewers complained that:

*As for my husband he does not want a baby again because he complains of economic hardships. Even though he knows more about family planning he*

*cares less about it. If I refuse to sleep with him, he refuses to give chop money. When I get pregnant he does not talk to me till the child is born. I go through a lot of psychological trauma but I do not have enough money to go the hospital to seek doctor's advice on family planning.*

Going on further, the number of adopted children a woman has is positively related to domestic violence. In this study adopted child is a child other than the parent's own child. These children could be from either the woman's side or the man's side. A woman with adopted child is 11.4% likely to suffer domestic violence compared to a woman with no adopted child. Comparing the coefficients, it is evident that the impact of adopted children is higher on domestic violence than biological children even though they both move the same direction. This difference is not surprising because in most cases some men are not happy to live other children from the woman's family.

With higher level of education, domestic violence reduces. A woman who has attained primary education is 28.27% more likely to be subjected to domestic violence than a woman who has not had any form of formal education. Again, a woman with Middle School/JHS education is 24.43% more likely to suffer domestic violence than a woman with primary education. A woman with Secondary education is 12.2% more likely to be a victim of domestic violence than a woman with Middle School/JHS education. Finally, a woman who has attained Tertiary/Post-secondary education is 4.47% more likely to suffer domestic violence compared to a woman with secondary education. The above result confirms the Ghana Demographic and Health Survey report, 2008. In the report, as indicated by GSS (2008), women with no formal education are more likely to be subjected to domestic

violence and as the level of education increases domestic violence reduces. The plausible reason might be that education enhances the negotiation skills of women, increases the reasoning ability, and above empowers women. Thus, educated women are able to handle conflicts that are likely to result into violence.

## **SOLUTIONS AND RECOMMENDATIONS**

*We recommend that policy makers make credit facilities available to women to enable them to be economically employed.* Once a woman's engagement in economic activity, combined with her asset ownership, reduces her likelihood of being a victim of domestic violence, increasing income levels of women will enable them to engage in small scale trading activities in order to generate more income and become financially independent of the husbands. Ownership of any form of property transfers power to women which enables them to be respected and exercise their rights in the homes. The onus is on traditional authorities to address barriers that prevent women from owning valuable property like land in some parts of the country. It is about time that the Interstate Succession Law (PNDC Law 111) was reviewed to ensure that properties of couples are registered in the names of both parties

## **FUTURE RESEARCH DIRECTIONS**

Future attempts at looking at the economic causes of domestic violence should go beyond what the causes are to look at which factor causes domestic the more, be it income or economic activity and property ownership combined. The attempt can also go further to look at the perception of the



victim of the violence based on the economic variables of interest using the ordered logit or probit or the generalized ordered logit.

## **CONCLUSION**

The paper sought to investigate the economic factors that are likely to influence domestic and spousal conflicts among married couples. A survey was conducted on 260 married couples using structured questionnaires. Controlling for other factors, the key economic factors that affect domestic and spousal violence are economic activity, ownership of property, and level of income. Policy should be directed towards assisting women to engage in viable economic activities such as trading. Increasing income levels of women will also make them less subjective to domestic violence. It is proposed that making credit available to women who usually lack credit will enable them engage in small scale trading activities in order to generate income. Microfinance could therefore be used to enhance provision of small loans to women in small scale trading activities. It must be emphasized that participating in microfinance programmes can also bring its own problems to the marital home.

Unlike income, property ownership increases domestic violence against women. Government, NGOs, Civil Society Organizations and women groups need to ensure that women are given equal chance in property ownership to empower them.

The educational campaign on girl child education needs to be revitalized. Some traditional practices that seem to cripple girls in school and drop them out of school need to be campaigned against. There is the need to sanction

those traditional leaders, parents, as well as family members who contribute directly or indirectly to the retardation of girl child education. At the macro level there is the need to push more resources into girl child education as is being championed.

## **LIMITATIONS OF THE STUDY AND FUTURE RESEARCH DIRECTIONS**

Three potential drawbacks of the study should be noted. First, the study concentrated on married women alone but in natural sense other women, young girls and even also experience domestic violence which the study should have included them. Further studies on the subject matter could explore the effect of income variables on domestic violence on such categories of people as well. Second, the sample is very non-representational. It is suggested that any future study could make use of a national representative sample such as the Ghana Health and Demographic survey. Finally, possible endogeneity problems are suspected but the current study could identify any proper instruments. For more convincing estimated, future investigations should consider correcting for endogeneity. In spite of the above drawbacks, the findings of the study offer relevant policy implications as have been highlighted above.

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## KEY TERMS AND DEFINITIONS

**Domestic Violence:** These is an act that occurs in intimate relationships intended to subject one under authority and usually comes in the form of sexual, assault (both verbal and non-verbal) and sometimes threat.

**Economic Activity:** Any activity that takes one through the production process and involves personal effort with the aim of earning income.

**Income:** this is the monetary benefit exchanged for an individual's labour.

**Micro-Credit:** The provision of small loans to low income earners or the poor for either capital expansion or reduction of poverty.

**Microfinance:** This provision of financial services such as loan disbursement, savings, insurance to low income earners as well as non-financial services such as training on good accounting practices.

**Property:** Any physical or intangible entity or asset that is owned by a person or organisation either jointly with others or alone.

**Trading:** This is an economic activity that involves the transfer of ownership of goods and services from one person or entity to another by getting an income in return.

**Victim:** This is someone who suffers from a harmful action or an act intended to harm him or her.