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Determinants of Female Bargaining Power in Northern Mozambican Households

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in Northern Mozambican Households

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Contents

Abstract

Melinda Gates stated, "If you search for poverty, you will find women who don't have power. If you explore prosperity, you will find women who do have power and use it."

Throughout Sub-Saharan Africa, women are expected to perform disproportional amounts of labor but are often ignored in household decision-making regarding social and economic matters. The United Nations Development Program (UNDP) states that women in Mozambique are highly disadvantaged, relative to men, due to low levels of education, maternal health risks, restricted economic prospects, and cultural norms. This study aims to better understand the causes of female empowerment in Northern Mozambique via a survey which was administered to 58 households in Nampula, Mozambique in 2019. The survey enumerator requested to interview the husband and wife separately regarding a series of social and economic household decision-making questions. Answers where only the husband had a say in a decision were given a zero, and those where the wife/both were given a one. Each participant was given a "decision-making score", where zero represented no equality for women and seven represented full household decision-making equality. These total scores were regressed on variables the literature had identified as contributing to female empowerment in Africa. The study found that waiting to get married at an older age resulted in more economic bargaining power for women vis-à-vis their husbands, and women with secondary education possessed significantly greater bargaining power. Equality within households is heterogenous, and understanding its determinants may allow for future development to enhance equality and promote economic and societal growth.

Introduction and Literature Review

According to the United States Agency for International Development (USAID), not only does empowering women unlock human potential, but it is critical that women and girls have equal access to education, healthcare, and technology in order for women to thrive economically and socially (USAID 2021). Women need equal control of resources, lands, and markets as well as equal rights and opportunities to ensure equality in society. In the words of USAID, progress toward development will be deficient unless women and girls, men and boys, fully enjoy their human rights and are free from violence. (USAID 2021).

While nearly universally accepted as a human right, many women globally do not have the ability to obtain an education or hold a formal job. Not only are economic and social rights for women the ethical thing to do, but they are economically advantageous too (World Bank 2020). Women who are able to make their own decisions and decide how to make and spend their income are more likely to contribute and strengthen the economy. Throughout the past 50 years, progress has occurred as a result of women entering the workforce and starting businesses (World Bank 2020). However, gender inequality still exists globally because of economic and legal impediments that prohibit women from making decisions and being empowered to succeed. While progress has been made, a need persists to help all women attain success. United Nations (UN) research indicates the large educational disparity between women and men globally: 39 percent of rural girls attend secondary school compared to 45 percent of rural boys, and 59 percent of urban girls compared to 60 percent of urban boys (UN 2009).

Furthermore, data from 42 countries shows that rural girls are twice as likely as urban girls to be out of school. Data from 68 countries shows that a woman's education is a primary factor in determining a child's survival. Each additional year of primary school increases the wages these girls earn, leads them to marry later and have fewer children, and decreases their vulnerability to violence (UN 2009). This also impacts household decision-making because educated women are more likely to have greater decision-making power.

According to the World Bank (2020) *Women, Business, and the Law Index*, globally women have an average of three-fourths of the legal rights afforded to men. On a global scale, women are threatened by discriminatory laws that limit equality of opportunity, both socially and economically. The Council on Foreign Relations (2018) *Women and the Law: Leveling the Global Economic Playing Field Report*, women need legal tools to prohibit workplace discrimination and increase accountability. A research study from the WORLD Policy Analysis Center at University of California Los Angeles (2017) analyzed 68 countries and found that one in three women do not have any workplace-specific protections against sexual harassment. These legal gaps leave 424 million working-age women with no legal recourse (Council on Foreign Relations 2018). Approximately half of the world's working-age women are labor force participants compared to three-quarters of males. Efforts to empower women lead to better economic growth, higher female labor force participation, and higher levels of success by development standards. For example, in Bihar, India, an organization called the National Rural Livelihoods Mission hosts 835,000 community meetings where 1 in 5 women attend a self-help group. They are empowered to learn about topics such as infant health, nutrition, home economics, and silkworm farming. Silkworm farming has played a role in raising 10,000 families

in Bihar out of poverty (Gates 2019), and these women's self-help groups have played a vital role in this. These groups have also helped empower women by providing prenatal and neonatal care to women. The neonatal mortality rate in Bihar declined by 23 percent from 2011 to 2016, saving the lives of 20,000 babies per year, and this can be largely attributed to female empowerment through self-help groups. This Bihar example is just one model of how empowering women can reduce poverty and create change. Furthermore, the McKinsey Global Institute estimates a $12 trillion increase to global GDP by 2025 if women were fully incorporated into the global economy (McKinsey 2015).

On a global scale, gender inequality is a significant barrier to human development and economic empowerment as it inherently discriminates against 50% of the global population. Inequality largely manifests itself through the disadvantages facing women and girls in areas such as health, education, political representation, and the labor market. The United Nations Development Program Gender Inequality Index is an inequality index created to measure the human development costs of gender inequality. A higher GII value signifies more disparities between females and males and more loss to human development. The 2019 GII data provides a global inequality index score of 0.436. For Sub-Saharan Africa, the score is 0.570. Mozambique's score is 0.523, ranking 127 out of 162 countries analyzed. This means that Sub-Saharan Africa as a whole has a GII .134 points higher than the global score, and Mozambique's score is .87 points higher than the global score. These three statistics show that there is not only a need in Mozambique and in Sub-Saharan Africa to foster gender equality, but this is a global issue that has the potential to create global change when addressed.

The World Bank (2020) *Women, Business, and the Law Index* scores countries on a scale of 1-100, with 100 meaning women are on an equal legal standing with men across eight indicators: mobility, workplace, pay, marriage, parenthood, entrepreneurship, assets, and pension. In the 2020 index, only eight economies – Belgium, Canada, Denmark, France, Iceland, Latvia, Luxembourg, and Sweden – score 100 to signify that women are on an equal legal standing with men.

On the World Bank (2020) Women, Business and the Law index, Mozambique scored 76.9, meaning they are 1.7 points above the global average of 75.2 in 2019. The breakdown for each indicator is as follows: Mobility 100, Workplace 100, Pay 50, Marriage 80, Parenthood 60, Entrepreneurship 75, Assets 100, Pension 50. According to the 2021 Index of Economic Freedom, Mozambique's economic freedom score is 51.6, meaning its economy is the 153rd freest in the world out of 178 countries. It is ranked 36th out of 47 countries in the Sub-Saharan Africa region, meaning the score falls below both regional and world averages: 4.1 points below the regional average of 55.7 and 10 points below the world average of 61.6.

These country averages can be deceiving. Like most African countries, Mozambique is made of up multiple tribes (seven major), has several languages (seven with at least 5% literacy) and is heterogenous in cultural beliefs. Thus, country averages on equality can be misleading for certain cultures within Mozambique, and thus to gain a better estimate of inequalities within a country, specific cultures (in Africa's case, tribes) need to be analyzed.

In Mozambique specifically, women are highly disadvantaged due to low levels of education, maternal health risks, restricted economic prospects, and cultural norms. Mozambique is one of the world's 10 poorest countries, evidenced by being ranked 9th poorest according to the 2020 UN Human Development Index. Mozambique is inhibited by weak rule of law encompassing a lack of protection of private property, a fair and transparent judicial system, and a consistently applied intolerance of public corruption (Heritage Foundation 2021). These hindrances have stifled economic growth in Mozambique (outside of the natural resources extraction industry). Mozambique is a nation where 46.1% of the population remains below the poverty line according to 2014/15 UN data. From a development standpoint, understanding what determines women empowerment in Mozambique can be used as a key tool in fighting poverty and food insecurity, both of which plague Mozambique. Because Mozambique is so heterogenous in religion, culture, language, and religion and none of these attributes perfectly defines a region, tribe, or culture (that is there is religious heterogeneity within tribes) understanding what the factors are that empower women are not broad stroke assumptions.

Melinda Gates has dedicated her life to investing in women to change the world. In her book, "The Moment of Lift: How Empowering Women Changes the World," she articulates the importance of equipping women with the resources and abilities to take ownership of their lives. In her words, "As women gain rights, families flourish, and so do societies. That connection is built on a simple truth: Whenever you include a group that's been excluded, you benefit everyone. And when you're working globally to include women and girls, who are half of every population, you're working to benefit all members of *every* community. Gender equity lifts everyone." (Gates 26) She goes on to state that the inclusion and elevation of women correlate

with the signs of a healthy society in all areas – from high rates of education, employment, and economic growth to low rates of teen births, domestic violence, and crime. As she states, "Women's rights and society's health and wealth rise together…The correlation is as nearly perfect as any you will find in the world of data. If you search for poverty, you will find women who don't have power. If you explore prosperity, you will find women who do have power and use it." (Gates 26, 28) Her research and experiences have led the Bill and Melinda Gates Foundation to "put women and girls at the center of global development," because "we cannot achieve our goals unless we systematically address gender inequalities and meet the specific needs of women and girls in the countries where we work." (189)

The Gates Foundation has made women's economic empowerment a core focus of their philanthropic efforts. The Foundation defines women's economic empowerment (WEE) as "the transformative process by which women and girls go from having limited power, voice, and choice at home and in the economy to having the skills, resources, and opportunities needed to access and compete equitably in markets and the agency to control and benefit from economic gains." The Foundation has developed a global framework for advancing WEE that includes the identification of 13 fundamental enablers that interplay to create progress on women's economic empowerment. Many of these elements - such as delayed marriage, education, family planning, and financial inclusion – were analyzed through this thesis research study in Mozambique.

Historically, gender inequality is unequivocally tied to negative long term economic growth (the exception being oil-based economies). A positive relationship exists between gender equality and prosperity (Council on Foreign Relations 2018). On the Women, Business and the Law 2020

Index, high-income economies have the highest gender equality scores, averaging 84.9, followed by upper-middle-income economies average 74.9, lower-middle economies average 68.8, and low-income economies average 67.2. This demonstrates the positive correlation between gender equality and economic prosperity. Furthermore, UN Women states that women comprise 43 percent of the agricultural labor force in developing countries, and if these women had equal access to productive resources as men, their farm yields could increase by 20 to 30 percent and raise total agricultural output by 2.5 to 4 percent in these countries (UN 2011). These estimated yield increases could decrease the number of hungry people globally by 12 to 17 percent. From an educational standpoint, UN Women states that each additional year of primary school increases girls' eventual wages by 10-20 percent, encourages later marriage and less children, and decreases their vulnerability to violence (UN 2011).

The objective of this thesis is to determine what causes equality/inequality in households, specifically between husbands and wives, in Northern Mozambique. Equality within households is heterogenous, and understanding what issues (such as religious, age, education) promotes grater equality may allow for future development projects to focus on/enhance equality by addressing key issues. This study focuses both on social (who determines contraceptive usage, purchases clothes, age daughters can marry, education for children) and economic (who is allowed to have a formal job, who spends the money and household division of labor) equality issues. At a minimum, this study will help determine the factors which drive equality, with the impetus of the study being to help reduce inequality and promote economic growth through its findings.

Materials and Methods

The data collected for the purposes of this research was conducted in May through June 2019 in Northern Mozambique, in and around Nampula, as a part of the University of Arkansas community development and service-learning study abroad trip. Five students served on the family economics team and traveled to households in and nearby the city of Nampula, Mozambique. A total of 58 in-person interviews were conducted with individuals who are out-growers for a local poultry farm, Novos Horizontes. All individuals surveyed were outgrowers, meaning Novos Horizontes supplied them with chickens to raise, for the farm. After basic demographic information was collected, the survey enumerator requested that he/she could interview the husband and wife separately regarding a series of household decision-making questions. The wife was told her answers would not be shared with the husband, and the husband was told his answers would not be shared with the wife. Each was asked a series of questions regarding who (husband, wife, or both) made household decisions regarding several important economic (who determines the allocation of money, can you keep the money you earn) and social (who determines when your daughter can marry, who determines education level for children) questions. Answers where only the husband had a say in a decision were given a 0, and those where the wife or both (husband and wife) had a say were given a 1. Due to limitations of data power accessible for the purposes of this study, wives and both were categorized together rather than analyzed separately. We then summed across each participant to give a "decision-making score" out of 7, where 0 represented no equality for women and seven represented full decision-making ability in the household. We also summed the economic questions, with a maximum possible score of 2, and the social questions, with a maximum possible of score of 5.

The maximum economic score of 2 indicated full economic decision-making equality, and the maximum social score of 5 indicated full social decision-making equality.

A Qualtrics survey was developed and included questions in a variety of topics such as demographic information, investments in physical capital, bargaining power and household decision-making, and health. This survey can be found in Table 1. Two economic questions and five social questions were asked. Each of these questions was intentionally asked for the purposes of evaluating potential correlation to female bargaining power. Asking "Who decides if you can make money for yourself?" evaluated whether or not each woman is able to decide if and how she can earn her own income. The question "Who decides about how money is spent?" further analyzed the extent of economic power women possess in the household by asking who determines how earned income is spent. "Who decides about buying clothes for you?" was a question that examined the social bargaining power of women to determine if they have the ability to choose the clothes purchased and worn. The next social question, "Who decides about education for the children?" analyzed whether or not wives have a say in if their children attend school, which school they attend, and how long they stay in school. "Who decides about how work is divided up between you during the day?" examined which person has the power to choose how time is spent during the day and who works where- i.e., in the house or on the farm. The next social question, "Who decides when your daughter gets married?" analyzes if women have a voice in choosing their daughters' age of marriage. The final question, "In general, who do you think has more control in the relationship?" considers the overall perception of who possesses more ownership in household decision-making as a whole.

Table 1: Economic and Social Survey Questions

Economic Questions	Social Questions
E1. Who decides if you can make money for yourself?	S1. Who decides about buying clothes for you?
E2. Who decides about how money is spent?	S2. Who decides about education for the children?
	S3. Who decides about how work is divided up between you during the day?
	S4. Who decides when your daughter gets married?
	S5. In general, who do you think has more control in the relationship

Note: Respondents could answer "husband," "wife," or "both (husband and wife)"

Each survey took approximately 45 minutes to complete. The interviews were administered via iPads, and no internet connection was needed. The complete survey used can be seen in the Appendix of this report.

Once total scores for the pooled, economic, and social questions were tallied, they were regressed against four independent variables: 1) age of marriage, 2) age, 3) religion, and 4) secondary education. Secondary education was defined as completion of grades 8-10. Each of these variables was chosen because of literature that attributes them to impacting gender equality. The Gates Foundation states delayed marriage and education as two fundamental enablers of women's economic empowerment. Age and religion were analyzed because these are two basic demographic factors that we wished to analyze for potential correlation.

Three translators traveled with the team each day and assisted by translating the survey to Portuguese and Makhuwa. Portuguese is the country's official language, but only half of the

population speaks it (Translators without Borders 2014). While Portuguese is the primary language spoken, Makhuwa is the primary Bantu language spoken by approximately 2.5 million people in Mozambique. Many speakers live in the Nampula Province, which is where the survey was administered.

Results

The results of this study primarily highlighted the significance of investing in secondary education of women. Another important finding was that a higher age of marriage typically resulted in a higher level of bargaining power for women. Results were analyzed based on three categories: pooled (economic and social) values, economic values, and social values. For social values, none of the independent variables were found statistically significant ($p>0.10$) across all models. This indicates that there is not an estimated relationship between the demographic factors analyzed and the social bargaining power women possessed in the household (i.e. deciding when their daughter marries, education for the children). This also demonstrates that social norms such as familial pressure, cultural ideas, and other uncapturable factors likely account for repression in female social-decision-making. While this may seem vague, this finding could indicate that the Makhuwa social culture is deeply embedded across religions, Islam and Christianity, regardless of age of first marriage or education.

Pooled Models

From a pooled standpoint, secondary education proved to be a significant ($p<0.10$) determinant of female bargaining power. Table 2 indicates that if the respondent has a secondary education, his or her bargaining power score increases by 1.122 (out of 7) total points ($p<0.05$). From the data set, respondents with no secondary education had an average bargaining power score of

0.198 out of 2 possible points. If those all had secondary education, the average score would be

1.32 out of the 2 possible total points. If we took the current secondary education rate of 15.5%

and increased it to 100%, the bargaining power would increase by 39.44%.

While secondary education was the only statistically significant determinant for the pooled

models, age of marriage and age were significant for the economic scores for wives. Older

marriage equated to more economic bargaining power. The youngest wife surveyed was 15 years

old, and the oldest was 27 years old. If the age of all wives surveyed were to increase to the

oldest age of 27 years old, the scores would increase by 126%. For each additional year a wife

delays marriage, she earns 0.11 additional points in bargaining power.

Female Subsample

Looking at the subset of responses from only the wives on Table 2, we find that secondary

education has a larger effect for females. If the woman of the household had a secondary

education, female bargaining power increased by 1.61 (out of 2 possible) points ($p<0.10$). If we

took 16%, the percentage of females surveyed who had a secondary education, and increased it

to 100%, the bargaining power score would increase by 50.78%. Understandably, these results

signify that while secondary education matters in the pooled model, it has a larger effect in the

female subsample. Interestingly, secondary education had no effect in the male subsample,

indicating that higher education of husbands does not relate to higher bargaining power for

wives.

Table 2 indicates that religion did not play a role ($p>0.10$) in female bargaining power in the

household. This finding is key because many make the naive assumption that Islam suppresses

women's rights compared to Christianity. However, we find that there is no significant (p>0.10) relationship between religions and female bargaining power. Age and age of first marriage were also found to be insignificant in the pooled model. These results are somewhat surprising as age of first marriage was hypothesized to be positively correlated with bargaining power.

Economic Models

While secondary education was the only statistically significant determinant for the pooled values, age of marriage and age were significant (p<0.10) for the economic scores for wives. Older marriage equated to more economic bargaining power. The youngest wife surveyed was married at 15 years old, and the oldest got married at 27 years old. If the age of all wives surveyed were to increase to the oldest age of 27 years old, the scores would increase by 126%. The average score for a woman married at 15 years old was 0, and the average for a woman married at 27 years old was 1.29. For each additional year a wife delays marriage, she obtains 0.11 additional points in bargaining power. Thus, older age of first marriage equated to more economic bargaining power.

Conclusion

This study showcased results for determinants of female bargaining power in Northern Mozambican households. The study sought to use tools to increase economic wellbeing and social standing which spills over into bargaining power and translates into female empowerment. The sample showed that social bargaining power is seemingly engraved into culture rather than endogenous variables such as religion, age of first marriage, education, and age. This leads to the conclusion that culture is ambiguous, and this is not just an African issue. However, from a pooled bargaining power standpoint that encompassed social and economic factors, secondary

education was a determinant of female empowerment. The determinant of this result was the secondary education of the wife. For the husband, secondary education was determined statistically insignificant, revealing that male education did not impact female empowerment.

The several determinants of female economic bargaining power in the household were key findings. Unlike social norms, which often underlyingly characterize a culture, economic factors often have more variance within a culture. Secondary education, age of first marriage, and age of the wife were all found to be contributing factors that drive female bargaining power. Like the findings of the pooled models, this study found these variables to be only significant for the wife, not the husband. This shows that bargaining power is seemingly endogenous for women via their age, level of education, and when they initially get married.

This study revealed the importance of advocating for increased education for women and delayed age of marriage. When a woman gets married later, she likely has more opportunity to stay in school and obtain an education, which has proven to result in more bargaining power. Furthermore, delayed age of marriage means that a woman starts having kids later on in life, and this may play a role in lowering fertility rates and having less children. Increasing education through an educational campaign that reaches both women and men is not a zero-sum game. Because empowering women creates growth for the entire economy, everyone wins. Articulating this message and raising awareness of the significance of empowering women is beneficial for society as a whole, not only for women. Furthermore, if women are empowered to earn an income through increased economic bargaining power, this means a second source of income

and an opportunity for them to invest in the education of their children. This would act as a force to form a cycle of empowerment for future generations.

Historically, low-income countries such as Mozambique have had high fertility rates due to a variety of reasons from high child mortality rates to needed farm labor. Lowering these fertility rates enables women to invest more in the lives of each child and concentrate on their health and wellbeing rather than worrying about having so many mouths to feed. For example, this allows a household to pay for their children's' education. Sending one child all the way through school may reap greater benefits than partially funding multiple children's' education. When a child survives birth and the mother believes that the child has a substantial chance of surviving, the child becomes less of an asset to work on the farm and more of a beacon of hope for the family- to become educated and enhance the quality of life for the family. Ultimately, this will lead to higher percentages of females obtaining secondary education, the driver of female bargaining power in this study.

From an economic bargaining power standpoint, the findings of this study are encouraging, but from a social bargaining point of view, they are disheartening. Socially, it seems there is little within the power of Northern Mozambican women (at least from our small sample) to increase their bargaining power. On the other hand, it is economically encouraging that there appear to be a litany of endogenous variables – secondary education, age of first marriage, and age – within the control of women to increase their economic bargaining power in the household. It is hopeful that all of these variables run hand-in-hand with one another. A positive externality is that obtaining a secondary education likely results in delayed marriage and older total age, and both

of these also help increase bargaining power. These factors reinforce one another. This study should encourage policymakers in Northern Mozambique to pursue legislation that empowers women through increased bargaining power by increasing and incentivizing female attendance at school and articulating the benefits of delayed marriage. Empowering women empowers the world, and recognizing the determinants of female household bargaining power in Mozambique is a place to start.

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Appendix: Tables and Figures

Table 2: Regression Results for Total Bargaining Power

Dependent Variable:
Total Scores

	Combined	Wife	Husband
Age of Marriage	**0.027**	**0.168**	**-0.008**
	(0.061)	(0.125)	(0.070)
Age	**0.014**	**0.048**	**-0.005**
	(0.021)	(0.037)	(0.026)
Religion	**0.050**	**-0.661**	**0.661**
	(0.482)	(0.735)	(0.630)
Secondary Edu.	**1.323****	**1.912*****	**0.812**
	(0.657)	(0.987)	(0.886)
Constant	**1.520**	**-2.083**	**2.755**
	(1.357)	(2.675)	(1.663)
Observations	53	25	28
R2	0.097	0.308	0.079

Note: Bolded coefficients represent significance at *p<0.1; **p<0.05; ***p<0.01

Table 3: Regression Results for Economic Bargaining Power

Dependent Variable:
Total Economic Scores

	Combined	Wife	Husband
Age of Marriage	**0.025**	**0.113***	**-0.006**
	(0.024)	(0.037)	(0.030)
Age	**0.010**	**0.023****	**-0.001**
	(0.008)	(0.011)	(0.011)
Religion	**-0.123**	**-0.314**	**0.083**
	(0.187)	(0.218)	(0.275)
Secondary Edu.	**0.734***	**0.967***	**0.636**
	(0.255)	(0.293)	(0.386)
Constant	**-0.115**	**-2.328***	**0.992**
	(0.527)	(0.795)	(0.725)
Observations	53	25	28
R2	0.213	0.585	0.108

Note: Bolded coefficients represent significance at *p<0.1; **p<0.05; ***p<0.01

Table 4: Regression Results for Social Bargaining Power

Dependent Variable:
Total Social Scores

	Combined	Wife	Husband
Age of Marriage	**0.001**	**0.056**	**-0.002**
	(0.049)	(0.099)	(0.060)
Age	**0.004**	**0.025**	**-0.004**
	(0.017)	(0.030)	(0.022)
Religion	**0.173**	**-0.347**	**0.578**
	(0.389)	(0.586)	(0.542)
Secondary Edu.	**0.589**	**0.945**	**0.176**
	(0.530)	(0.787)	(0.761)
Constant	**1.634**	**0.246**	**1.763**
	(1.096)	(2.133)	(1.429)
Observations	53	25	28
R2	0.030	0.141	0.052

Note: Bolded coefficients represent significance at *p<0.1; **p<0.05; ***p<0.01

Table 5: Summary Statistics

	Pooled	Husband	Wife
Age of First Marriage (years)			
Minimum	15	16	15
Maximum	35	35	27
Mean	21	22	20
Age (years)			
Minimum	19	19	20
Maximum	73	73	61
Mean	37	41	34
Religion (%)			
Muslim	54.72%	50%	60%
Christian	45.28%	50%	40%
Secondary Education (%)			
Yes	15.10%	14.30%	16%
No	84.90%	85.70%	84%

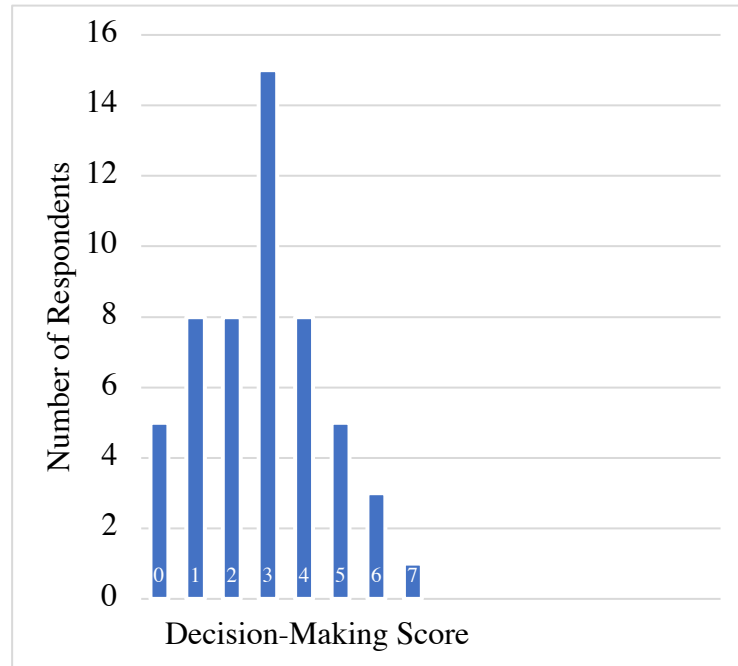Figure 1: Total (Husbands and Wives) Pooled (Social and Economic) Models
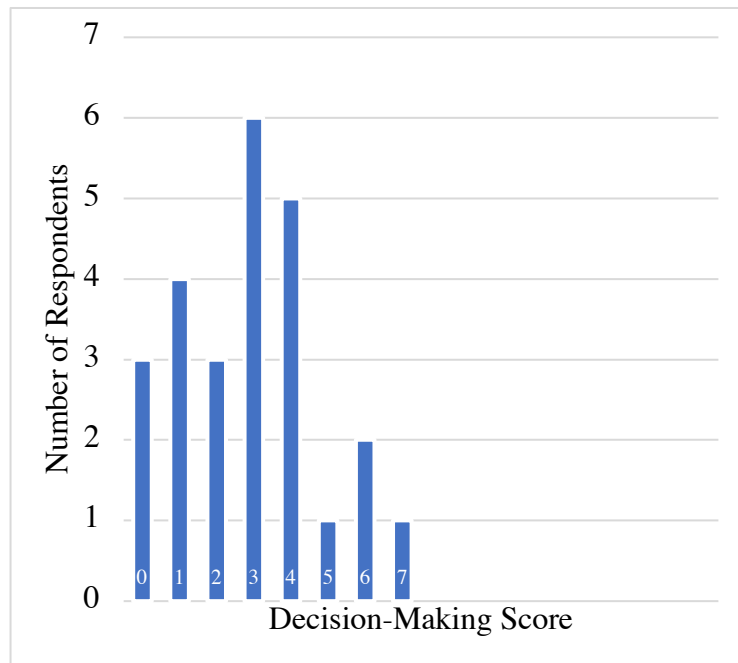

Figure 2: Wives Pooled (Social and Economic) Models

Figure 3: Husbands Pooled (Social and Economic) Models