

Innovations

Socio-Demographic Factors and Women's Autonomy in Household Decision-Making

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Abstract

This study examines the influence of socio-demographic factors on women's autonomy in household decision making in Nigeria. The findings of this study will aid women's participation in economic activities thereby increasing their contributions to sustainable development. It employed the 2008 and 2018 Nigeria Demographic Health Survey (NDHS) data sets. The study applied the univariate, bivariate, and multivariate (i.e. binary logistic regression) techniques. Bivariate results show women's autonomy in large household purchases is significantly associated with place of residence, education, husband's work status and wealth index (p -value = 0.000) in both 2008 and 2018 surveys. The binary logistic result shows that in 2008, Muslim women had 0.5 times odds of having autonomy in decision making on large household purchases compared to Christian women. In 2018, women in higher ages (above 45) were 1.5 times more likely to have autonomy in large household purchases than those in younger ages (15-24). Working women had 2.2 times odds of having autonomy in decision making on large household purchases compared to their counterparts who did not have a job. Also, women with higher education had 2.8 times the odds of having autonomy in decision making on large household purchases compared to women with no education. Policy and programmes geared towards improving household decision making autonomy of women becomes crucial in accelerating their contribution towards sustainable development.

Keywords: 1. Women's autonomy, 2. household decision-making, 3. sustainable development, 4. Nigeria.

Background

Although the female presence in the workplace is growing, majority of women in sub-Saharan Africa (SSA), especially in Nigeria do not take part in household decisions as expected (Shiv & Sharmistha, 2011). The socio-cultural context in Nigeria like other developing nations conceded the decision-making autonomy to the male (Yusof, 2015; Yusof & Duasa, 2010). Specifically, persistent women limited autonomy in SSA cultures with consequences on their health, children nurturing and health requires further understanding despite existing numerous literature on the menace. Women limited access in decision making engenders gender inequality with huge consequences on higher diseconomies, without a spare on environmental degradation around the world (United Nations, 2020).

Women's household decision-making is conjectured to implies women's participation in making significant household decision especially on household purchases and wife's health care. It is abridged from the general

perspective of women autonomy that guarantee equal right to every gender (men and women) for plausible faster and stronger economic growth and sustainable development (Uddin, Tabasum & Reza, 2020; Soetan & Obiyan, 2019; Hagos, Berihun, Assefa & Andarge, 2017). According to a feminist theory, a woman being autonomous means such woman operates on self-directions, acting on her own motives, ideas, reasons and values (Stoljar & Natalie, 2022). It includes making choices as a 'normal adult' with no serious cognitive or emotional impairments and without being subjected to literal coercion by others (Narayan 2002), especially the spouse or the society she finds herself.

In the traditional African setting, households purchase such as durable commodities including assets are sole role of men while the women counterparts are responsible for procuring and management of household kitchen-based utensils and food stuff (Mujahid-Mukhtar, Mukhtar & Abbink, 1991) and taking the children to school. Specifically, in patriarchal settings, men are the sole decision-makers and wives are considered subordinates, supporter of men's decision and at the extreme end women are considered as male properties (Kaida, Kippi, Hessel & Konde-Lule, 2005; Dingeta, Oljira, Worku & Berhane, 2019). Thus, women are expected to simply adhere to their husbands' standard of reproduction (Mosha, Ruben & Kakoko, 2013; Mercer, Lu & Proctor, 2019). However, there are ample literature evidences that where women have independent income sources or status, and access to certain level of discretionary cash, the chance of making economic decisions increases with high potential for freedom of choice in her reproductive expectations or desires (Kotb-Sultan, Bakr, Ahmed-Ismail & Arafa, 2010; Mulenga, Bwalya, Mulenga & Mumba, 2020). Also, where reproduction autonomy is assured, possibility of having only desired number of children, and when to have pregnant is guaranteed. This would have greater positive effects on mother's and child's health, including well-being of the family and the society as well. However, without women autonomy, reproductive autonomy is a mirage. Nigeria fertility rate of 5.3 births per woman (as at 2023), is still one of the highest in the continent and world all over (Agbana, Michael & Ojo, 2023; Odusina, Ayotunde, Kunnuji, Ononokpono, Bishwajit & Yaya, 2020; Olawole-Isaac, Oni, Oladosu, Amoo & Adekola, 2017). The relatively invisible reduction in this rate could make the investigation on the autonomy of women important research endeavour, especially as it relates to purchasing decision which is pivot upon which reproductive autonomy rests.

While several factors have been adduced for women autonomy and supported by programmes, the fact that there are still visible gender inequalities could imply that those factors have not been totally investigated or perhaps the real factors have not been discovered. Education, ethnicity religion, to mention but three have been investigator as factor for women autonomy but without give attention to household purchases (Yusof, 2015; Bradshaw, 2013). Other studies have pointed out several factors such as race and ethnicity, social class, religion, education status, or income level may be significant in influencing purchasing decisions at the household level (Shiv & Sharmistha, 2011; Xia, Ahmed, Ghingold, Hwa & Ying, 2016; Bhopal, 2019). Statistics from other developing nations indicate that women's age and family type are the most powerful predictors of women's decision-making power. Women in nuclear homes and older women are more inclined than other women to engage in family choices (Acharya, 2010).

Chandradasa et al (2021) focused on the influence of the socio-demographic factors on major and daily household purchases decision among Sri Lankan women. A study by Acharya et al (2010) applied multivariate logistic regression unfolding the associations between household purchases decision making and socio-demographic variables done among Nepalese women. In Nigeria, Soetan and Obiyan (2019) studied the effects of socioeconomic factors on unemployment status and household decision-making among married women in Nigeria. To the best knowledge of the authors, the study on sociodemographic factors and women's decision making autonomy about spending earnings and large household purchases in Nigeria is limited. This study investigated the determinants of women's decision-making autonomy in buying large household

purchases and checked for the consistency of such factors for a decade. This study throws more insight on factors that promote decision-making autonomy among women leading to better and informed decisions by policy makers on the issue.

According to the Nigeria Demographic and Health Survey (NDHS), women's autonomy is defined as the degree to which they are financially independent, participate in family decision making regarding matters related to their health and household, and have the freedom to travel outside of their matrimonial home without obtaining permission from their husbands. Whether women make decisions alone or together with their husbands or others, they are considered participants in decision-making (NPC, Nigeria & ICF, 2019). In the 2008 NDHS, 16% and 32% of married women participated in joint decisions on spending wives' earnings and large household purchases respectively (NPC, Nigeria & ICF, 2009). In the 2018 survey, married women's participation in decision-making increased slightly since 2013, from 31% to 34% in the 2018 survey. This shows that women have not been participating fully in household decision-making (NPC, Nigeria & ICF, 2019).

The thrust of this study is to examine the influence of determining consistent factors underlying women's decision-making autonomy on household purchases and earning and this has influenced the uptake of contraceptive use using two datasets of NDHS, namely 2008 and 2018 NDHS data sets. This is done hoping that the factors identified, if worked upon or improved, could enhance speedy achievement of SDG-1 (reduction in poverty, equal rights to ownership) and SDG-5 (gender equality) and SDG-3 (better access to health and well-being).

Methods and materials

The study used the Nigerian Demography Health Survey (NDHS) datasets of 2008 and 2018. Generally, the NDHS data were collated on women, maternal and child health, fertility and family planning among others (NPC, Nigeria & ICF, 2019). In this study, only relevant variables in the 2008 and 2018 data files were extracted and analysed. Nigeria has six zones, and 36 states, including the Federal Capital Territory (FCT). In order to select a representative sample, Nigeria is divided into 36 states, with each state subdivided into 774 local government areas (LGAs), and each LGA is divided into localities and each locality was further divided into an enumeration area. Both surveys adopted multistage sampling and focus on women between 15 and 49 years old.

A stratified three-stage cluster design was used to select the sample, with 888 clusters for 2008 and 1,389 for 2018. Each cluster has a map and a list of households (41 households per cluster in 2008 and 30 households in 2018). The total sample size for 2008 and 2018 is 36,800 and 42,000 respectively. The study included women in their reproductive age (15 to 49 years).

The original DHS questionnaire asked about decision-making on spending her earnings and major household purchases. The question had six responses: (1) respondent alone; (2) respondent and husband/partner; (3) respondent and another person; (4) husband/partner alone; (5) someone else and (6) others. In order to get a binary dependent variable, response (2) which is joint decision stood alone while other responses were grouped together. The explanatory variables retrieved from the DHS data set of 2008 and 2018 were age, residence, region, women's education and religion, number of living children, wealth index, work status, husband's age, husband's education and husband's work status.

Table 1: Description of the explanatory variables

S/N	Variables	Description	Measurement and reference groups (ref)	Signs
1	Age group	Women’s age at the last birthday. The age of the woman before the survey.	Women’s reproductive years (15-49 years) were grouped based on ten years interval. 15-24 =1(ref); 25-34= 2; 35-44=3; 45+ = 4	+
2	Place of Residence	The type of place of residence does the woman lives.	Urban = 1; Rural = 2(ref)	+
3	Education	The highest level of education the woman has.	No education = 0 (ref); Primary = 1; Secondary = 2; Higher = 3.	+/-
4	Region	Geographical location of where the woman lives.	North Central = 1; North East = 2; North West = 3; South East = 4; South-South = 5; South West = 6.	+/-
5	Religion	The type of religion or belief of the woman	Religion is categorised as Christian =1; Islam = 2; others = 3.	+/-
6	Wealth status	It is a proxy for standard of living of a woman.	DHS wealth quintiles. Poor = 1 (ref); Middle = 2; Rich = 3.	+
7	Work status	Woman currently working.	Work status was recoded into No = 1(ref); Yes = 2.	+
8	No of living children	No of children the woman has that are living as at the time of the survey	Number of living children will be recoded as none = 1 (ref); 1-2 = 2; 3-4 = 3; 5 or more = 4.	+/-
9	Husband age	The last age of the husband before the survey.	Husbands’ ages were group along ten years interval. 15-24 =1(ref); 25-34= 2; 35-44=3; 45+ = 4	+/-
10	Husband Education	Husband’s highest level of education.	No education = 0 (ref); Primary = 1; Secondary = 2; Higher = 3.	+/-
11	Husband work Status	Husband is currently engaging in any work.	Work status was recoded as No = 1(ref); Yes = 2.	+

Our multivariate regression explores whether socio-background characteristics are independently related with women's autonomy in decision-making on spending earnings and large household purchases.

The general model of the logistic regression equation used in the analysis is of the form:

$$\ln\left(\frac{p}{1-p}\right) = \beta_0 + \beta_1X_1 + \beta_2X_2 + \dots + \beta_nX_n \tag{1}$$

Where X_1, X_2, \dots, X_n are sets of independent variables such as age, residence etc., β_0 is a constant and β 's are regression coefficients of the probability of women making joint decisions with their husbands on large household purchases. Logistic regression analysis studies the relationship between a categorical dependent variable (decision-making on spending women’s earnings and large household purchases) and a set of socio-demographic factors. The name logistic regression is used when the dependent variable has only two values, such as 0 and 1 or Yes and No.

4 Results

4.1 Respondents' Background Characteristics

Based on the socioeconomic and demographic factors selected in the study, in Table 1, Majority of women were between the ages 25-44 years in both surveys. Majority of women were from rural areas in both surveys. There is an increase in urban women from 27.5% in 2008 surveys to 36.0% in 2018 surveys. More than half of respondents were from Northern regions in both surveys (67.5% in 2008 and 65.9% in 2018 survey). There is an increase in respondents with secondary and higher education from 2008 to 2018 survey (Secondary: 21.1% to 30.0%, Higher: 6.3% to 9.0%). More than half of women were affiliated to Islam religion (56.1% in 2008 and 56.8% in 2018 survey). The proportion of middle wealth status women increased from 18.85 to 39.9% in 2018 survey while the proportion of rich women decreased from 32.1% to 19.7% in 2018 survey. Working women increased from 65.8% in 2008 to 70.1% in 2018 survey.

Furthermore, the proportion of women with 5 or more living children increased from 28.6% to 30.9% in 2018 survey. Majority of respondent's husbands belong to 35 to 54 age group in both surveys. Their proportion increased from 69.0% in 2008 survey to 71.8% in 2018 survey. The proportion of husband with Secondary and higher education increased in both survey (Secondary: 25.0% to 33.8%, Higher: 11.9% to 15.5% in the 2018 survey). The proportion of working husband decreased from 69.0% in 2008 survey to 53.7% in the 2018 survey.

Selected Variables	Year 2008		Year 2018	
	Frequency	%	Frequency	%
Age in 10 Years Group				
15-24	5773	24.1	6138	21.2
25-34	9348	39.0	11273	39.0
35-44	6316	26.4	8343	28.9
45+	2517	10.5	3134	10.8
Total	23,954	100	28,888	100
Residence				
Urban	6586	27.5	10403	36.0
Rural	17368	72.5	18485	64.0
Total	23,954	100	28,888	100
Region				
North Central	4441	18.5	5268	18.2
North East	5147	21.5	5668	19.6
North West	6596	27.5	8115	28.1
South East	1911	8.0	3207	11.1
South-South	2661	11.1	2962	10.3
South West	3198	13.4	3668	12.7
Total	23,954	100	28,888	100
Educational Level				
No education	12288	51.3	12725	44.0
Primary	5110	21.3	4810	16.7
Secondary	5053	21.1	8757	30.3
Higher	1503	6.3	2596	9.0
Total	23,954	100	28,888	100
Religion				
Christian	9949	41.8	12262	42.4
Islam	13361	56.1	16396	56.8
Others	498	2.1	230	0.8
Total	23808	100	28,888	100
Wealth Index				
Poor	11754	49.1	11743	40.7

Middle	4506	18.8	11448	39.6
Rich	7694	32.1	5697	19.7
Total	23,954	100	28,888	100
Work Status				
Not working	8147	34.2	8624	29.9
Working	15647	65.8	20264	70.1
Total	23,794	100	28,888	100
Number of Living Children				
0	2455	10.2	2234	7.7
1-2	7441	31.1	9027	31.2
3-4	7201	30.1	8698	30.1
5+	6857	28.6	8929	30.9
Total	23,954	100	28,888	100
Husband Age				
25-34	770	15.5	691	12.0
35-44	1833	36.8	2076	36.0
45-54	1603	32.2	2063	35.8
55+	769	15.5	932	16.2
Total	4975	100	5762	100
Husband Educational Level				
No education	10117	42.6	10196	35.3
Primary	4858	20.5	4436	15.4
Secondary	5937	25.0	9769	33.8
Higher	2830	11.9	4487	15.5
Total	23,742	100	28,888	100
Husband Work Status				
Not working	7248	31.0	2806	46.3
Working	16167	69.0	3256	53.7
Total	23,415	100	6062	100

4.2 Multivariate Results

Socio-demographic factors, women's decision-making on spending earnings and large household purchases

The logistic regression for both surveys (2008 and 2018) was performed in order to show the likelihood of joint decision-making on spending women's earnings and large household purchases through the influence of selected predictors and compare significant factors in both surveys. The selected independent factors include age group, residence, educational level, work status, religion, wealth index and husband's work status.

Based on the analysis for the 2008 survey, an R-square of 0.281 and 0.161 indicates that 28% and 16% of the variation in the autonomy of women spending earnings and on large household purchases can be explained by the predictor variables while in the 2018 survey, 21% and 23% of the variation in the autonomy of women spending earnings and on large household purchases can be explained by the predictor variables.

However, the results from the 2018 survey indicated that women in the age group 25-34 were 1.323 ($p > 0.01$) times more likely to make joint household purchases with their husbands than women in the age group 15-24, while women in age groups 35-44 were 1.546 ($p > 0.001$) times more likely, and women in age groups 45 and older were 1.548 ($p > 0.001$) times more likely to engage in joint household purchases with their husbands. In the 2018 survey, age is statistically significant in all age groups contrary to the 2008 survey where none of the age groups were significant. Rural women were more likely to take joint decisions on spending earnings with their husbands compared to urban women whereas they were less likely to make joint decisions with their husbands on large household purchases across the survey years.

All the region were less likely to take joint decision on spending earnings in 2008 survey compared to North Central women while south east (1.073; CI = 0.435-2.782) and SouthWest (1.008; CI = 0.495-2.050) women were more likely to take joint decisions on large household purchases compared to North Central women. In 2018 survey, all regions except North West (0.277; CI = 0.172-0.445, p <0.001) women were less likely to take joint decision on spending earnings while North West (0.621; CI = 0.501-0.768, p <0.001) and South West (0.829; CI = 0.689-0.997, p <0.05) regions women were less likely to make joint decisions on large household purchases compared to North Central women

Women’s education is significant in the 2018 survey across the two categories of decision-making. An educated woman will likely make joint decisions on spending earning and on household purchases. The odd of women taking decisions across the two categories increases as the level of education increases. Islam religion is influences decision-making on spending earning and large household purchases compared to Christianity. Islam women were less likely to make joint decision on spending earning and large household purchases. Wealth status is significant in 2018 survey across the two categories of decision-making. Middle and rich women in 2008 survey were less likely to take joint decision on spending earnings and large household purchases while in the 2018 survey, middle and rich women were more likely to take joint decision on spending earning and large household purchases.

Working women were less likely to take joint decision on spending earning and large household purchases in 2008 survey while they were more likely to take the decision in the 2018 survey. In the 2008 survey, women with 3 or more living children were more likely to make joint decisions on spending earning and large household purchases compared to women with no children. Also, in the 2018 survey, women with at least 1 child were more likely to take joint decision on spending earning and large household purchases compared to women with no children.

Women with working husbands were more likely to take joint decisions on spending earnings in the 2008 survey whereas in 2018 they were less likely to make such decisions. Women who have working husbands were less likely to make joint decisions on large household purchases compared to women with no working husbands across the survey year.

Table 3: Socio-demographic factors of women of reproductive age and decision making on spending earning and large household purchases

Socio-demographic factors	Decision on spending earnings		Decision on Large Household Purchases	
	2008	2018	2008	2018
	OR (95% CI)	OR (95% CI)	OR (95% CI)	OR (95% CI)
Age in 10 years group				
15-24	1.00	1.00	1.00	1.00
25-34	2.630 (.265, 26.125)	.887 (.664, 1.185)	1.195 (.448, 3.194)	1.323 (1.091, 1.603)**
35-44	.985 (.087, 11.160)	.851 (.618, 1.171)	1.215 (.403, 3.657)	1.546 (1.546, 1.928)***
45+	.322 (.081, 5.611)	.666 (.458, .969)*	1.003 (.246, 4.088)	1.548 (1.548, 2.010)***
Residence				
Urban	1.00	1.00	1.00	1.00
Rural	1.108 (1.108, 2.628)	1.129 (.947, 1.345)	.720 (.391, 1.324)	.957 (.840, 1.089)
Region				
North Central	1.00	1.00	1.00	1.00
North East	.313 (.079, 1.232)	1.281 (.888, 1.849)	.901 (.379, 2.143)	1.108 (.883, 1.390)
North West	.000 (.000, 0.000)	.277 (.172, .445)***	.361 (.117, 1.117)	.621 (.501, .768)***
South East	.602 (.146, 2.480)	3.951 (2.995,	1.073 (.414, 2.782)	1.851 (1.499, 2.285)***

		5.212)***		
South-South	.408 (.105, 1.586)	1.693 (1.289, 2.222)***	.435 (.178, 1.065)	1.537 (1.255, 1.882)*
South West	.994 (.994, 2.399)	1.060 (.818, 1.373)	1.008 (.495, 2.050)	.829 (.689, .997)*
Educational Level				
No education	1.00	1.00	1.00	1.00
Primary	1.447 (.302, 6.943)	1.399 (.956, 2.047)	1.166 (.419, 3.245)	1.386 (1.112, 1.727)**
Secondary	.906 (.201, 3.911)	1.443 (1.008, 2.064)*	2.223 (.905, 5.460)	1.551 (1.261, 1.907)***
Higher	1.414 (.293, 6.831)	1.704 (1.160, 2.503)**	2.821 (.972, 8.192)	2.088 (1.649, 2.643)***
Religion				
Christian	1.00	1.00	1.00	1.00
Islam	.654 (.265, 1.615)	.545 (.426, .697)***	.515 (.263, 1.009)*	.655 (.557, .772)***
Others	.000 (.000, .000)	.892 (.376, 2.117)	1.347 (.063, 28.986)	.555 (.289, 1.066)
Wealth Index				
Poor	1.00	1.00	1.00	1.00
Middle	.776 (.104, 5.789)	1.436 (1.058, 1.950)*	.715 (.250, 2.043)	1.407 (1.165, 1.700)***
Rich	.501 (.061, 4.140)	1.975 (1.407, 2.773)***	.611 (.192, 1.944)	2.047 (1.637, 2.559)***
Work Status				
No	1.00	1.00	1.00	1.00
Yes	.224 (.037, 1.365)	1.495 (.925, 2.415)	.836 (.448, 1.561)	2.201 (1.907, 2.540)***
Number of Living Children				
0	1.00	1.00	1.00	1.00
1-2	.619 (.106, 3.622)	1.202 (.842, 1.714)	.809 (.282, 2.320)	1.100 (.860, 1.406)
3-4	1.012 (.180, 5.702)	1.252 (.870, 1.802)	1.339 (.454, 3.953)	1.012 (.782, 1.309)
5+	1.699 (.269, 10.744)	1.144 (.772, 1.694)	1.570 (.494, 4.989)	.926 (.702, 1.222)
Husband Work Status				
No	1.00	1.00	1.00	1.00
Yes	1.751 (.801, 3.829)	.911 (.768, 1.081)	.809 (.454, 1.440)	.949 (.839, 1.074)
Note: Level of Significance; *p ≤ .05, **p ≤ .01, ***p ≤ .001; women's earnings - 2008 Chi-square = 43.999, -2 Log likelihood = 197.544^a, Nagelkerke R Square = .281; 2018 Chi-square = 602.631, -2 Log likelihood = 3798.239^a, Nagelkerke R Square = .212. Large household purchases - 2008 Chi-square = 37.743, -2 Log likelihood = 367.157^a, Nagelkerke R Square = .161; 2018 Chi-square = 1148.421, -2 Log likelihood = 6979.535^a, Nagelkerke R Square = .234.				

4.3 Discussion

Over an 11-year period, the study highlighted the dynamics of women's decision-making autonomy in Nigeria. Study results showed that age, region, education, religion, wealth index, and work status were significant predictors of women's household decision-making participation. Nevertheless, religion consistently decreased the likelihood of married women take a joint decision on spending earnings and on large household purchases from 2008 to 2018. From the study findings, Islamic women were less likely to participate in joint decisions on spending earning and on large household purchases across the survey years.

Women's age influences joint decisions on large household purchases in Nigeria. As the age of a woman increases, her decision-making power on large household purchases increases whereas, as women age increases, they make less joint decisions on spending earnings. This finding is in line with a study by Acharya et al(2010) among Nepalese women. They found women's decision about household purchase to be influenced by the age of the woman among Nepalese women. Women's decision-making in the home becomes more independent as they age. Young women may fear that efforts to talk about issues surrounding the choice to regulate their own sexual behavior and fertility with their husband may result in violence because they feel that she has less decision-making power in the home and is expected to perform domestic chores under the guidance of her mother-in-law, who is the primary decision-maker. As women age, lose touch with

their biological relatives, and are more likely to be autonomous decision-makers, the problem of security and fulfilling desire also loses significance.

The finding across the geopolitical region varied in this study and the reasons behind this may not be explainable because little is known about the influence of region on women's decision-making autonomy in Nigeria. The surprising one is that south west women were less likely to involve in decision on large household purchases. The study found North West women were less likely to make joint decisions on spending earnings and on large household purchases. These result is surprising considering women in Southern Nigeria are more educated compared to Northern women. This finding supports a study in Nigeria reported by Soetanand Obiyan (2019) that found in Nigeria's six geographic zones, women's participation in family decision-making differed greatly. Women in northern Nigerian geopolitical zones have less household decision-making autonomy than women in southern geopolitical zones. The respondents are mostly Muslim women, which explains why this is the case. In northern Nigeria, Islam is the predominant religion. Male domination and male reliance grow with adherence to Islamic religious practices. Women have greater freedom in the southern area because of the social system's dominating behavior and customs as well as their exposure to the outside world. Further research is required to determine whether geographical location increases women's autonomy.

Women with any level of education will make joint decisions with their husbands on spending and decisions on large household purchases compared to non-educated women according to 2018 survey. The results of the study supported a previous study by Acharya et al(2010) that women's education greatly influences household decision-making. Islamic women ($p \leq 0.001$) were less likely to make joint decisions on spending earnings and on large household purchases compared to Christian women across the survey year. This result supported findings from a study done in predominantly Muslim communities by Uddin, Tabasum and Reza(2020). According to the study, women are viewed as mild daughters, favourable wives, and dependent mothers by communities. In this area, women are thought to be primarily responsible for maintaining the household and giving birth and raising children. The main responsibility of men is to earn, and only they can take any decision.

Middle-class and rich women were more likely to make joint decisions on spending earnings and on large household purchases compared to poor women in 2018 survey. These findings support the finding of Fantahun, et al(2007) that social capital and economic status have the strongest and most significant role in the influential matters of household decision-making. In order to ensure equal participation of men and women in any decision, emphasized giving equal weight to all elements of household decision-making. In addition, working women ($p \leq 0.001$) were more likely to participate in joint decisions on large household purchases when compared to non-working women. These findings support a previous work by Shiv and Sharmistha(2011) stating that women are engaged in paid work unlike before when women get busy with household activities. In addition to contributing to the family's income, they made a positive decision regarding the family. The finding also supports Bradshaw(2013) which stated that only women who could engage in income-generating activities influenced their fertility and family decisions.

5. Conclusion:

This study has established some socio-demographic factors influencing decision-making autonomy depending on the type of decisions among married women in Nigeria. Women's education has proven to make a major contribution to improving gender parity in family decision-making. For married women residing in Northern Nigeria, greater research and interventions are required to address the attenuating

impact of Islam on this potential. Adherence to more stringent Islamic norms in the North compared to the South may have been the cause of the discrepancy in the effect of Islam on women's decision-making between the North and the South. Such religious observance reinforces masculine domination. The results of this research have significance for mother and child's health since increased women's autonomy will lead to better family decision-making about significant household purchases and better nutritional intake for family. Also, targeting factors of decision-making autonomy into programmes will empower women in sustaining their homes.

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