



**ASHESI UNIVERSITY COLLEGE**

**AN INVESTIGATION INTO THE MARRIAGE PREFERENCES OF EDUCATED  
WOMEN IN ACCRA, GHANA**

THESIS

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APRIL 2015

**DECLARATION**

I hereby declare that this thesis is the result of my own original work and that no part of it has been presented for another degree in this university or elsewhere.

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## Abstract

The marital decisions of educated women have attracted a lot of attention and have eventually become a topic of discussion on different platforms including the public domain. For some scholars and people, education has a bad influence on women's marital decisions as it tends to lead women to appreciating singlehood and cohabitation over marriage. For others, the opposite is true. There are scholars who have even argued that education does not play any role in the marital decisions of women, thus, there are a lot more factors other than education that motivate women.

The purpose of this study was to find out what the marriage preferences of educated women are in Accra, Ghana as well as what the underlying factors that motivate them in making their marriage preferences are. It also sought to investigate the extent to which education affects the marriage preferences of women. Data was collected from 50 women with at least High School qualification through the use of an online questionnaire. These women were selected from some chosen institutions as well as social media. Substantial number of the respondents were students constituting 60% of the total respondents. Excel was then used to analyze the data collected.

The findings of the study revealed that majority of educated women prefer marriage to singlehood and cohabitation. Companionship and societal expectations were identified as the major influencers of women's marital decisions. Also, education was found to affect the marriage preferences of women to some extent. There was a direct relationship between higher educational aspiration and marriage desire. The research paper drew various comparisons using different factors.

## Table of Contents

Abstract.....	2
CHAPTER ONE - INTRODUCTION.....	4
Background .....	4
Problem Statement.....	8
Research Objectives.....	10
Research Questions.....	10
Theoretical/ Conceptual Framework.....	10
CHAPTER TWO – LITERATURE REVIEW .....	13
Marriage.....	13
Cohabitation .....	17
Relationship between Marriage, Education and other Factors .....	19
Mary Wollstonecraft’s View on Marriage .....	24
CHAPTER THREE – METHODOLOGY .....	26
Operational Definitions of Variables .....	26
Sampling Technique .....	28
Methods / Procedures.....	29
Data Collection Tool.....	31
Data Analysis Method.....	33
CHAPTER FOUR – FINDINGS AND DISCUSSION OF RESULTS .....	35
Demographics of Respondents.....	35
The Marriage Preferences of Respondents .....	38
Motivation/ Influencing Factors.....	41
Education and Marriage Preference.....	53
Using the Preference Theory.....	56
CHAPTER FIVE: LIMITATIONS AND CONCLUSION .....	59
Limitations.....	59
Conclusion .....	62
Suggestions.....	64
Works Cited .....	65
Appendix .....	68

## CHAPTER ONE - INTRODUCTION

This chapter gives a thorough description of the background of the research topic. The problem statement was also explained and clearly spelt out. The research objectives as well as questions were then stated accordingly. The latter part of the chapter discusses the type of theory that guided the study.

### Background

It has been noted by Stevenson & Wolfers (2007) that marriage rates have fallen with divorce rates rising as the defining characteristics of marriage have changed over the last two to three decades. Society is very conscious of how people handle marital issues. It is as though marriage is mandatory for every woman irrespective of all characteristics that define her background, especially in Ghana, Africa. The decline of marriage rates has been supported by other researchers such as Lesthaeghe, who found out from his research that there is a decline in marriage rates in industrial societies (Lesthaeghe, 1995). Lesthaeghe's findings have been illustrated as one of the great social changes the world would experience. It has become common for unmarried women who are in their late thirties, to face criticisms and pressure from either family, friends or the Ghanaian society. Most people begin to show interest in the "Whats" and "Hows" surrounding the unmarried woman's marital status. Many a times, such criticisms, interests and discussions take place in the public sphere. Marital issues especially women's participation in the marriage market is very sensitive in this part of the world, Ghana, and can cause great discomfort and anxiety if not discussed properly even though such discussions are directed at women.

While the research findings of some scholars show a negative response to marriage rates, others report on positive responses of marriage rates. Clarke (1995) gathered that the annual rates for unmarried women, who fall within the age bracket of fifteen to forty four years, began to fall drastically at the beginning of 1970 in the United States. The rate remained at levels of about 150 per thousand women in the 1960s, fell to 110 in the 1970s and further fell to 100 per thousand women by 1980 (Clarke, 1995). The trend of declining rates of unmarried women is projected to continue.

Educated women's marriage preferences have become a complex discourse. There is a tremendous interest in the time that educated women choose to marry. There are a number of deliberations about women's marital preferences in the public space such as television, radio and the internet. These discussions are sometimes linked to women's fertility. Most people believe that a woman in her late thirties or older will have complications with pregnancy and childbirth. Even though some people will disagree stating different reasons, this issue of women's marriage delay and fertility has dominated the public sphere and evokes discussions.

Besides, education has been identified as one of the major factors that affects the marital decisions of women. Most women are caught between acquiring higher education and getting married early of which they have to make a decision to choose one, or find themselves being forced to be married (Coontz, 2012). Hence, there used to be a huge trade-off between choosing education and a husband. Three-quarters of the total number of women who graduated from College before 1900 in the United States remained unmarried (Coontz, 2012). This shows that those women forgone marriage in order to pursue their educational aspirations. Coontz (2012) also discussed

a different dimension concerning the educated woman's marital issues. While the argument that some educated women deliberately choose to be single exists, there is also the belief that others do not consciously delay or reject marriage. For this group of women, their achievements including higher educational attainment intimidate men.

The educated woman is viewed in some communities as an intimidating figure to men and so unconsciously drives away prospective suitors. This belief or perception is linked to the assumption that the educated woman develops an assertive, independent character that makes it impossible for her to love, honor and "obey" a man as "real" wives should do (Coontz, 2012). There are people who even joke that when they meet a woman with a PhD, they need not to find out what her area of specialization is. This is because, they clearly assume that PhD means "Putting Hubby Down" (Coontz, 2012). University education is considered as a factor associated with later and less marriages for most women. Hence, there is the perception that higher education is negatively related with marriages (Raymo, 2013).

Another school of thought argues that education does not prevent women from getting married or delay women's marriages. In the past thirty years, various studies conducted on this same issue revealed varying outcomes. Research has shown that women with at least a bachelor's degree will actually be more likely and willing to get married than women with less education (Kent, 2011). Goldstein and Kenney (2001) state that educational attainment reveals a new socioeconomic pattern of first marriages. They pinpoint that whereas educated women in the past were less likely to be married, recent college graduates have higher levels of marriage rates even though most of them delay marriages. This indicates that education does not prevent

marriages but rather could delay marriages. It is believed that later marriages for highly educated women primarily reflects longer years spent in school. Goldstein and Kenney (2001) found evidence that a new pattern is emerging in which marriage will become more common for women with college degrees than those without college degrees. However, this forecast did not apply to black women. Goldstein and Kenney (2001) gathered that black women have lower first marriage rates and there is going to be a steady decline in marriage rates for black women in the United States.

In recent times, cohabitation seems to be the “new normal” that is fast replacing marriage. On April 4<sup>th</sup> 2013, Jonel Aleccia, a senior health reporter and **editor**, published an article on cohabitation. This article reported that according to a new government study that tracks the continuing climb of cohabitation in the United States, cohabitation increased by 43% for white women, 57% for Hispanic women and 39% for black women between the period of 1995 and 2010. The study shows that 47% of women with a Bachelor’s degree or higher now cohabit with their partners, and this indicates a 33% increment from 1995 (Aleccia, 2013). If education is believed to provide knowledge and resources that hold potentials for economic empowerment for better livelihood and social development (Egenti & Omoruyi, 2011), then one can argue that the attainment of education has the tendency of changing women’s mindsets and perceptions towards cohabitation and marriage, such that, some educated women are now placing cohabitation on the same level as marriage.

Based on all these observations and some empirical evidence, it is clear that there is a confusion with regard to whether education really has an effect on women’s marriage preferences. There is also the misunderstanding of what really goes into the



decision making process of the educated woman as far as marriage is concerned. There is the tendency to use education in determining a woman's marital choices. Could this be an indication that there are no other factors that informs the marital decisions of women, or those factors have minimal effect on the decisions women make? Now that the various views concerning the marital decisions of educated women have been discussed, the next is to explain what the actual problem is, thus, the problem statement.

### Problem Statement

It is clear from the background discussion that a woman with college education is assumed to be opened to different marital choices as compared to her counterparts without college education due to the exposure she gets through higher education. In that light, these two sets of women may have contrasting or differing preferences when it comes to marriage. There are researchers who have argued that the decision of delaying marriage is a personal choice and has nothing to do with the woman's level of education. This means that irrespective of a woman's educational background, she can decide to delay marriage or not. Television programmes like "The Stand Point" which sometimes showcases women of varying educational backgrounds explaining their views and stances on marriage, depicts that Ghana is no exception in producing educated women who think marriage is not an obligation but highly optional and has no significant effect on what defines a woman and her aspirations. Such women place high value on education and career growth rather than marriage. All these varying outcomes present an issue of concern and the urgency to investigate this discourse.

Considering all the opposing research outcomes and public views on the educated woman's marriage preference, one can argue that the place and time of research has a great impact on the kind of information that will be gathered as findings. Whichever be the case, most scholars and researchers have reported that education has some kind of effect on women's marriage preferences; be it delay in marriage, not getting married at all, or any other decisions. Therefore, the gap that this study filled was to investigate and report on the choices that educated women make in relation to relationship, and also the factors that influence them to make those choices. Since most of the studies that were made in finding out the marital choices of women were carried out in the United States and countries other than Ghana, this study focused on finding out what the marriage preferences of Ghanaian women are. Information from this study will add up to the pool of knowledge concerning women's issues including the preferences they make in life. The study also assessed the degree to which education affects the overall marital decision making process of women. The outcome of this research therefore reports on the reality surrounding marriage discussions and debates in Ghana. Hence, the big question to be asked is "In the midst of all these varying research outcomes, what really is the marriage preference or marriage pattern for educated women?" The fact that there are so much contradictory discussions and debates about the marriage preferences of women who have had college education and are actively involved in the labor market, makes it difficult for one to easily say what exactly the reality is. There may be a lot that people do not know about this group of women or better still the world is about to face a paradigm shift in this area.

## Research Objectives

### Primary Objective

- a. To determine the marriage preferences of educated women
- b. To identify the underlying factors that influence or motivate their decisions.

### Secondary Objectives

- a. To apply the Preference Theory in finding out whether women's marital choices are influenced by their perceived satisfaction or the choices they make grant them maximum satisfaction.

## Research Questions

- a. Does education affect the marriage preferences of women?
- b. What are the motivations surrounding the marriage preferences of educated women in Accra, Ghana?

## Theoretical/ Conceptual Framework

This research adopted the Preference Theory in analyzing its findings. Preference theory is an approach that is developed by Catherine Hakim, a British sociologist who specializes in women's issues including employment and marriage. This theory explains and predicts women's choices between market work and family work (Hakim, 2003). The preference theory explains that women have consistent preferences, seek to maximize those preferences and are willing to make tradeoffs

between the different choices available to them (Eaton, Eaton, & Allen, 2010). It elaborates that in this twenty-first century, genuine choices are open to women in that the vast majority of women have their own choices to make.

However, this theory points out that women cannot have all their choices at the same time; there must be a tradeoff between the alternatives. Besides, whichever choice is selected must provide maximum satisfaction. Hakim argues that one cannot assess women's well-being by lumping all women together and judging them equally. This is because women are heterogeneous group with goals and values of some groups of women in direct conflict with those of the other groups of women (Waite, 2002). Hence, one needs to understand the group of women they are studying in order to accurately analyze the choices they make. Since marriage is mostly a voluntary activity and this research is focusing on not all women but rather educated women, then the preference theory can be applied to this study in understanding the marriage preferences of this group of women.

In relation to marriage, some scholars have used the preference theory to assess the marriage preferences of women with the assumption that women marry in order to increase their satisfaction level above what it would have been to remain single (Becker, 1974). If not, they remain single. Another assumption they made is that a marriage market exists where people compete in seeking their mates. Each individual tries to find the best mate in the presence of all the restrictions that are imposed by the market. These restrictions could be wealth, education, race, and so on. This study used the preference theory in understanding if educated women choose one preference over the others based on their perceived satisfaction or not. That is, it explained if there are

other concerns other than just satisfaction that motivates educated women making their marital preferences.

The entire chapter discusses the background of the study, the problem statement, the research question that drives the study as well as the theoretical framework that guards the study. In the next chapter, some scholarly articles are reviewed to aid understanding of the research topic.

## CHAPTER TWO – LITERATURE REVIEW

This chapter analyzes the literature on marriage, cohabitation and women's marital preferences and some factors affecting women's chances of being married. This is to understand what scholars and researchers have found to be the marriage preferences of women, especially educated women as well as the factors that influence them. The literature review also revealed what the changing paradigms of educated women's marriage preferences in the marriage market have been over the years. The first part discusses the various definitions of marriage by scholars and researchers. Then followed by what cohabitation has been said to constitute. The latter part of this chapter looks at some factors, depending on identified countries and cultures that affect women's marital choices as well as their chances to be married. Mary Wollstonecraft's ideology on marriage is also discussed. This thorough analysis is aimed at assisting readers in understanding the various facets of marriage and cohabitation in order to appreciate the various marital preferences that will be investigated by this study.

### Marriage

The word "marriage" come in varying definitions. Different people have different elements that constitute their definition of marriage. This problem of a lack of a single satisfactory definition of marriage has provoked anthropologists for decades and has been raised several times in recent years but has not been solved (Gough, 1959). Over time, it became clear that cohabitation, ritual recognition, definition of sexual rights and specifications for domestic services each had become too limited to be used in defining

marriage as compelled by most anthropologists. Culture seems to have a role in the definition of marriage. Hence, most of the definitions of marriage are heavily based on the different marriage systems inherent in the world. Notes and Queries is a platform founded by W J Thoms to serve as an avenue for answering readers' questions. It covers a wide range of literature. The Notes and Queries (1951) defines marriage as a union between a man and a woman such that the children born to the woman are recognized as the legitimate offspring of both the man and the woman (Appadurai, 1996).

The Notes and Queries definition of marriage is countered by Gouch's (1959) definition of marriage. Gouch defines marriage as a relationship established between a woman and one or more other persons, which provides that a child born to the woman under circumstances not prohibited by the rules of the relationship, is accorded full birth status common to normal members of his society or social stratum. "One and more persons" in Gouch's definition places "a man". His use of "one and more persons" and not "a man" signifies that there are instances of group marriages, where a woman is entitled to have sexual relationships with other men aside her legally wedded husband, and also true fraternal polyandry, where the husband's brothers share equal sexual rights with the woman and also legal paternity of the children. With fraternal polyandry, it is only the eldest living brother of the husband who represents the entire brothers in sharing the woman. According to Gouch, "Full birth-status rights common to all normal members....." is a compressed reference to all the social relationships, property-rights, etc. that a child acquires at birth by virtue of his legitimacy, whether through the father or through the mother. Whereas Notes and Queries definition of marriage

recognizes only the union between a single woman and a single man bringing forth children who are their legitimate offspring, Gouch's definition considers all forms of marriages but polygyny ranging from heterogeneous, homogeneous, group as well as fraternal polyandry forms of marriages.

Adelphic polyandry is a situation whereby wives are shared between groups of ten or twelve men, especially between brothers, fathers and sons but the offspring of these unions are only counted as the children of those to whom the wives are first conducted (Fischer, 1952). Prince Peter of Greece and Denmark who was cited in Leach (1955) seem to agree with Gouch's definition of marriage when he states that adelphic polyandry is a form of polygamy and so can be classified as a type of marriage. He made this statement at a lecture he delivered at the Royal Anthropological Institute on the topic, "Polyandry and Kinship Group". Fischer (1952) on the other-hand does not agree that polyandry is a form of marriage and so states that adelphic polyandry is non-existent. "First conducted" means those women are first committed to as husbands. Fischer then argues that since this form of union allows other men only sexual access to the woman and not claims on children, that means the children have only one legal father and woman involved in this circle has only one legal husband. Hence, Fischer thinks this is clearly not a condition of polygamy and cannot be classified as marriage. Fischer coins this form of plural mating as "polykoity". Peter disagrees with Fischer's interpretation of polyandry because he (Peter) argues that as far as there is an instance of one woman having sexual relation with more than one man, then polyandry exists, and is a form of marriage, irrespective of who bears the rights to the children born in such unions (Peter, 1955).



Gouch's viewpoint on marriage is definitely in disagreement with Fischer's since his (Gouch) definition of marriage considers a woman's deliberate choice of mating with more than one man. However, there seems to be an agreement among Fischer and Grouch with regard to the legitimacy of the children born to polygamous unions, be it group marriage or fraternal polyandry. The mere fact that Grouch pinpoints that the children born in polygamous unions should be legitimate offspring of the social stratum which they fall in for marriage to be existent, means that his analysis is in line with Fischer's explanation that without all sexual parties involved with a woman having legitimate right to their respective children, then such unions cannot be termed as marriages. It is as though all the authors discussed so far, Gouch, Fischer and Peter, do not classify single-sex marriages as a form of marriage in their own views of what marriage is. Their respective definitions only consider the combination of men and women, be it single or more of each sex. This research will define marriage as Notes and Queries has; a union between a man and a woman such that the children born to the woman are recognized as the legitimate offspring of both the man and the woman.

Having looked at the various scholarly definitions and explanations on what constitute marriage, a fair idea has been created on what marriage is about; the union and motivations. This analysis is relevant because it shapes how the variable, marriage, will be defined for this study. That is, it helps the researcher to understand what union constitutes marriage and can be applied to this study.

## Cohabitation

Brown and Booth (1996) define cohabitation as a situation whereby a man and a woman share residence and personal resources, excluding intimate relations with others, and in substantial cases, cohabiters have a child. There is a large and increasing number of people who cohabit (Brown and Booth, 1996). Between 1965 and 1974, 11% of marriages in the United States preceded by cohabitation (Bumpass and Sweet, 1989). Bumpass and Sweet found that this percentage increased to 44% in the period 1980 to 1984. In 1994, three million and seven hundred (3.7m) cohabitating couples existed in the United States (US Bureau of the Census, 1995). Bumpass et al. (1991) also found out that more than 10% of cohabiters experience the birth of a child while cohabitating. Majority of cohabiters have plans to marry their partners, and so are involved in unions and activities that are not significantly different from what married couples have (Brown and Booth, 1996). While Brown and Booth (1996) and Bumpass et al. (1991) state that cohabitation and marriage are highly similar, other scholars like Rindfuss and Vanden-Heuvel (1990) disagree with them. Rindfuss and Vanden-Heuvel (1990) argue that cohabitation is nowhere close to marriage and that cohabitation is more like being single. Brown and Booth (1996) do not agree with Rindfuss and Vanden-Heuvel as they add that cohabitation is gradually becoming a replacement for marriage because a nontrivial proportion of cohabiters go into cohabitation with the mindset of having a permanent living arrangement.

For many cohabiters, cohabitation serves as a prelude to marriage or a temporal substitute for marriage. However, the intentions of the cohabiters are a very crucial component in determining the plans or goals that reflect the relationship quality (Brown

and Booth, 1996). Previous research has established that there is wide variation in the expectation to marry one's partner (Bumpass et al., 1991). Brown and Booth (1996) argue that cohabiters' intentions may be indicative of their relationship quality as they plan to marry or not. They add that cohabiters with marriage plans are likely to view their cohabitation as a stepping stone to marriage while those without definite marriage plans either do not have any marriage desire, as they feel cohabitation is preferable, or they may have decided that the relationship is unlikely to lead to a viable marriage. Bumpass et al. do not necessarily disagree with Brown and Booth but argue that there is more to what Brown and Booth have discovered. Bumpass et al. pinpoint that there are some control factors, that are related to marital quality, that are also linked to the intentions to marry or not. Those factors, they state, include educational level, relationship or cohabitation duration, the presence of children, age and marital history of the parties involved in the cohabitation. Bumpass et al. (1991) discovered that level of education is positively related to cohabiters' marriage intentions and plans whereas relationship duration and age are negatively associated with the marriage intentions of the cohabiters.

Wu (1995) supports Bumpass et al (1991) on the fact that the presence of children in cohabitation increases the cohabiters' marriage intentions. Wu (1995) found in his research that the presence of children exerts a stabilizing influence on cohabiting relationships to progress to marriage. Brown and Booth (1996) use Wu's (1995) point on children and marriage intentions of cohabiters to undermine Rindfuss and Vandenberg's (1990) argument that cohabitation is more like being single because the expectation to have children truly differentiates cohabitation from marriage, and since

cohabiters do not go into cohabitation with the intention of having children, cohabitation cannot be substituted for or be similar to marriage. Brown and Booth's (1996) point is that since a substantial number of cohabiters have children while cohabitating (Bumpass et al., 1991), then cohabiters who have children are effectively or technically "married" based on Rindfuss and Vanden-Heuvel's differentiation of marriage and cohabitation. Brown and Booth's (1996) argument is that since cohabitation and marriage are very similar and cohabitation is substituted for marriage in most cases, there is little to say when it comes to determining the effects of cohabitation on cohabiters' intentions or plans for marriage.

#### Relationship between Marriage, Education and other Factors

Singh and Samara (1996) argue that the level of education of a woman has a tendency of influencing the time and age at which she wills to commit to marriage. They gather from the *International Family Planning Perspectives* that a woman who has attended secondary school is considerably less likely to marry during adolescence and the relationship continues as she furthers her education to the University level. Data was collected from sixteen Sub-Saharan African countries for this study. Singh and Samara (1996) add that since early marriage has detrimental consequences for women and international organizations, there have been an increase in advocacy groups and even some national governments have responded to this concern with policy recommendations and programmes to delay first marriages among women. According to Singh and Samara, three factors are relevant in the decision making process of women in deciding whether to marry early or delay first marriages to a later age. These

factors are female labor force participation, women's acquisition of formal education and urbanization (Singh & Samara, *Early Marriage Among Women in Developing Countries*, 1996). It is for this reason that this research will not only consider women with college education, but also on those actively involved in the labor market.

However, researchers like Frazier et al. (1996) do not agree with Singh and Samara's (1996) analysis of education and first marriages. Frazier et al. (1996) conducted a research on a similar case and found out that more educated and financially secure women exhibit less desire for marriage. This finding is in contrast with what Singh and Samara (1996) found in their study. There have been other researchers who have also gathered contradicting findings on the desirability of educated women for marriage. Goldscheider and Whaite, (1986) and Oppenheimer (1988) likewise argue that women who have college education and have strong work orientation or relatively high income may delay their time of marriage but that does not interfere with their desire for marriage. They also state that this category of women have stronger marriage desirability but may delay marriage because they need to build the capability in helping to reduce some of the economic burden that is borne primarily by their partners.

Hayward et al. (1995) and Botkin et al. (2000) have independently proven that women with college education have egalitarian marriage role expectations and this keeps increasing as they further their education because increasing education allows the women more time in searching and choosing their desired marriage partners. The findings of Hayward et al. (1995) and Botkin et al. (2000) are challenged by researchers like Gordon (2003). Hence, Gordon states that the above stated findings of Hayward

et al. and Botkin et al. cannot be sufficiently used to demonstrate the clear correlation between education and women's marital choices. Gordon (2003) argues that highly educated women's lower desire for marriage may be highly linked to the perceived lack of high quality mates desired by these women and not necessarily educational level. Blakmore et al. (2005) also point out that gender ideology has an effect on women's desire for marriage. Whereas Blakemore et al. (2005) posited that women have a higher drive for marriage as they are very concerned about their future parental identities, Hammersla and Frease (1990) suggest that men express a stronger marriage desire than women do because they are more likely to value marriage before any other life goals. It appears as if as the years pass by, women's desire for marriage increase as compared to that of men.

Bledsoe (1990) published an article that examines changes in contemporary African marriages. Her research was concentrated in Sierra Leone and showed that female education worsens inequalities between women in polygamous marriages, who would have lived and shared resources together as co-wives. She surveyed 26 high school girls to find out if they have ambitions of furthering their education or settling for marriage. Unfortunately, most of the girls admitted that even though they have ambitions for attaining college education as well as acquiring Masters and PhD's in order become lawyers, doctors, accountants and bank managers, they fear they would not be able to realize these dreams simply because there is a high possibility that they will drop out of school as they move higher mostly due to poverty. Hence, the only option available to them after dropping out of school is marriage. Interestingly, she gathered from the study that one of the reasons why most families do not educate their

girl children is because they fear that an educated woman, who is occupied with her own set of priorities, would become an arrogant wife who would quarrel with her uneducated co-wives and would also flaunt the authority of her husband, or may not want to be in a polygamous marriage. Note that this is a society where polygamy is widely accepted and practiced and so most women find themselves in polygamous marriages. Therefore, it is clear that some families in such African communities are filled with the perception that formal education has a negative impact on a woman's marriage life. Thus, the reason why a woman's educational aspiration is considered a threat to marriage is some families or societies and leads to numerous discussions.

Fertility is somehow lower among educated women in Africa as young women who manage to get more education tend to avoid pregnancy (Bledsoe, 1990). Bledsoe (1990) also found out that from Brandon's 1984 survey that educated women in Freetown have the longest marriage delays. Hence, Bledsoe's report supports the argument that educated women delay their first marriages as compared to their uneducated counterparts. Female education makes the formal marriage market very tight for educated women because this group of women finds just few men they consider acceptable; those with education and single, and this tends to make them delay entry in marriages with the hope of meeting better matches (Bledsoe, 1990).

While Bledsoe (1990) looked at the relationship between formal education of women and marriage, Poset et al (2011) analyzed marriage trends in South Africa in the context of bride wealth. That is, they assessed effect of bride wealth on men's ability to get married coupled with high unemployment rates. Poset et al (2011) published an article that described the racial differences in marriage rates inherent in South Africa in

her post-apartheid era. They explained that a major possible reason that leads to the decline of marriage rates among young Africans in South Africa relative to their white counterparts is the existence of bride wealth popularly known as “Ilobolo”. Ilobolo is a bride price paid in the form of cattle to the bride’s family and the number varies based on the bride’s father’s social status (Poset, Radwick, & Casale, 2011). In the presence of high rates of unemployment among men, it has become very financially difficult for these men to marry considering the high costs associated with taking up a wife (Poset, Radwick, & Casale, 2011). However, a huge difference in marriage rates between Africans and the whites living in South Africa has been observed over the years. Marriage rates are more than twice high among white women as among African women (Poset, Radwick, & Casale, 2011). The whites easily cohabit which mostly eventually leads to marriage whereas most black women do not value cohabitation and would prefer to be unmarried than to precede marriage with cohabitation.

In the South African society where the payment of ilobolo, whose economic value is not the primary reason for its practice but rather has a high level of spirituality and lineage to the people, is crucial to marriage. The main motivation for undertaking such an exorbitant practice is the belief that the woman will bear the man children after the marriage. Hence, in the case where the woman turns out to be infertile, the man has the right to claim his cattle back from the woman’s family (Guy, 1990). This indicates that fertility and childbirth is an important element and consideration for marriage in South Africa. Hence, for any black woman, whether she is educated or not, can be limited by these factors in the marriage market.



## Mary Wollstonecraft's View on Marriage

Mary Wollstonecraft, who is an eighteenth century writer, philosopher and advocate of women's rights, believes that the traditional idea that marriage and motherhood are good for women as they tend to be the responsibilities of women. She argues that marriage brings out the prestige and power in a woman and is the only way a woman can rise in her society or in this world (Abbey, 2009). Wollstonecraft tend to dislike the manner in which girls are trained into women for marriage. She explains that when women engage with the wider world through whichever means including the labor market or politics, they tend to be properly attentive in executing their duties as wives when they get married. "An active mind embraces the whole circle of its duties and finds time enough for all" (Wollstonecraft, 1985). Hence, there is the tendency to conclude that Wollstonecraft does not agree with scholars who argue that women's educational development, labor participation and independence make them self-centered and not desire for marriage as they have little time to cater for the needs of their partners as well as being intolerable.

Wollstonecraft states that the only way women can be considered not inferior to men is through education. Hence, education allows women to fight on the same level as men and make their own decisions just as men do (Wollstonecraft, 1792). In relation to marriage, she acknowledges that education has an impact on a woman's marriage desire. She admits that when women acquire proper education and can develop their reason and independence, they might not marry at all, but will surely live happy and fulfilled lives (Wollstonecraft, 1985, 117). This means that education and independence provide satisfaction to some women. Also, it can be assessed from Wollstonecraft's

statement that whatever decision a woman decides to make concerning marriage can be influenced by the satisfaction she derives from it. Based on this, a link can be drawn between Wollstonecraft's view on marriage and what the preference theory presents. Wollstonecraft stated that five factors will push women to marry. These are societal expectations, religious beliefs, financial security, practical considerations and love. (Wollstonecraft, 1792)

As stated above, this chapter looked at the literature on different marital preferences; marriage, cohabitation and singlehood; available to women. Hence, the findings and knowledge from this analyses will be used to guide the methodology of this study. An example is using Mary Wollstonecraft's points on reasons for marriage to shape the variables that will be investigated in this study. The next chapter addresses the approach that will be used to select the sample frame and size for this study. Thus, it details the type of methodology that is used.

## CHAPTER THREE – METHODOLOGY

This chapter explains the methods and processes involved in sampling and gathering data for this research. This study uses a descriptive research methodology and a questionnaire is designed as the survey instrument needed to gather data for the investigation of the marriage preferences of educated women in Accra as well as their underlying motivational factors. Hence, this chapter provides detailed definition and explanation of all variables used under the study, and the type of sampling technique employed. It also gives a step by step process of how respondents of this study are selected and contacted. The tools used in analyzing the data as well as the type of analysis to be made are as well explained.

### Operational Definitions of Variables

The dependent variable for this study is the marriage preference. The marriage preference constitutes marriage, singlehood and cohabitation. The study identifies which of the preferences are more likely to be chosen and practiced by educated women in Ghana.

**Marriage:** This research defines marriage as the situation whereby a man and a woman come to live together as a couple after the woman's bride price has been officially paid. Same sex marriage was not considered in this study. Thus, only heterosexual marriage was studied. This union could be Customary, Islamic or an Ordinance marriage, which are the three ways to legally marry in Ghana.

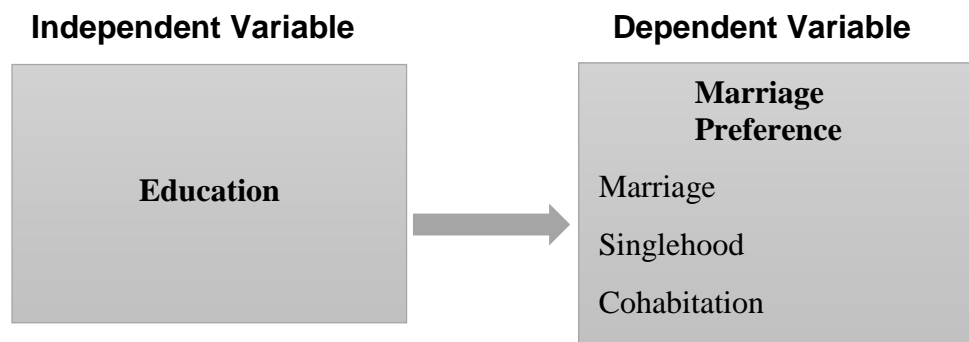
**Singlehood:** Being single means not legally committed to anyone in a romantic relationship. It is a situation whereby a woman does not desire to get married based on whatever reasons she has and so makes the choice to live on her own throughout her life. A woman with this preference can date or be in a sexual relationship with another person but will not want to live together with that person under the same shelter or be seen as a couple.

**Cohabitation:** Cohabitation refers to the situation whereby a man and a woman agree to live together in the same apartment without the man officially paying the woman's bride price. The cohabiters could decide to be sexually intimate as married couples are or just share other things other than sexual relations. This is different from being single because the parties involved share a common apartment.

The independent variable for this study is education. Other factors such as religious beliefs, biological reasons, economic, societal expectations and personal reasons were examined as well. The independent variable, which is education was examined to find out if it has any effect on women's marital decisions. Also, a further examination was made to identify the degree of positive and/or negative effect education has on the marriage preference of the women when found as a motivating factor. These are the factors that serve as motivation for women to decide on one marriage preference over the other.

**Education:** Education as a determinant of a woman's marriage preference basically concerns the woman's level of education. As most of the literature reviewed have stated that education has a tendency of affecting the marital decisions of women, this study seeks to find out if that is true for Ghanaian women. If a woman's educational

background truly can shape her marital preference, then this study will determine if it will rather lead her to desire marriage, remain single or cohabitate. Ramp and Smith (2004) gather from their research that an educated person is an individual with cultural capital. “Cultural capital” is exhibiting personal enhancement, literacy and verbal skills, knowledge of manners and cultural conventions, as well as having personal autonomy (Ramp & Smith, 2004). They add that this definition is applicable in the “White” society because it deals with social class. Rizvi (2008) also defines educated person in this 21<sup>st</sup> Century as anyone who is cosmopolitan, meaning someone who is a citizen of the world, being able to navigate among the various cultures, ideas and lifestyles in one’s home, someone who cherishes his or her own background traditions and world view but is not bound by them. For the purpose of this research, to be educated is to have at least a high school qualification. However, those with high school qualification as their highest level of education are termed as the “high school educated women” while those with college qualification are termed as “college educated women”.



### Sampling Technique

Since this research investigates the marriage preferences of educated women as well as their underlying influencing factors, the sample frame was originally all

women with college education working in Accra, Ghana. However, in order to study if there are any common themes or trends, the sampling frame was extended to cover all women irrespective of their educational background. A sample of fifty (50) women was selected from this sampling frame to represent the entire population. Purposive sampling was used in selecting the required sample for this study. The selected sample cuts across different sectors such as schools, hospitals, telecommunication companies, mining companies as well as the oil and gas institutions. That was to ensure that the sample represents a greater proportion of the various sectors since the careers of the women are critical to this study. The sampling size of 50 has women of varying educational background ranging from High School level through to Doctorate Degree qualifications. The Sampling Methods/ Procedures section explains in details how the sample size was selected from the above mentioned sectors.

### Methods / Procedures

The first step to sampling the appropriate people for this study was making a list of institutions to be included in the study. Institutions selected were Unilever Ghana Limited, Ashesi University College, Barclays Bank of Ghana, Princess Marie Louis (PML) Children's Hospital. Both qualitative and quantitative data was derived from the sample selected. The rationale for selecting these institutions was because of the convenience in getting the required category of women for this study. Besides, more institutions were not included in the list because of the plan to use social media in the getting women to participate in the study. The assumption was that the use of social media will get to a lot of women representing a wide pool of institutions. However, the

above mentioned list was generated because there were some specific women in those institutions whose participation in the study was needed. These are women who are highly accomplished in terms of education and career but are not married yet. Hence, since this study is focused on the marriage preferences of educated women, the responses of such highly accomplished women are very crucial to the study.

Besides, both stratified sampling and snowballing were used to getting the respondents because this study is both qualitative and quantitative. Stratified sampling because some of the respondents were hand-picked at the selected institutions because they are believed to be resourceful to the study. Snowballing because some of the respondents gotten from the selected institutions and on social media were requested to refer the researcher to other people they know to be eligible for the study. Hence, some respondents were gotten through referrals that were made by other respondents, who were first in participating in the study.

Second, letters were sent to each institution to ask for their consent in getting their employees to participate in the study. A grace period of five working days was allowed them to respond to the letter. When granted consent, the email was sent with the link of the online questionnaire to the head to be distributed to other employees through mail. In order to get as many respondents as possible, the link to the online questionnaire was posted on Facebook, LinkedIn and Twitter for friends and connections to participate and share with their connections as well. Some of the respondents were contacted directly through emails. These were the people who do not work with the organizations that were selected and contacted by the researcher. Even though some of this group of people are connections on the various social media

platforms, the direct emails that were sent to them drew their attention more to the study and in turn aided with quick response.

The use of social media in getting respondents for the study was cheaper, faster and convenient for both the participants and the researcher. The use of the internet in the study reached out to a lot of women with varying backgrounds in terms of education, career and other demographics. The next section explains the particular tool that was used in collecting the data. The section also explains why that particular data collection tool was utilized.

### Data Collection Tool

The only data collection tool that was used in gathering data for this research was a questionnaire. Questionnaires were used for this study because the selected respondents are known to be busy professionals who may not be able to make suitable time for any form of data collection technique that required them to meet in person with the researcher at the same time. Hence, in order to make their participation easier and convenient, questionnaires were chosen over the other tools for the respondents so that they could fill them out at their own convenient time given the duration allowed them to complete the questionnaire. Besides, since topics like marriage and sexuality are sensitive and can get people nervous when asked to provide sincere answers to questions in that regard, it is advisable that respondents of such a sensitive topic get some privacy in providing their inputs to the study. The issue of the questionnaire ensured a high level of anonymity and confidentiality as no one gets to know who wrote what on each questionnaire, all other things being equal. There are distinct benefits in



administering questionnaires for a study as compared to interviews. Questionnaires are less expensive and easier to administer than personal interviews; they lend themselves to group administration and assure confidentiality (Leary, 1995). Hence, there is the tendency for respondents to be open in their submissions as they believe that their identities are not disclosed or cannot be related to what they have written on their questionnaires.

Moreover, since the topic under study is a sensitive one, the questionnaire was designed in such a way that the questions do not get the respondents anxious or uncomfortable. Thus, the questions were mostly indirect and came in forms that made it easier and relaxing for the participants to freely answer them with ease. Below is an example of a question that sought to find out if the respondents value education more than marriage.

Q. Education and marriage, which one comes first for you?

Another way that this same question can be asked is, “Do you value education more than marriage?” Taking a close look at the two questions, it is clear that the second one is more direct and can easily make people uncomfortable, anxious or even irritated. But when you look at the first one, it is a little bit soothing and may not even get the attention of respondents to the main reason why that question is being asked.

The questionnaire was meant to answer the major research question, “Does education affect the marriage preferences of women?” It also answered the question, “What are the motivations surrounding the marriage preferences of educated women in Accra?” Also, some of the questions that were asked on the questionnaire aimed at

measuring the level of satisfaction that women get or perceive to get from the marital decisions or preference they make. It is believed that not all decisions solely made by individuals grant them maximum satisfaction since a number of factors are considered and not just about the person taking that decision. Hence, this study tried to find out if the reasons surrounding women's marital decisions are indeed the sources of satisfaction and happiness for them. That is, whether they consider their level of satisfaction when choosing their marriage preferences. The table below summarizes everything about the data collection method.

Population	Women with at least High School qualification
Sample	<ul style="list-style-type: none"> <li>• Unilever Ghana</li> <li>• Ashesi University College</li> <li>• Princess Marie Louis Children's Hospital</li> <li>• Barclays Bank Head office</li> <li>• Social Media (Facebook, LinkedIn and Twitter)</li> </ul>
How	Issue of online questionnaires
Information Required	<ul style="list-style-type: none"> <li>• What their marriage preferences are</li> <li>• Does education affect their marital decisions</li> <li>• What are the underlying motivations that inform their marital decisions</li> <li>• Do they consider their level of satisfaction when making their marital decisions</li> </ul>

### Data Analysis Method

After the needed data was collected, a comprehensive analysis of the data was made. This study takes an inductive approach in the analysis because the study is heavily qualitative and less quantitative. An inductive approach is used when qualitative research is a major design of the inquiry and an emergent framework is used to group the data in order to look for relationships in the variables under study (Nigatu, 2009).

The type of qualitative analysis that was made is content analysis. Content analysis looks at documents or text to identify the themes that emerge, thus, what people talk about the most (Ratcliff, n.d). This study is unstructured and gathered sufficient knowledge on the opinions, perceptions and experiences of women with regards to marriage and other forms of relationships. The study then investigated if there were any themes or concepts that emerged frequently and were common across board. Based on that, a relationship was drawn among the variables under study. Hence, it was for this reason that content analysis method of data analysis was adopted for this study. Logistic regression analysis was also made. Logistic regression analysis helped to measure the relationship between the dependent variable, which are the marital preferences, and one or more of the independent variables, which are the motivations behind the women's choices.

Besides, Excel was employed as the data analysis tool for organizing and analyzing the data collected. Coding of the responses was made using Excel to make handling of the data easier. The Data Attribute Rating System (DARS) was used to analyzing of the data collected. The Data Attribute Rating System basically calculates frequencies of total scores for any given factor or variable. The analysis made includes using the preference theory to explain some of the themes or relationships identified. That is to find out if satisfaction is a factor that women consider when making their marital decisions. Chapter four gives a full analysis of the data collected.

## CHAPTER FOUR – FINDINGS AND DISCUSSION OF RESULTS

As stated in the methodology, this study utilized Excel in processing all data gathered before undertaking the different analysis. This chapter breaks the analysis into different sections in order to aid analysis. Each section gives detailed explanation of the particular theme or heading represented. There are five sections in all. The first part explains the demographical components of the respondents. The second part discusses the marriage/ relationship preferences of the respondents as well as any identified trends noticed. The third section analyses the motivations or reasons that the respondents gave for their selected preferences. The relationship between respondents' educational aspiration or desire and marriage desire is also made. The fourth section discusses the relationship between education and the marriage preferences of respondents. Lastly, an analysis of the satisfaction level of respondents with regards to their marital decisions is made using the preference theory as a guide.

### Demographics of Respondents

Fifty women took part in this study. All fifty women have varying demographic features. The table below shows the breakdown of the demographic features of the fifty respondents.

**Table Showing the Demographics of the 50 Study Population**

<b>Attribute</b>	<b>Category</b>	<b>Number of Respondents</b>	<b>Percentage</b>
<b>Education</b>	High School	5	10%
	Bachelor's Degree	33	66%
	Master's Degree	11	22%
	Doctorate Degree	1	2%
<b>Age</b>	Under 20	9	18%
	20 - 25	27	54%
	26 - 30	8	16%
	31 - 35	3	6%
	Above 35	3	6%
<b>Religion</b>	Christians	47	94%
	Muslims	2	4%
	Baha'i	1	2%
<b>Region</b>	Greater Accra	16	32%
	Eastern	9	18%
	Central	8	16%
	Ashanti	3	6%
	Volta	7	14%
	Upper West	2	4%
	Upper East	2	4%
	Northern	2	4%
	Foreigner	1	2%
<b>Occupation</b>	Students	30	60%
	Lecturing	2	4%
	Finance	2	4%
	Marketing	3	6%
	Librarian	2	4%
	Research	2	4%
	Human Resource	1	2%
	Administration	3	6%
	Civil Servants	1	2%
	Writer	1	2%

	<b>Category</b>	<b>Number of Respondents</b>	<b>Percentage</b>
	Graduate Programs	1	2%
	Blank	2	4%
<b>Marital Status</b>			
	Single	43	86%
	Married	4	8%
	Cohabiting	1	2%
	Dating	2	4%

As indicated in the table, majority of the respondents have a Bachelor’s Degree qualification as their highest level of education, followed by Master’s Degree. Hence, as per the definition of education for this study, which is acquiring college education or at least having a Bachelor’s degree, the educated women involved in this study constitute forty-five (45) women. This number represents 90% of the study population. The remaining 10% are classified as the less-educated women. Even though this proportion was not influenced by the researcher, it turned out to be good proportion since the study focuses on educated women. Data collected from the less-educated women was used to draw a comparison of responses between the two sets of women under study.

Moreover, 60% of the respondents are still in school pursuing their respective qualifications. This group constitutes all those in High School and some of those in college pursuing a Bachelor’s Degree. All those with the Master’s and Doctorate Degrees have completed their studies and actively working. Hence, the total number of respondents who are done with academics are twenty (20) with eighteen (18) working. Two respondents did not state their occupations.

86% of the respondents are single, which constitutes the majority. This is as a result that most of the respondents are still in school. 60% of the respondents are students. The four married respondents involves two women with Master's Degree, one Bachelor's Degree and the only PhD qualification. Hence segregating the respondents with education, the 10% less educated women are all single, while the remaining 76% single women are educated. The rest of the 14% of which some are married, cohabiting and others dating are all part of the educated women.

In terms of age, majority of the respondents are young. 54% of the respondents are twenty five years or below. In all, 88% of the respondents fall within the age bracket of thirty years or below. This is a young population. Only 12% are above thirty years of age. Again the fact that most of the respondents are students explains why majority of the respondents are young.

### The Marriage Preferences of Respondents

The first findings discussed is the marriage preferences of the respondents. In order to answer the research question, "What are the motivations surrounding the marriage preferences of educated women?" the first step is to list and discuss what the marriage preferences of this group of women are. Then the motivations or influencing factors follow. The table below summarizes what the marriage preferences of the respondents are. Majority of forty two (42) women aspire to be married some time in their lives. Thus, 84% of the respondents prefer marriage over singlehood and cohabitation. For those who chose neutral, they are not sure as to what they really would want to do as long as marriage is concern. They are not certain of where their

desire lies. Such people said they would probably be okay with any of the preferences outlined. They are flexible with their decisions and so do not mind falling in any of the categories specified. Hence, to a larger spectrum, 90% of the respondents are likely to be married. That is adding the 6% unsure group, who do not really mind getting married, to the 84% who are certain of their decisions.

<b>Marriage Preferences of Respondents</b>		
<b>Preference</b>	<b>Number of Respondents</b>	<b>%</b>
Marriage	42	84%
Singlehood	3	6%
Cohabitation	2	4%
Neutral	3	6%
	<b>50</b>	

In order to find out if there is any difference between the marriage preferences of educated women as compared to that of their less educated counterparts, the respondents were segregated on the basis of their level of education and chosen marriage preference. The table below shows how each group of women responded to the question, “Which of the following best describes your marriage preference?”

<b>Category</b>	<b>Attribute</b>	<b>Number of Respondents</b>	<b>% ( Based on the total number of women for each category)</b>
College Educated Women	Marriage	39	87%
	Singlehood	2	4%
	Cohabitation	2	4%
	Neutral	2	4%
		<b>(45)</b>	
High School Educated Women	Marriage	3	60%
	Singlehood	1	20%
	Neutral	1	20%
		<b>(5)</b>	



Referring to the table above, and not using the unequal proportion of the two sets of women as a basis of analysis, it can be noted that majority of women in both the educated and less educated women prefer marriage over cohabitation and singlehood. However, the rate of 87% for the educated women is higher than that of the less educated women, which stands at 60%. Based on this observation, it can be said that the likelihood of marriage among educated women is higher than the likelihood of marriage among less educated women. This observation confirms Kent's (2011) research results that reported that women with at least a Bachelor's Degree will actually be more likely to get married than women with less education. Even though Kent's (2011) research was situated in the United States, the results seems applicable to women in Accra, Ghana as the findings of this study tends to be line with Kent's findings.

With regards to singlehood, the rate is higher with the less educated women as compared to that of their educated counterparts. Only 4% of the 45 educated women wish to remain single all their lives whereas 20% of the five less educated women desire to remain single. Hence, there is a higher probability of less educated women wanting to remain single as compared to the educated women.

None of the less educated women considered cohabitation as preference. Two of the educated women opted for cohabitation as their desired marriage preference. Considering the fact that none of the less educated women chose cohabitation as a possible preference, it can be said that Rindfuss and Vanden-Heuvel's (1990) argument that women are gradually replacing marriage with cohabitation is inherent

among educated women. This confirms why 4% of the educated respondents opted for cohabitation with 0% among the less educated counterparts. This observation also confirms Aleccia's (2013) research findings that stated a substantial number of women with a Bachelor's Degree or higher now cohabit with their partners. Hence, it is evident that cohabitation is prevalent among educated women than it is for the less educated women.

### Motivation/ Influencing Factors

#### Motivations based on the Different Marriage Preferences

This section answers the major research question, "What are the motivations surrounding the marriage preferences of educated women?" The analysis is in two folds. First, the responses are classified based on the different marriage preferences identified. Second, the responses are classified based on the educational qualification of the respondents.

The first set of reasons or motivations discussed are those of the respondents who chose singlehood, cohabitation and neutral. Interestingly, all the two respondents who chose cohabitation as their marriage preference failed to give reasons for their preference. One did not provide any reason at all while the other just said she honestly does not know why she prefers cohabitation. For the three respondents who chose neutral, their major reasons are that they are actually occupied with demanding activities at this stage of their lives and so do not give a big thought to marriage preferences. They just do not think about it, thus, cannot tell what their preferences are. It is for this reason that they have chosen neutral as their marriage preference. One out of the four explained that she believes that not all women are destined to be

married. Hence, based on this premise, she is prepared for whatever her fate is. If she has to be married, she will eventually get married one day. If not, she may end up either being single or cohabitate. Whichever way, she is very comfortable with it.

Moreover, the three respondents who chose singlehood cited freedom and uncertainty as their reasons. Freedom in the sense that they get to their lives the very way they want without having to think of what a prospective partner may require of them. Being single allows them to actually push through all their aspirations be it educational or career wise. The uncertainty they cited is basically not knowing how marriage or cohabitation, which both require some commitment to a partner, would fit into their goals. The goals they stated includes having a peace of mind and not having to suffer any relationship conflict, which they believe can be damaging to one's peaceful existence. Hence, since they are uncertain of their future with a partner in their lives, it is better for them to remain single than to commit to something they are not too sure of.

For those who chose marriage, their reasons are shaped by Mary Wollstonecraft's points on what induces women to resort to marriage. The themes that arose were family/ children, companionship, culture/ society, religion, financial support and sex/ love. Here, the requirement was not to choose one out of the list. The requirement was to rate the level at which each of these factors influence the decision to be married, if any is at all an influencing factor. Interestingly, almost all those who opted for marriage included all these factors in their ratings. The only difference was the ratings that were assigned to each one of them. Some of the factors such as companionship and family/ children had higher ratings as compared to financial support

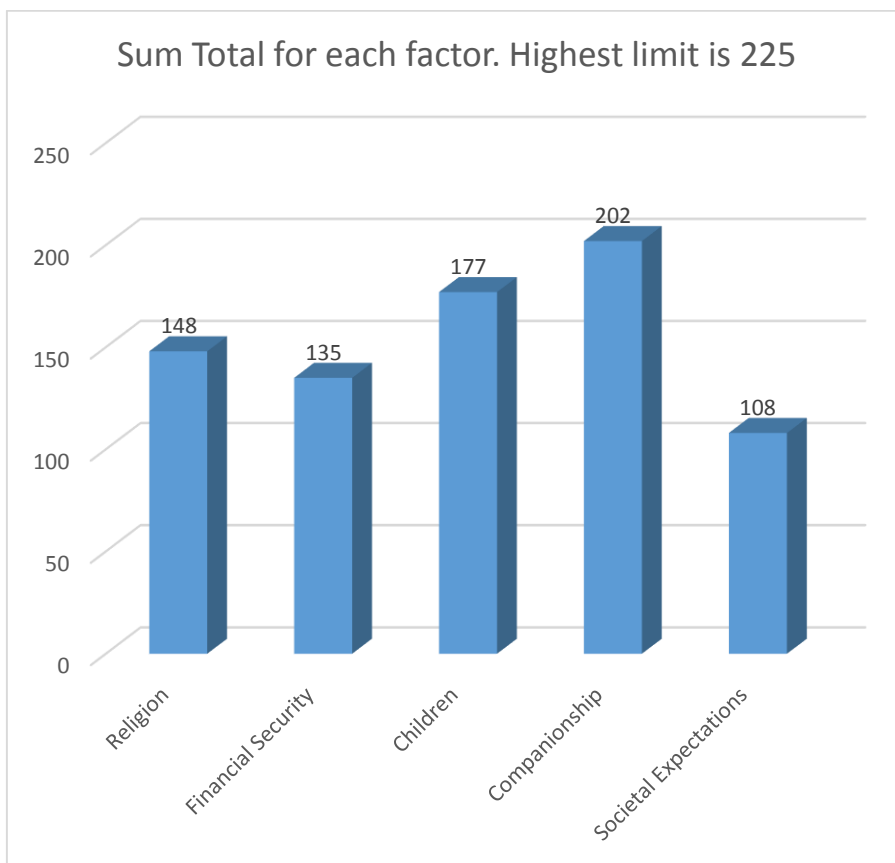
and culture/ societal expectation. The table below summarizes all the responses discussed so far under their appropriate themes.

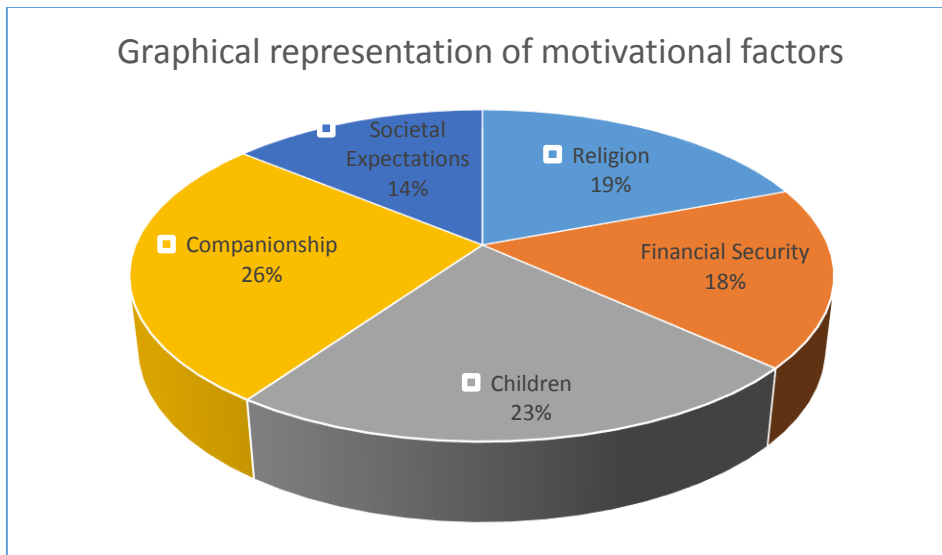
<b>Category / Preference</b>	<b>Reasons / Motivations</b>
Neutral	<ul style="list-style-type: none"> <li>• Belief system</li> <li>• Occupied with demanding activities</li> </ul>
Singlehood	<ul style="list-style-type: none"> <li>• Freedom/ Independence</li> <li>• Uncertainty</li> </ul>
Marriage	<ul style="list-style-type: none"> <li>• Desire to have children / family</li> <li>• Desire for companionship</li> <li>• Fulfilment of cultural/ societal norms</li> <li>• Fulfilment of religious obligations</li> <li>• Desire for financial support</li> <li>• Desire for sex, love and affection</li> </ul>

In order to identify which of the factors that influence the decision to be married has the highest rating or influence, knowledge from the Data Attribute Rating System (DARS) was deployed in calculating the frequency and total score for each of the factors. The graph below shows the total score for each rating. Note that only forty five (45) of the 50 respondents took part in this rating. This 45 women includes the 42 who chose marriage as their marriage preference and the three women who chose neutral. The three was added to the 45 prospective married women because these three women also qualify as prospective married women. Their neutral option makes them eligible for all the marriage preferences under study, thus, they are likely to fall within any of the categories as and when they finally decide on which path to go. Also, the five women who chose singlehood and cohabitation did not take part in this particular rating because it is related to just marriage and not singlehood and cohabitation.

Hence, the only eligible respondents for this rating are the 45 women who chose marriage and neutral.

The highest rating assigned to each factor is 5. Hence, the highest total rating that each factor can attain is 225. The 225 is basically the highest rate of 5 multiplied by the 45 eligible respondents for this rating, thus,  $5 * 45 = 225$ . The vertical axis represents the total ratings for each factor while the horizontal axis represents the various influencing factors.





Referring to the bar chart above, it is clear that companionship has the highest rating among the lot. Companionship recorded a sum total of 202 out of the highest limit of 225. This is followed by children/ family, which also has a sum total of 177. Religion as well had a reasonable total of 148. The factor with the smallest number was culture/ societal expectations followed by financial security of 135. Based on these parameters, it is evident that companionship, children/ family as well as religion have the highest influence on the respondents' decision to be married. Even though financial security and culture/ societal expectations have the least ratings, they happen to record totals that are above 50% of the highest limit. Hence, they can be said to have some substantial effect on the decision making process of the women.

This observation confirms Mary Wollstonecraft's views on marriage. Almost all the reasons that were given by the respondents fall within the factors that Wollstonecraft outlined as the factors or reasons that induce women to enter into marriage. The only response that was not part of Wollstonecraft's factors was sex. Only

one person added sex to her factors. She explained this factor as having to enjoy sex with that one person one is sure to have to herself. This way, there is no fear of contracting any deadly disease as she believes that her husband will not engage in sexual relation with any other person apart from her. For this respondent, it is about fulfilling her sexual desire without risking contracting any deadly disease, which she is likely to get if she engages in sex outside marriage with someone who is highly likely to engage in sex with other women at the same time.

#### Motivations based on the two categories of women

This section discusses the motivations of getting married exclusively among two groups of women: These groups are the high school educated women and the college educated women. The analysis starts with the high school educated women. The three women who opted for marriage and the one who opted for neutral from the five high school educated women are the only ones involved in this rating. The total number is then four. Hence, since the highest rating for each factor is 5, the highest limit for each rating is 5 multiplied by 4, thus,  $5 * 4 = 20$ . For this group of women, the desire to have children, companionship and religious obedience are the major drivers that influence their decision to be married. The desire to gain financial support, which scores 14 out of 20, also has a significant effect on their decision. Societal expectations of them play a trivial role in their decision making process. The score for societal expectations is 7, and this number is far lower than 20. Hence, its effect on getting the high school educated women married is minimal. A summary is represented in the table below.

		<b>Sum Total Rating of Influencing Factors</b>	
		High School Educated Women	College Educated Women
Influencing Factors	Religion	17	131
	Financial Security	14	121
	Children	17	160
	Companionship	17	185
	Societal Expectations	7	101

The next analysis is related to the college educated women’s response to the factors under study. The total number of educated women eligible for this rating is 41. This number constitutes the 39 women who chose marriage and the two women who chose neutral. For this part of the rating, the highest limit is 205, which is basically 5 multiplied by 41, thus  $5 * 41 = 205$ . From the table above, it is evident that companionship and the desire to have children are the leading factors that influence the educated women in wanting to be married. Financial security and religious obedience, which have ratings of 121 and 131 respectively, also have a considerable effect on the decision to be married among this group of women. It seems societal expectations do not really play a major role in this regard.

In order to find out which how each group of women responds to each of the influencing factors, a crosstab below was created with the respective percentage responses of each factor against each group of women. The shaded portions in the table are percentages of the various factors for college educated women. The plain



ones represent that of the high school educated women. It can be noted from the table that apart from companionship and societal expectations, all other factors influence the high school educated women greatly than they influence the college educated women. In terms of religious obedience, the high school educated women have 85% response rate while the college educated women have 64% response rate to the same factor. With financial security, the high school educated women have 70% response rate leaving the college educated women with 59% response rate. The response rates for children are 85% and 78% for the high school educated and college educated women respectively. The table below summarizes all these percentages in an orderly manner that clearly shows the comparison between the two groups of women.

		College educated Women									
		Religion		Financial security		Children		companionship		Societal expectations	
High School educated women	Religion	85%	64%								
	Financial security			70%	59%						
	Children					85%	78%				
	Companionship							85%	90%		
	Societal expectations									35%	49%

For companionship and societal expectations, the college educated women have higher responses than the high school educated women. Companionship is 85% and 90% for the high school educated and college educated women accordingly. Lastly, societal expectations record 35% and 49% response rates for the high school educated and college educated women respectively. Based on the above

comparisons, it is clear that the influence of companionship on getting women to commit to marriage is high for college educated women as compared to their counterparts with high school qualification even though the high school educated women also have a substantial response rate with companionship.

It is however surprising to notice that the influence of societal expectations is higher on the college educated women than it is on the high school educated women. One would expect that with a college education, a woman would probably pay less attention to what society's expectations are of her. That her decisions would not be greatly influenced by people's views and perceptions of her. Analyzing this observation with a different perspective, it can be argued that the high school educated women are very young, have the liberty to explore life in different dimensions due to the fact that it is the period where they can afford to make mistakes, and so probably do not really pay much attention to what others think of them. Hence, that is why their response rate to societal expectations in relation to marriage is lower than that of the college educated women, who are mostly adults and are very conscious of their reputation and image in society.

The higher response rate of 70% that the high school educated women have for financial security as compared to that of their college educated counterparts of 59% can be held to be due to the fact that, at that age and stage in life, the high school educated women may not be financially stable and so would need someone who can help provide for their financial needs. The college educated counterparts may have completed their education and have lucrative jobs that pay them well to cater for their

needs. Hence, the college educated women may not necessarily need a partner who would complement them financially.

### Relationship between Education and Marriage Desire

The analysis made so far shows that education do not have a negative effect on women’s marital aspirations. There is a difference between marriage desire and marriage delay. One can desire for marriage but would want to delay it in order to get other things done first. For somebody else, a desire for marriage comes with the tendency to fulfil it in no time. Beyond establishing the fact that education does not stop women from getting married, this study went further to investigate if all those women who opted for marriage as their marriage preference would actually get it done at the expense of other things or delay marriage to a later date in order to pursue higher education. The table below summarizes all responses to this regard.

<b>Attribute</b>	<b>Response</b>	<b>Number of Respondents</b>	<b>%</b>
<b>Is Marriage important to you?</b>	Yes	38	76%
	No	3	6%
	Not Sure	9	18%
<b>Education &amp; Marriage, which comes first?</b>	Education	40	80%
	Marriage	3	6%
	Both	4	8%
	Other	3	6%
<b>How does your progress in education affect your marriage desire?</b>	Gets stronger	9	
	Unchanged	34	
	Gets weaker	2	

It can be seen from the table that majority of the respondents think marriage is an important institution. Out of the 50 respondents, 38 answered yes to the question, “Is marriage important to you?”, three answered no and 9 answered not sure if they really prioritize marriage or not. This first question was asked alone. In order to examine if the responses given for the first question will remain the same or change when other factors such as education is included, a second question was asked, “Education & Marriage, which comes first?”. The response that was gotten for this second question was very fascinating and surprising. 40 respondents answered “Education” to the second question, 4 answered “Marriage”, three answered “Both” and the remaining three answered “Other”. One would expect that the 76% respondents who answered “Yes” to the first question would probably stick to their answers irrespective of any new factor introduced. But surprisingly, 35 respondents, who had said marriage is important to them, chose education over marriage when the second question was asked. Only three of those who answered marriage is important to them truly stuck to their dispositions by choosing marriage over education in the second question. Two respondents from those who said they are not sure if marriage is important to them chose education over marriage. Hence, the total of 40 respondents who chose education over marriage constitutes 35 of those who said marriage is important to them, all 3 who said marriage is not important to them and 2 of those who said they were not sure if marriage is important to them or not. This indeed is one of the surprising findings of this study.

In order to ascertain how desirable marriage is to all those who chose education over marriage, a matrix was generated to find the relationship between the two variables: education and marriage. This table is shown below.

		<b>Marriage Desire</b>		
		High	Average	Low
<b>Desire for Education</b>	Education	40, 22	40, 27	40, 1
	Both	4, 22	4, 27	4, 1
	Other	3, 22	3, 27	3, 1
		<b>Marriage Desire</b>		
		High	Average	Low
<b>Desire for Education</b>	Education	880	1080	40
	Both	88	108	4
	Other	66	81	3
		<b>Marriage Desire</b>		
		High	Average	Low
<b>Desire for Education</b>	Education	17	21	1
	Both	2	2	0
	Other	1	2	0

The first numbers in the first part of the table are the numbers of respondents who desire for education, be it exclusively, coupled with marriage or as a possible option in the event where respondents are not sure of their answers. The second numbers are in the same first part represent respondents' level of marriage desire. In the second part of the table, a product of the numbers in each cell was taken, thus, E \* M. After that, all the products generated are discounted to forty five (45) since all data in the table represent the responses of the 45 respondents who chose marriage and neutral (marriage=42, neutral=3). All those who chose singlehood and cohabitation are excluded from this analysis since marriage is one of the factors being examined here. Now, all cells with values greater than zero represent all respondents who desire for education or have possible desire for education and at the same time have same level

of desire for marriage. However, the first four cells with the bolded values represent all respondents with certain desire for education coupled with high and average desire for marriage. A total of these values is forty two (42). This means that out of the 45, forty (42) actually desire for education and marriage at the same time.

The 42 respondents who opted for marriage as their marriage preference are exactly the ones represented in the bolded cells in the matrix above. Hence, it can be concluded that higher educational aspiration have a positive effect on the marriage desire for women. 80% of these women said the best way to handle this multi-choice is to delay marriage while they pursue higher education. They will surely be married once they have attained their desired highest level of education. They remaining 20% said they will get married at any given opportunity but will ensure that they pursue their education afterwards.

Out of the total 42 respondents who aspire for higher education and marriage simultaneously, only three are less educated women. The remaining 39 are fall within the educated women category.

### Education and Marriage Preference

The major research question that this study seeks to address is finding out if education has an effect on the marriage preferences of educated women. Thus, the dependent variable being the marriage preference and the independent variable being education. The question, “On a scale of 1-4, kindly indicate how your educational aspiration has influenced your relationship preference?” was asked to find out if education has any effect on the marriage preferences of women. 1 represented no

effect at all while 4 represented highest effect. 2 represented low effect and 3 represented normal effect. The table below shows the response that was derived for this particular question.

<b>Attribute</b>	<b>Number of Respondents</b>	<b>%</b>
No Effect	8	16%
Low Effect	4	8%
Normal Effect	25	50%
Highest Effect	13	26%
	<b>50</b>	

Out of the 50 respondents, 8 women stated rated 1, 4 women rated 2, 25 women rated 3 and 13 women rated 4. The highest rating was 3, which denotes that 50% of the respondents believed that their educational aspirations have a normal effect on their marriage preference. Thus, whatever their marriage preferences are, it is somehow affected by their quest for higher education. Also, 26% of the respondents stated that their marriage preferences are highly affected by the educational aspirations they set for themselves. However, 8 people, which constitutes 16% of the respondents, answered that education has no effect on whatever marriage preference they choose to live with.

The same analysis is done separately for the two sets of women under study. The first analysis is done on the high school educated women. Five respondents make up the high school educated women. Out of this five, 60%, which constitutes the majority, stated that their marriage preferences normally affected by their educational aspirations. 20% stated that their marriage preferences are highly affected by education and another 20% stated that their educational aspirations have no effect on

their marriage preferences. No one in this group reported on a low effect of education on their preferences.

<b>High School Educated Women</b>		
<b>Attribute</b>	<b>Number of Respondents</b>	<b>%</b>
No Effect	1	20%
Low Effect	0	0%
Normal Effect	3	60%
Highest Effect	1	20%
	<b>5</b>	

This second part discusses the effect of education on the marriage preferences of the college educated women. Out of the 45 respondents under this category, 49% stated that education has a normal effect on their marriage preferences, followed by 27% who also stated that their education aspirations have a highest effect on marriage preferences.

<b>College Educated Women</b>		
<b>Attribute</b>	<b>Number of Respondents</b>	<b>%</b>
No Effect	7	16%
Low Effect	4	9%
Normal Effect	22	49%
Highest Effect	12	27%
	<b>45</b>	

Taking a good look at both tables for the high school educated women and college educated women, educated women are the ones who suffer the most in terms of “highest effect” of education or educational aspirations on a woman’s marriage preference. This is because, they record a higher proportion of 27% as against that of their high school educated counterparts of 20%. However, when it comes to “normal effect” and “no effect” of education on marriage preferences, the high school educated



women are on the lead. This category of women has a “normal effect” response rate of 60% against that of their college educated counterparts of 49%. The high school educated women also have a “no effect” response rate of 20% as compared to that of the college educated women of 16%. Besides, the only category of women with “low effect” response rate of education on marriage preference is the college educated women. 9% of this group of women have “low effect” of education on their marriage preferences.

Having looked at the comparisons between the two sets of women, it can be concluded that the marriage preferences of the college educated women are affected by their educational aspirations more than it is for those with high school qualification even though the proportion of women for each category is unequal. This is because the college educated women have a total effect of 84% as against the 80% that the high school educated women have. However, since the change is only 4%, one can argue that both categories of women are fairly on the same level when it comes to how their education influences their marriage preferences.

### Using the Preference Theory

As stated in the introduction, the Preference Theory is basically measures the satisfaction levels of the various choices that women make. Thus, it states that women always make choices that maximizes their satisfaction level. This study included a question in the questionnaire that sought to find out whether the respondents of this study consider their level of satisfaction when taking any major decision such as marriage related decisions. Respondents of this study were asked to rate their

satisfaction level with their current marital status. The assumption being made is that they have the power to decide whatever marital status they want for themselves now. Thus, they have control over their current marital statuses and the type of marriage preference they choose. Hence, if a woman confidently influenced her current marital status, the assumption is that she would be happy living with such status until she decides to change it at her own convenient time. The two tables below show the different levels of satisfaction for each group of women. The first table is for the high school educated women and the second table represents that of the college educated counterparts.

<b>High School Educated Women</b>		
<b>Level of Satisfaction</b>	<b>Number of Respondents</b>	<b>%</b>
Very Dissatisfied	2	40%
Dissatisfied	0	0%
Satisfied	2	40%
Very Satisfied	1	20%
	5	

<b>College Educated Women</b>		
<b>Level of Satisfaction</b>	<b>Number of Respondents</b>	<b>%</b>
Very Dissatisfied	4	9%
Dissatisfied	3	7%
Satisfied	19	42%
Very Satisfied	19	42%
	45	

Upon careful observation of the two tables above, it can be noted that the group of women who are find maximum satisfaction with their current marital status are the

college educated women. 84% of this group of women are satisfied and very satisfied with their marital status. They only have 9% of their women being very dissatisfied and 7% being dissatisfied with their marital status. The total 84% who are satisfied with their marital status constitutes all the 4 married women and 34 of those who are single. The remaining 5 single women and the two cohabiting and dating women are the 7 women who constitutes the total 16% who are dissatisfied with their marital status. This confirms that all the college educated women who are married are very satisfied with their decisions. Even majority of the single ones are also satisfied with their decision. Hence, it can be concluded that majority of this category of women really make decisions that make them happy and increase their satisfaction levels. Very few would probably make decisions that provide them with low levels of satisfaction.

With the high school educated women, a total of 60% are satisfied with their marital status whereas the remaining 40% are very dissatisfied with their marital status. The 60% is made up of three of the single less educated women. The 40% is made up of the only one who is dating and one single woman. On average, it can be said that this group of women are normally happy and satisfied with their decisions. However, comparing their satisfaction levels to that of the college educated women, it is clear that the educated women are better off in terms of the satisfaction they derive from the decisions they make.

Chapter five discusses the limitations that were encountered by the study. It also gives a conclusion to the study as well as some future research suggestions that can help give a holistic view of the marriage preferences of women in Ghana.

## CHAPTER FIVE: LIMITATIONS AND CONCLUSION

This last chapter of the research paper outlines and explains the limitations of the study as well as a conclusion. The limitation section in addition discusses the implications of the challenges that were encountered throughout the research period. Also, the section on conclusion summarizes the research findings and some key issues pertaining to the study.

### Limitations

During the course of this study, some challenges were encountered. These challenges served as limitations that in one way or the other affected the original plans that were designed for the study. Below is a list of the limitations that were encountered.

a. **Inadequate Time**

One of the challenges that were encountered is inadequate time. The entire period of time that was invested into carrying out this study was not enough. As stated in the methodology that snowball was employed by this study to get to the appropriate women needed for this study, a large number of the recommended persons needed more time than were given to participate in the study. Fortunately, some of the contacted persons tried to meet the deadline for participation when they were notified of the short grace period. However, others could not respond to the study within the speculated time given.

b. **Low Response**

Another challenge that was encountered was the low response that the online questionnaire that was posted on the various social media platforms received. For the first two weeks after posting the link to the online questionnaire on social media, there was no response from followers. Upon realizing that people were not responding to the online survey, private emails were sent with the link to selected individuals pleading with them to participate in the study. This approach yielded a little response, which was better than before. Also, follow-up emails were sent to the resource persons, who were supposed to distribute the link to their employees in the various organizations, to remind them of their pledge to participate in the study. This method also yielded just a little response. What worked effectively, given the difficult situation of low response, was the frequent posts of the link on the social media platform. Friends and followers on Facebook and LinkedIn were pleaded with to share the posts containing the link to the online questionnaire. Even though the initial goal was to engage at least 200 women in this study, only 50 responses were gotten.

c. **Skewed Data**

There was no control over the kinds of people who participated in the study as long as the person has at least a High School qualification. This made it difficult ensuring equal proportions of the various demographic features of the study population. Hence, the end, there were more Christians than Muslims and other religions represented in the study. The Christians constituted 94%, the Muslims constituted 4% and Baha'i constituted just 2% of the study population. Even the

proportion of High School graduates to college graduates was uneven. There were only five responses from women with at most High School qualification with only one response from a respondent with a Doctorate's Degree. In terms of occupation, there were more students than workers involved in the study. 60% of the study population was made up of students. Only 36% of the respondents were actively involved in the labor market. 4% of the respondents were unemployed. All these posed as challenges to the study and limited and so may have affected the outcome of the study.

Hence, all the above mentioned challenges encountered imposed some implications on the research findings.

First, one can argue that the low number of responses gathered cannot be used to generalize and thus, the research findings cannot be applied to the entire population of women with at least high school qualification. However, this argument can be countered by the rule of thumb of the Central Limit Theorem, which is a statistical theory that explains the sampling distribution of any statistic. This theory states that a sample size of 30 is large enough to be classified as a large sample and so the sampling distribution of any statistic can be said to be normal or nearly normal as long as the sample size is large enough ("Sampling Technique", 2015).

Second, since religion plays a major role in the decision making process of women especially decisions pertaining to marriage, it can be argued that the findings of this study is heavily influenced by Christianity as a religious belief. This is because 94% of the respondents were Christians. Hence, it can be debated that the findings would have changed if all the religions were fairly or equally represented. Thus, the

findings do not fairly apply to Muslim women as well as women with religious beliefs other than Christianity and Islam.

Last but not the least, the uneven proportion of high school educated women to college educated women renders the sampling bias. This study compares the response of the two groups of women, high school and college educated women, and draws conclusions based on that. However, considering the uneven representation of the two groups of women, it can be said that any comparison made between the two groups of women is bias and not a true representation of the population. The proportion is 90% and 10% for the college educated women and high school educated women respectively.

## Conclusion

This section discusses the some key issues of the study. Thus, gives a summary of the research findings. It briefly states the findings that answer the research questions that guide the study.

This study is based on empirical data gathered from 50 women with at least High School qualification within Accra. There were five high school educated women and 45 college educated women. The study made use of an online questionnaire that gathered data from these women to answer the major research questions;

- a. Does education affect the marriage preferences of women?
- b. What are the motivations surrounding the marriage preferences of educated women in Accra, Ghana?

After the data was collected, a context analysis was made to aid understanding of the identified themes. It was discovered by this study that in as much as most women delay marriage in order to acquire higher education, majority of these women really have high marriage desires. They only make the decision to pursue higher education first before resorting to marriage. Also, this study found out that the marriage preferences of most educated women is to be married one day in their lifetimes. Only few educated women really resort to singlehood and cohabitation. Hence, the findings of this study supports to some extent literature that states that educated women are highly likely to resort to cohabitation as a replacement for marriage. However, it disagrees with literature that reports that cohabitation is rampant among educated women. The findings of this study only found that just few educated women prefer cohabitation and so do not conclude and support that cohabitation is rampant among women especially those with college education.

Therefore, the conclusion is that education, as an independent variable for this study, affects the marriage preferences of educated women to some extent. The decision to choose one marriage preference over the other is affected by a woman's educational aspirations. Majority of women make up their minds on which marriage preference to choose at early stages of their lives and education, and maintain their dispositions or decisions after years of acquiring higher education. Education do normally influence women's marital decision even though the effect is not too high or too low. The effect is fairly the same among both the high school and college educated women. There is also the element of women making their marital decisions based on their perceived level of satisfaction as proposed by the preference theory. From this



research findings, the college educated women are highly likely to pay critical attention to their perceived satisfaction level when making their marital decisions even though both groups of women fairly consider the satisfaction they will get from whatever decision they make. Only few of women from both categories make their marital decisions based on factors other than their perceived level of satisfaction.

### Suggestions

This section outlines some future research prospects. It briefly gives some research suggestions that will provide in-depth knowledge on women's marriage preferences when conducted.

Researchers and students can study the qualities or features that women, both educated and uneducated women, look out for in prospective suitors. They can then find out if there are any differences or similarities in their findings. Another area that researchers and students can consider is finding out the reactions of women towards marriage but from a male perspective. Thus, gathering data from just men without involving women in the study. Findings from such a survey can be compared to the findings of this study to assess if they are any striking issues or patterns.

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## Appendix

- a. Questionnaire used for gathering data for this study



### Understanding the Marriage Preferences of Women

This questionnaire is intended to gather data for research work that seeks to understand the marriage preferences of women in Accra, Ghana. Your participation is highly voluntary and greatly appreciated, hence, you are free to exit if you do not wish to continue at any point in time. Please try to be as honest as possible in your response as the findings of this study will add up to literature. Your inputs will be kept CONFIDENTIAL and your identity will NOT be disclosed during the discussion of results. If you have any questions concerning your right as a participant or any other reason, you can contact the Internal Research Board at Ashesi on [irb@ashesi.edu.gh](mailto:irb@ashesi.edu.gh), myself on [barikisu.sumara@ashesi.edu.gh](mailto:barikisu.sumara@ashesi.edu.gh) or my supervisor on [eansah@ashesi.edu.gh](mailto:eansah@ashesi.edu.gh).

---

**1. What is your highest level of education?\***

High School  Bachelor's Degree  Master's Degree

PhD  Other: .....

**What level are you?\***

(If you have completed your highest level of education, kindly write "completed" in the answer box. If the course is ongoing, kindly state which level you are now. For example, Level 100, 200, etc.)

.....

**2. What is your profession?\***

(If you are still in school, kindly use student)

.....

**3. How long have you been working?**

.....

**4. Approximately, how many people do you supervise?**

.....

**5. Is marriage very important to you?\***

Yes

No

Not Sure

**6. Which of the following describes your current marital status?\***

Single

Married

Cohabiting

Divorced

Widowed

Other: .....

7. **If you are not currently married, how would you rate your marriage desire?**

Low  High  Average  Other: .....

8. **On a scale of 1 – 4, kindly state how satisfied you are with your current marital status?\*** (1 – Very Dissatisfied, 2 – Dissatisfied, 3 – Satisfied, 4 – Very Satisfied)

1                      2                      3                      4  
                                                                 

**Comments:**

(Kindly state the reason why you are at this of satisfaction with your current marital status.)

.....  
.....

9. **Which of the following best describes your relationship preference?\***

(That is, how would you want to live your life in terms of relationship?)

To remain single   
To be married   
To cohabit   
To remain unmarried but be in a sexual relationship   
To remain married   
Other: .....

**Please state your reasons:**

.....  
.....

10. **On a scale of 1 – 4, kindly indicate how your educational aspiration has influenced your marriage preference.\*** (1- No Effect, 2- Low Effect, 3- Normal Effect, and 4- Highest Effect)

1	2	3	4
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**Comments:**

.....  
.....

11. **If you are married or prefer to be married, on a scale of 1 – 5, kindly indicate how each of the following statements influences your marriage preference.** (1- No Effect, 2- Low Effect, 3- Normal Effect, 4- High Effect, 5- Highest Effect)

The need to fulfil my religious obligations as a woman

1	2	3	4	5
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



The need to secure a means of financial security

1            2            3            4            5

The need to have children

1            2            3            4            5

The need to love and be loved; companionship

1            2            3            4            5

The need to live up to societal expectations. Society demands that I get married as a woman.

1            2            3            4            5

If there are any other reasons that influence your preference, kindly indicate them below.

.....

.....

**12. Education and Marriage, which is the most important or comes first for you?\***

Education

Marriage

Other: .....

Please state your reasons below:

.....  
.....

**13. Which of the following is true for you as you progress with your education?\***

(That is, how do you feel towards marriage as you move up the educational ladder?)

My desire for marriage gets stronger

My desire for marriage gets weaker

My desire for marriage remains unchanged

Other: .....

**14. Which of the following is true for you as you progress with your education?\***

I wish to delay marriage

I wish to be married at any given opportunity

Other: .....

Please state why?

.....  
.....

**15. Which of the following best describes your age now?\***

Below 20

20 – 25

26 – 30

31 – 35

Above 35

**16. What is your religious affiliation?\***

Christian

Muslim

Atheist

Other: .....

**17. Which region in Ghana do you hail from?\***

Greater Accra Region

Eastern Region

Central Region

Western Region

Volta Region

Ashanti Region

Brong Ahafo Region

Northern Region

Upper East Region

Upper West Region

Other: .....

Thank you for your time and cooperation.