

UNIVERSITY OF GHANA

**DO WOMEN ALSO GIVE ‘CHOP MONEY’? THE FINANCIAL
CONTRIBUTION OF WOMEN TO THE AFRICAN HOUSEHOLD.**

BY

BELINDA NYARKO AGYEMANG

10550495

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DECLARATION

I certify that this thesis is my own original work produced under supervision. All references cited have been duly acknowledged. This thesis has neither been presented in whole nor in part to any other institution for the award of any degree.

BELINDA NYARKO AGYEMANG
(STUDENT)

PROF. AKOSUA K. DARKWAH
(SUPERVISOR)

DR. IRENE APPEANING ADDO
(SUPERVISOR)

ABSTRACT

The sharing of domestic expenses between conjugal units in Ghanaian households has changed overtime. The way and manner in which conjugal units in rural Ghana shared their domestic expenses tend to be different from how conjugal units in urban Ghana share their domestic expenses. This is as a result of the change in factors such as the shift from the farming system in agrarian economies of the rural areas to monetized urban economies where there is the market system, access to education, the change in the perception of certain cultural practices, the change in the family system. These changes have affected the way responsibilities are shared in the household. Previous works have shown that the nature of conjugal contract in households differs from one society to the other. This means that there are differences with regards to how responsibilities are shared in households in various societies in Ghana. More recent works look at only one end of the conjugal contract that is, the sharing of domestic responsibilities among spouses, not the sharing of financial responsibilities among married people. Therefore, this study investigates how both responsibilities (domestic and financial) are shared among couples in the household. Specifically, the study finds out if women are participating in “men’s” tasks of financial responsibilities and if that has resulted in men taking part in women’s tasks of domestic responsibilities and also making decisions with women. The study adopted a qualitative method of conducting research and used in-depth interviews in collecting primary data. In analyzing the data, the thematic network approach was used. Drawing on a sample of 24 couples in urban Ghana, the study revealed that women are now taking part in men’s financial responsibilities. Though this has resulted in some men sharing household chores with their wives, majority of women still do a major part of household tasks. According to this study, majority of couples make decisions together not because of the sharing of financial responsibilities but because they believe that they should make decisions together

since they are couples. However in a few cases, men dominated decision making because women did not share financial responsibilities with them.

DEDICATION

This work is dedicated to my parents, Mr. and Mrs. Boateng, for being supportive and to my grandfather, Prof. Daniel Mireku-Gyimah for his massive and significant support.

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TABLE OF CONTENTS

DECLARATION	i
ABSTRACT.....	ii
DEDICATION	iv
ACKNOWLEDGEMENTS	v
TABLE OF CONTENTS	vi
LIST OF TABLES	viii
CHAPTER ONE	1
INTRODUCTION AND OVERVIEW OF THE PROBLEM.....	1
1.1 Introduction.....	1
1.2 Problem statement.....	1
1.3 Objectives	3
1.4 Research Questions	4
1.5 Methodology	4
1.5.1 Study Population	4
1.5.2 The Study Area.....	5
1.5.3 The Study Sample	5
1.5.4 Socio-demographic Characteristics of the Sample.....	10
1.5.5 Data Collection Instrument	11
1.5.6 Interviewing Procedures.....	12
1.5.7 Ethics	13
1.5.8 Data Analysis	14
1.5.9 Secondary data	16
1.6 Significance of the study.....	16
CHAPTER TWO	18
LITERATURE REVIEW	18
2.1 Introduction.....	18
2.2 The household as a concept	18
2.3 The roles and responsibilities of individuals of the household.....	23
2.4 Mobilization, Allocation of Resources and Distribution of Income.....	31
2.5 Decision-making	39
2.6 Conclusion	42
CHAPTER THREE.....	43
THEORETICAL FRAMEWORK.....	43
3.1 Introduction.....	43
3.2 The Conjugal Contract.....	43
3.2.1 The Household common fund in North Eastern Ghana where the household is a unit of production	45
3.2.2 The case of Britain	48
3.3 Other scholarly works on the conjugal contract	52

3.3.1 Access to and control over resources	53
3.3.2 Sexual division of labor.....	53
3.3.3 The exchange of goods, services and resources among conjugal units.....	54
3.3.4 Control of income and the effects of income on the performance of household task	55
3.4 Conclusion	60
CHAPTER FOUR.....	63
THE SHARING OF HOUSEHOLD EXPENSES AMONG CONJUGAL UNITS....	63
4.1 Introduction.....	63
4.2 Level of income of spouses of conjugal units.....	64
4.3 Percentage Distribution of Income	66
4.3.1 Contribution to household expenses.....	68
4.3.1.1 Men as sole providers of the household.....	69
4.3.1.2 Women as Sole Contributors to Household Expenses.....	70
4.3.1.3 Household Expenses as a Shared Responsibility.....	71
4.4 Contribution to new needs or items	76
4.5 Changes in the contribution to household expenses.	77
4.6 Conclusion	79
CHAPTER FIVE	81
THE SHARING OF RESPONSIBILITIES FOR HOUSEWORK AND DECISION	81
MAKING IN THE HOUSEHOLD	81
5.1 Introduction.....	81
5.2 Women as sole Contributors to Domestic Work	81
5.3 Both men and women as contributors to domestic work	84
5.4 Changes in the contribution to domestic chores.	87
5.5 Effects of expenses on decision making in the household.....	91
5.6 Conclusion	93
CHAPTER SIX	95
SUMMARY, CONCLUSIONS AND RECOMMENDATIONS	95
6.1 Introduction.....	95
6.2 The changing nature of the conjugal contract in Ghana	95
6.3 Conclusion to whole study.....	99
6.4 Recommendations.....	101
REFERENCES.....	103
APPENDICES.....	110

LIST OF TABLES

Table 1: Socio-demographic characteristics of respondents	8
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CHAPTER ONE

INTRODUCTION AND OVERVIEW OF THE PROBLEM

1.1 Introduction

The general perception is that each individual who is part of a household has responsibilities to fulfill. In Africa, whether a duolocal or neolocal household, the members have a set of responsibilities to perform which they cannot ignore. Similarly, in both polygamous and monogamous marriages, individuals involved in the marriage have shared and un-shared responsibilities. Ghana is no exception in this regard. With modernization, globalization, monetization of the economy, technology and urbanization, there has been a significant change in the roles and responsibilities of members who form a conjugal unit. This study seeks to explore the changes in the operation of the household with respect to financial roles and responsibilities of individuals, and the allocation of resources and distribution of income; specifically, how incomes are distributed for new items that have become useful to the household. A major focus of this study is to find out how the sharing of financial responsibilities has affected domestic work as well as decision making in the household.

1.2 Problem statement

Most scholars have argued that historically, both men and women contributed to household needs to ensure its wellbeing (Aidoo, 1985; Ekejiuba, 1995). In other words, both men and women shared responsibilities of household welfare in that each of them worked side-by-side to produce food for the family (Ekejiuba, 1995). The contribution that each of them provided was in kind and this was as a result of the absence of a cash system or monetized economy in African societies (Bohannon & Bohannon, 1953). For example, in Ghana, Aidoo (1985) has argued that among the Ashanti, both men and women contributed to the items that were used in the preparation of food in the household with women cultivating food

crops like cocoyam, vegetables and corn. Clark (1994:341) also pointed out that “the wife contributed staple vegetable food stuffs from her farm, while the husband contributed the sauce ingredients; meat, fish, and salt”. This suggests that historically, the contribution of men and women to the household upkeep was in terms of the provision of specific food items. Ekejiuba (1963:51, 52) also through her concepts of household (headed by a man) and hearth-hold (headed by a woman) revealed the different responsibilities that men and women performed in rural Nigeria. The household head provides a dwelling unit and some resources such as land, cattle and fruit trees to hearth-holds whilst each hearth-hold head is responsible for providing food, clothing, care for children, elderly and the sick (Ekejiuba, 1995). These arguments suggest that the provision of household needs has never been the sole responsibility of men but was a shared responsibility between men and women.

However, with time, men converted their contribution into cash whilst women’s proportion still remained in-kind and this was due to the introduction of the cash system (Bohannon, 1953) which made buying and selling the order of the day. Clark (1994:341, 342) reiterated that the rise in the price of vegetables led to a sharp drop in the consumption of fish and meat thus, “the emblematic fish and salt have been translated into giving a food allowance called ‘chop money’ to the wife” though this money was not enough and was supplemented by wives through their own earnings (p 345).

In addition, husbands are increasingly unable to fulfill their defined responsibilities for major cash expenditures (Clark, 1994) because of “high commodity prices, low stagnant incomes, unemployment, forced retirement and retrenchment of workers and repeated devaluation of currencies, all induced by structural adjustment programs” (Ekejiuba, 1995:52). Again, over time, households have become responsible for a new set of responsibilities. Oppong (1981) in her work, *Middle Class African Marriage* found out that

the expansion in the needs of the household as well as the dual obligations that men and women have to fulfill in both their conjugal families and their families of origin led to additional responsibilities of conjugal units which resulted in the splitting of responsibilities between men and women.

In contemporary times, new items or goods such as microwaves, washing machines, and refrigerators among others have become useful to households such that men and women now have greater responsibilities to fulfill by contributing to the expenses of these new items. In other words, there are whole new sets of responsibilities for which households have to be responsible.

This study thus seeks to investigate and explore how conjugal units in contemporary times juggle the responsibilities of contemporary families, as well as all the dynamics and negotiations that take place whilst couples share these responsibilities.

1.3 Objectives

The aim of this study is to critically examine how conjugal units in contemporary times deal with or manage the responsibilities of modern families and all the dynamics and negotiations that take place whilst they share these responsibilities.

The specific objectives include.

- I. To explore the sharing of domestic expenses among conjugal units in their households in contemporary times.
- II. To examine the effect of the sharing of domestic expenses on the performance of domestic chores in the household.

- III. To examine the effect of the sharing of domestic expenses on decision-making in the household.

1.4 Research Questions

- I. How does a conjugal unit share domestic expenses in their households?
- II. How does the sharing of domestic expenses affect the performance of domestic chores in the household?
- III. How does the sharing of domestic expenses affect decision making in the household?

1.5 Methodology

The study adopted a qualitative approach of conducting primary research. According to Mason (2002:13), qualitative research is “concerned with how the social world is interpreted, understood, experienced, produced or constituted”. This means that qualitative research is conducted for explaining and understanding social life. The methods used in a qualitative research require the use of words for explanation rather than numbers as data for analysis.

1.5.1 Study Population

The target group for this study were married men and women. There is a general assumption that people who have experience in an aspect of social life are able to give reliable information concerning such aspect of social life. In this research, ‘married people’ were defined to be couples living together and have performed the customary rites such as ‘knocking’ or ‘engagement’. In addition, the study dealt with marriages in which both partners were working with the assumption that individuals working will be able to

contribute to the needs of the household. The assertion is derived from Oppong's (1981) work which observed that most women were employed and even those staying at home earned money by trading, sewing or baking.

1.5.2 The Study Area

University of Ghana campus was the study area. University of Ghana is found in Legon in the Greater Accra Region of Ghana. The choice of University of Ghana is because both informal (Non University staff) and formal (University staff) sector workers work in the University. The informal sector workers are particularly involved in trading and provide service to the university community.

In addition, this area was chosen for the study not just because it is an urban area but also the prevailing socio-economic activities and demands have effects on the family functioning. For instance, factors of residence, career opportunities and income levels often call for alternative sources in providing for the household. The implication for married people who are working, especially career women with children and the need for them to have assistance with housekeeping as well as with childcare so that they can work to earn income. As such, these are ideal respondents for my study.

1.5.3 The Study Sample

The sample frame comprised both formal and informal sector workers. With regards to formal sector workers, both junior and senior staff who worked in the University of Ghana were interviewed; specifically, staff who worked in the College of Humanities. The number of staff that were interviewed was 12 made up of 6 men and 6 women. College of Humanities was chosen because it is the largest college in the University and it has many departments

with a staff population of 1,200 (Conversation with College Secretary). This made it possible to interview people from various departments in the College.

The informal sector workers were the traders at the ‘night market’ and ‘bush canteen’, the two main mini markets in the University. Both male and female traders and service providers work in these mini markets. They trade in household provisions, and foodstuffs. Others provide services in shoe repairs, repairing and trading of electrical appliances, hairdressing and barbering, catering among others. Just like the formal sector workers, 6 men and 6 women were interviewed. In all 24 people who worked in the University of Ghana, who were married and also had partners were working were interviewed.

Urban dwellers were purposively sampled because of the “widely held assumption that it is among the educated, urban workers that changes in family life have been most radical and shifted furthest away from traditional patterns” (Oppong, 1981:10). This implies that it is mostly among conjugal units in urban areas that pooling of income to share responsibilities mostly takes place. In addition, in terms of living standards, (which is mostly due to socio-economic activities and demands) people in urban areas experience changes from time to time which tend to affect their living arrangements in their households.

Further, both informal and formal sector workers were used as informants of this study. This was largely because the scholarly works that have been done on the shared responsibilities of conjugal units concentrate either on informal sector workers (Hagan, 1983; Clark, 1994), or formal sector workers (Oppong, 1981; Kwansa, 2012) only and not both. Thus, looking at both informal and formal sector workers will present a balanced perspective that will enable us determine the differences and the similarities in the dynamics and negotiations that take place in a conjugal unit made up of only formal sector workers, a conjugal unit

made up of only informal sector workers and a conjugal unit made up of both formal and informal sector workers. Out of the 24 married people who were interviewed, there were 11 households where both husband and wife are formal sector workers, 7 households where both husband and wife are informal sector workers, and 6 households where either the husband is a formal sector worker with the wife being an informal sector worker or the vice versa. Table 1 below shows the socio-demographic characteristics of respondents.

Table 1: Socio-demographic characteristics of respondents

	NAME OF RESPONDENT	SEX	AGE	EDUCATION	PROFESSION (FORMAL/INFORMAL)	PROF. OF SPOUSE (FORMAL/INFORMAL)	LEVEL OF INCOME	ETHNIC GROUP	RELIGION
1	Owusu	Male	45	PhD	Formal	Informal	¢3000	Asante	Christian
2	Dampney	Male	40	Degree	Formal	Formal	¢3500	Ga	Christian
3	Agyei	Male	43	Masters	Formal	Formal	¢3700	Bono	Christian
4	Asare	Male	48	PhD	Formal	Informal	¢5200	Asante	Christian
5	Okyere	Male	40	Masters	Formal	Formal	¢1500	Akyem	Christian
6	Wilson	Male	38	PhD	Formal	Formal	¢5000	Fante	Christian
7	Opoku	Male	35	Primary	Informal	Informal	¢1600	Asante	Christian
8	Laryea	Male	45	JHS	Informal	Informal	¢400	Ga	None
9	Oppong	Male	40	Diploma	Informal	Informal	¢6500	Kwahu	Christian
10	Boateng	Male	35	SHS	Informal	Informal	¢2000	Asante	Christian
11	Yao	Male	37	JHS	Informal	Formal	¢840	Ewe	Christian
12	Gyimah	Male	48	SHS	Informal	Informal	¢1600	Nzema	Christian

13	Serwaa	Female	54	JHS	Formal	Formal	¢1200	Asante	Christian
14	Etonam	Female	59	Degree	Formal	Formal	¢1600	Ewe	Christian
15	Esi	Female	47	Masters	Formal	Formal	¢2500	Guan	Christian
16	Dede	Female	55	Degree	Formal	Formal	¢2000	Ga Adangbe	Christian
17	Abra	Female	32	Degree	Formal	Formal	¢1600	Ewe	Christian
18	Ewurasi	Female	50	Masters	Formal	Formal	¢1700	Fante	Christian
19	Akosua	Female	50	JHS	Informal	Formal	¢400	Asante	Christian
20	Pinamang	Female	52	JHS	Informal	Informal	¢500	Ga Adangbe	Christian
21	Araba	Female	52	None	Informal	Formal	¢800	Fante	Christian
22	Esinam	Female	35	Vocational	Informal	Informal	¢500	Ewe	Christian
23	Nyantakiwaa	Female	50	JHS	Informal	Formal	¢1000	Kwahu	Christian
24	Abena	Female	47	None	Informal	Formal	¢1500	Fante	Christian

1.5.4 Socio-demographic Characteristics of the Sample

Table 1 show that male respondents for the study were between ages 30 and 50 whilst the female respondents were between ages 30 and 60. The least educational level of male formal sector workers is undergraduate degree and the highest is PhD (3 PhD, 2 masters and 1degree) whilst the least educational level of male informal sector workers is JHS and the highest is Diploma (1 diploma, 2 SHS, 2 JHS and 1 primary). Among the female formal sector workers, the least educational level is JHS and the highest educational level is Masters (2 masters, 3 degree and 1 JHS). With the female informal sector workers, the highest educational level is vocational whilst there are some who have no education (1 vocational, 3 JHS and 2 have no education).

All male and female respondents are Christians with only one male who does not belong to any religious group. Respondents belong to different ethnic groups. Among the male respondents, there were 4 Asante, 2 Ga, 1 Bono, 1 Fante, 1 Kwahu, 1 Ewe, and 1 Nzema whilst among the female respondents, there were 2 Asante, 3 Fante, 1 Kwahu, 1 Guan, 2 Ga Adangbe, and 3 Ewe.

The table also indicates that generally male formal sector workers earn higher income than male informal sector workers, however, there is one male informal sector worker who earns an income that is higher or same as male formal sector workers. The range between the income level of female formal sector workers and female informal sector workers is not that wide as compared to that of males. Female formal sector workers earn more or same income as female informal sector workers. Female informal sector workers earn same or less than female formal sector workers. Whilst the income level range between female formal sector workers is between 1000 cedis and 2000 cedis, the income level range between female informal sector workers is between 400 cedis and 1500 cedis.

1.5.5 Data Collection Instrument

An in-depth interview was used because it helped to achieve an in-depth understanding of the various dimensions of the study; the income levels of spouses, the items each spouse uses the income to provide for the household, and the effects of sharing household expenditure on domestic chores and decision making. In addition, since the study concentrated much on all the dynamics, negotiations and interrogations that go on within the household with respect to how responsibilities are shared, the use of an in-depth interview was a better approach to understanding the issues. The individual in-depth interviews also helped to unravel the issues that were very useful to the study since individuals shared their lived experiences. In addition, due to the fact that the purpose of the study was not to make general conclusions or was not to get general ideas about a society but to get specific answers about the reality on the ground, it was better to adopt the individual in-depth interviews in order to achieve the purpose of the study. More probing was done because it helped to get to the roots of some of the answers the interviewees gave. It was appropriate to interview both men and women because it enhanced the understanding of the perceptions both men and women have with respect to how responsibilities are shared among conjugal units. Semi-structured questions were used because the questions were written to serve as a guide in conducting the interviews.

The interview guide was in five sections; socio-demographic characteristics, allocation of resources and distribution of income, domestic tasks, decision-making and the changes that have occurred over time with respect to how the household operates; what Opong (1981:144) refers to as “tension and change” (See Appendix 1).

The socio-demographic background was important to this study because it helped to determine whether the targeted audience of the study was being reached and whether or not

the information that was being gathered was what the researcher was seeking. The socio-demographic characteristics included age, sex, and educational level, profession, and income level, number of children, ethnicity and religion.

The section on resources deals with who has what resources, who manages the resources and who allocates them. It also tackled the differences and similarities in the needs or items conjugal units provide in the household. The domestic tasks section tackled the different chores performed by men and women in the home and why they do those chores. The fourth section focused on decision-making. In this section, the study investigated into how the sharing of household expenditure affects the way decisions are made between husband and wife. The final section on changes dealt with the amendments that have occurred and who makes decisions for the household, who manages and allocates resources in the home and who does what work in the home and the reasons that have led to these changes.

1.5.6 Interviewing Procedures

Respondents who were interviewed were identified in various ways. With regards to the formal sector workers, friends in some of the departments under the College of Humanities made arrangements and booked time for interviews with interviewees for the interviewer. In other instances, the researcher visited various departments, asked for permission from the Head of Departments and explained the purpose of conducting her research to the members of the department; those who were interested in the research and fell under the category of respondents for the research availed themselves for interviews. In a few cases, some of the interviewees directed the researcher to other people who were within the category of respondents and were also interested in the study that was being conducted. The case of the informal sector workers was different. The researcher had to contact people individually, explain the whole research theme, the purpose for which the research is being conducted as

well as the category of respondents she was looking for; people who were in the category of respondents and were willing to be interviewed.

The interviews were conducted between January and February (one month). . Each interview lasted between 40 minutes to 1 hour among the formal sector workers because the researcher needed further explanations on issues raised in the discussions. Among the informal sector workers, interviews lasted much longer; 1 hour 30 minutes to 2 hours.

The interviews were done in the workplaces during the day especially for formal sector workers during their break period. Interviews with the informal sector workers were a bit challenging because of the nature of their jobs and this resulted in interviews taking longer time. At times, the interview was distracted by people who were buying or making enquiries about the items that were sold by the workers.

Among the formal sector workers, English language was used in conducting the research whilst among the informal sector workers, Twi was used in conducting the interviews.

1.5.7 Ethics

The researcher sought and got ethical clearance from the Ethics Committee of Humanities (ECH) at the University of Ghana, a committee that sits down to review a student's proposal for research and after, gives the student the permission to go ahead with the research. As part of the proposal, the researcher elaborated the nature of the study which is written. It was also indicated that the study will not make use of the real names of respondents but rather pseudonyms. In addition, the ethnic groups of respondents were considered in giving them names. It was stated that the information gathered from respondents will be protected in three ways; password protected laptop, saving it in mail and deleting it after the research

and not disclosing the information gathered to any other person. It was also indicated that respondents are free to decide if they want to participate in the interviews or not and if in the course of the interview the interviewee loses interest, he or she has the right to withdraw from the interview. If the interviewee stops, all the questions he or she has answered will be deleted from the study.

1.5.8 Data Analysis

In analyzing the data, the thematic network analysis; a method for identifying, analyzing and reporting patterns (themes) within data (Braun and Clarke, 2006) was used. It organizes and describes data in much more detail. In addition, thematic network analysis helps to interpret various aspects of the research topic. In analyzing the data, the following steps were followed; transcribing the data, coding the data in a systematic way, grouping or gathering codes into potential themes, reviewing themes (checking if the themes work in the coded extract and generating a thematic map of the analysis), defining and naming themes (generating clear definitions and names for each theme) and finally producing the analysis that is, producing a scholarly report of the analysis (Braun and Clarke, 2006).

This study was analyzed based on eight organizing themes which are level of income, contribution to household expenditure, percentage distribution of income, contribution to new needs or items, effects of expenditure on domestic chores, effects of expenditure on decision making, changes in the contribution to expenditure and changes in the contribution to domestic chores. The tables below show the organizing themes and the respondents who fall under each theme. For clarity, MI =Male Informal, MF = Male Formal, FI = Female Informal and FF = Female Formal.

Contribution to household expenses

- Both male and female (MI1, MI3, MI4, MI5, MI6, FI1, FI3, FI4, FI5, FI6, MF1, MF2, MF3, MF4, MF5, MF6, FF1, FF2, FF3, FF4, FF5, FF6).
- Male only (MI2, FI2).
- Female Only

Level of income

- Higher (MI1, MI2, MI3, MI4, MF1, MF2, MF3, MF4, MF6, FI6, FF1, FF2)
- Lower (MI5, MI6, FI1, FI2, FI3, FI4, FI5, MF5, FF3, FF4, FF5, FF6).

Percentage distribution of income.

- Higher (MI1, MI3, MI4, FI3, FI4, MF2, MF3, MF5, MF6, FF3)
- Lower (MI5, MI6, FI1, FI2, FF6)
- Not known (MI2, FI5, FI6, MF4, FF1, FF2, FF4, FF5).
- Same (MF1)

Contribution to new items

- Both male and female (MI1, MI3, MI5, MI6, FI1, FI5, FI6, MF1, MF2, MF4, MF5, MF6, FF1, FF2, FF3, FF5, FF6).
- Male Only (MI2, MI4, FI2, MF3, FF4)
- Female Only (FI3, FI4)

Effects of expenses on decision making

- Both male and female (MI1, MI2, MI3, MI4, MI5, MI6, FI1, FI3, FI5, FI6, MF1 , MF2, MF3, MF4, MF5, MF6, FF1, FF2, FF3, FF4, FF5, FF6).
- Male Only (FI2, FI4).
- Female Only

Contribution to Domestic Chores

- Both male and female (MI1, MI3, MI5, MI6, FI4, MF1, MF2, MF3, MF4, MF5, FF2, FF3, FF5).
- Male Only
- Female Only (MI2, MI4, FI1, FI2, FI3, FI5, FI6, MF6, FF1, FF4, FF6).

Changes in the contribution to domestic chores.

- Change (MI2, MI3, FI1, FI2, FI3, MF1, MF3, FF3,
- No change (MI1, MI4, MI5, MI6, FF4, FF5, FF6, MF2, MF4, MF5, MF6, FF1, FF2, FF4, FF5, FF6).

Changes in the Contribution to household expenses

- Change (MI1, MI2, MI5, FI1, MF1, MF2, FF2).
- No change (MI3, MI4, MI6, FI2, FI3, FI4, FI5, FI6, MF3, MF4, MF5, MF6, FF1, FF3, FF4, FF5, FF6).

1.5.9 Secondary data

Scholarly works were useful and helped in understanding the problem which was being researched into, deciding on the method to use and developing a theoretical framework. Therefore, books, articles; journals and reports such as Ghana Demographic and Health Survey (GDHS) reports were included to help identify the gap to fill in academic research.

1.6 Significance of the study

It is anticipated that this study will throw new insights on the changes and factors impacting on how responsibilities are shared in conjugal units in contemporary times. Also, the study will help to explore and understand some of the tensions, dynamics and negotiations that take place as conjugal units split responsibilities for the new items such as washing

machines, microwaves, kitchen utensils among others that have been introduced to the household. Most importantly, the study will uncover who is actually responsible for what activity in the household and why he or she is responsible. In addition, this study will enable us understand the changing nature of the conjugal contract in urban Ghana.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

The household as a concept has been an area of interest to many scholars. These scholars have tried defining and explaining the household from various scholarly perspectives. Early attempts at definitions have spawned a large body of work on the topic. One major and sensitive area of the household that has been of interest to some scholars is the sharing of responsibilities among conjugal units; in other words, how conjugal units share responsibilities for household expenses. In this chapter, I discuss the definitions of household by scholars, the major responsibilities or roles of individuals in the household, mobilization and allocation of resources and the relationship between income and decision-making as well as income and domestic responsibilities.

2.2 The household as a concept

There are a variety of definitions of the concept of household, each pointing to a different aspect of the concept. In early attempts at a definition, Egler, 1964 (cited by Singh and Kelles-Vitanen, 1987: 36), defined a household as consisting “‘of the people who form either a simple conjugal family or a joint family. Such a joint family is considered to be a single household, if the income is pooled and expenditures are made from a common purse”. More recent definitions do not allude to income and expenditure. Instead, they focus on sleeping and cooking arrangements.

Delamont (2001:95) for example argued that “any group of people who sleep and eat under the same roof are a household for the purposes of government statistics”. Similarly, Masini and Stratigos (1991:30) observe that “households are constituted as a means of meeting the

basic material and non-material needs of their members”. In Ghana, the statistical service defines a household as “a person or group of related and unrelated persons who usually live together in the same dwelling unit(s) or in connected premises, who acknowledge one adult member as the head of the household, and who have common cooking and eating arrangements” (GDHS 2014:11).

In the above definitions of households, there are a number of commonalities. First, the definitions reveal that just one individual cannot form a household, which means a household must consist of two or more people. Secondly, whether people are related or not they still constitute a household; the fact that they live under the same roof and eat together means they form a household. Further, people who make up a household tend to meet or provide the basic needs of each other (physical, emotional, mental, psychological etc.) which Masini and Stratigos (1991:30) succinctly refer to as “material and non-material needs”.

Whilst Egler (1964) and Delamont (2001) argued in their definitions that people who form a household live under the same roof or live together, the GDHS (2014) report tends to both agree and disagree with their definitions. Though the GDHS agrees that people who constitute a household live together in the same building, they also found that people who live in “connected premises” also constitute a household. This argument by the GDHS also holds because certain “effective links” (Oppong, 1981:8) make it possible for household members to associate with each other even if they are apart. People who leave their families in the rural areas to settle in urban areas still link up with their families of origin they left behind due to some responsibilities they still have to fulfill whilst they are away (Oppong, 1981).

Pickbourn (2015) observed that both women and men in the Northern part of Ghana who migrate to the Southern parts send money back to their families to be used to cater for their children's education, feeding, expand their farms and houses and other important things. Osirim (2009) also attests that Zimbabwean women who work in the cities send money and other items to their family members who do not live with them. Manuh (1999) also points out that, Ghanaian men in Toronto mostly send money to their families back home to build houses for them or to see to the completion of their buildings.

Therefore, in the African context, a household must be viewed beyond people who live together in a building and provide the needs of each other. Even when individuals of a household are apart from each other, they do not ignore their responsibilities. In the case of Yoruba men who worked in the Nigerian railway during the colonial regime, Lindsay (2005) observed that since they were responsible for the protection of their children, they had to return home to guard their children when they were in danger. Lindsay (2005) gave an example of a man who had a conflict with one colonial master due to the fact that he had to return to his house and take his sick child to the hospital because it was his responsibility.

Ekejiuba (1995:49) questions the concept of household by arguing that "the assumptions of a simple household model do not fit African residence, production, decision-making and consumption patterns". This means that if the simple household model (a family made up of the father, mother and the children) is applied in African societies, it tends to directly oppose how households operate in Africa. With this, Ekejiuba argued that the household model was imported from the West and East Asian social contexts where 'millennia of religious, legal and fiscal measures have given the household a corporate character' (50). Simply put, just as Oyewumi (1997) argues strongly that gender is an alien concept to African societies or in other words gender does not exist in Africa by using the Yoruba

society as an example, Ekejiuba (1995) also argues that the concept of a simple household does not fit perfectly in the African context of what a household is or should be.

According to Ekejiuba (1995:50), the debate on household mainly focuses on the “definition, boundaries, authority, resource allocation and pattern of decision-making within the household” and that the perspective that the household consists of a father, mother or mothers (due to polygyny), and children and seeing the man as the sole provider has become a universal phenomenon and has informed government policies where sometimes, wage and tax policies allow male head of the household to collect allowances for the wife and children.

Ekejiuba (1995) therefore calls for a re-conceptualization of the household and argues that the historical processes which have transformed African gender ideology must be examined in attempting to re-conceptualize the household so that it can be more theoretically relevant. She continues to argue further that the household is part of the ideological transformation which has boosted the assertion of colonial power nationally and male power domestically. This means that the household as a concept clearly reveals the “true pattern of gender interaction and power relations” (50) which creates the impression that men are the sole providers of the household and women are just dependent on men.

In examining the historical processes which have transformed the African gender ideology, Ekejiuba (1995) notes that colonialism and its policies led to the displacement of women from their place in the social structure. Fallon (2008) and Darkwah (2007) reiterate that formal political structures including the new market economy that were put in place during the era of colonization decreased women’s social, political, and economic status significantly. A good example of this point is revealed by Van Allen (1972) in her article, *Sitting on a Man: Colonialism and the Lost Political Institutions of the Igbo Women*. In this

article, Van Allen argues that Igbo women had a “significant role in traditional political life” (165) and they enjoyed “traditional autonomy and power” (165).

“The women’s base of political power lay in their own gatherings Women generally attended age-set gatherings (ogbo) in their natal villages, performed various ritual functions, and helped to settle disputes among their ‘brothers’” (Van Allen, 1972:169). She continues:

Sitting on a ‘man’ ..., boycotts and strikes were the women’s main weapons. To ‘sit on’ or ‘make war on’ a man involved gathering at his compound sometimes late at night, dancing, singing scurrilous songs which detailed the women’s grievances against him and often called his manhood into question, banging on his hut with the pestles women used for pounding yams, and perhaps demolishing his hut ...

(Van Allen, 1972:170).

These were the various ways women used to sanction men who did not treat women in a good manner (Van Allen, 1972). However, Western influence weakened or destroyed the traditional autonomy and power they enjoyed without providing modern forms of autonomy or power in exchange (Van Allen, 1972).

In proving that the Western way of defining and describing what a household is cannot be applied to Africa and debunking the idea of the male sole provider of the home, Ekejiuba brings to light the concept of hearth-hold, which she refers to as “female-directed social units” (Ekejiuba, 1995:51 cites Ekejiuba, 1984).

Ekejiuba (1995) gives a clear description and explanation of what she means by a hearth hold. According to her, hearth-holds can be independent on their own or can be a subset of the household. “The unit is centered on the hearth, or stove (in igbo, *ekwu*, *mkpuke*) and is a concept that men and women employ in their daily lives” (Ekejiuba, 1995:51). Moore (1988) affirmed the importance of the concept of the hearth-hold by pointing out that, wives and their children, and sometimes mothers-in-law, normally maintain separate homesteads,

although those units may be located within a larger household compound. Ekejiuba (1995:51) describes the hearth-hold by pointing out that “the unit is demographically made up of a woman and all her dependents whose food security she is either fully or partially responsible for” and the dependents include not only her children but other relatives as well as co-resident relatives who help her in one way or the other in caring for and nurturing members of the hearth-hold who mostly share in her food cooked on her hearth for a significant part of their lives.

One main important idea Ekejiuba (1995) puts across is the fact that the head of the household (male) and the head of the hearth-hold (female) have shared and clear cut responsibilities which they fulfill. This is summarized by Ekejiuba (1995:51) in these words; “pattern of interaction and reciprocal exchanges exist between the head of the household (male) and the head of the hearth-hold”. In explaining this, she states that the household head and the hearth-hold head each has different sets of dependents and clearly defined responsibilities even if there are more than one household within the hearth-hold. The next part of this chapter deals with the roles and responsibilities of individuals who make up the household.

2.3 The roles and responsibilities of individuals of the household.

In all areas of human existence, individuals have sets of roles and responsibilities they fulfill. In politics, individuals perform different functions based on what they are in charge of but in the long run, what each individual does is to the benefit of all. For example, in health, individuals such as doctors, nurses, pharmacists among others have different duties they perform; all these duties come together to add to the effectiveness of health systems in the society.

When it comes to the household, things are not different. Each individual in the household; men, women and children have different sets of roles they are expected to play. Simply put, there are disparities in the roles that are played by individuals in the household and Ortner (1974) argued that these roles are assigned based on the fact that women are seen as closer to nature whilst men are seen as closer to culture. The roles that are assigned to individuals in the society are also seen as socially constructed. Oduyoye (2000:61) posited that “the characteristics and roles of women as experienced in the society are not necessarily related to their biological nature; rather, they are the dictates of society, and women learn to live with them”. Elson (1997) noted that some roles are valued whilst others are not valued. Vlassoff and Moreno (2005) reiterate that practically, in all cultures, female roles are valued less than those of men.

The roles that are expected of women in the household include cooking, care (care of both the aged and children), washing, cleaning and errands among others. Randriamaro (2006) noted that care work and homework are highly feminized activities that are directly related to women’s responsibilities within the home and the extension of their domestic tasks.

According to Folbre (2001:5), “... mothers have a greater biological “investment” in their children than fathers do, since they carry the fetus within their body and nourish the infant with milk from their breasts”. Again, Folbre observed that it is assumed that “... women are naturally suited to child care, and that this, in turn, gives them a comparative advantage in providing care to others, including the sick and elderly” (5).

Both Ekejiuba (1995) and Clark (1994) talked about the maternal-child bond which can be due to the fact that children mostly spend much time with their mothers whilst they are

infants (Ortner, 1974) and so as they grow, the love between them and their mothers tend to increase.

Elson (1997) reiterates that women are responsible for housework and points out that “women are presumed to look after other household members for love, not for money, and are therefore presumed to be willing to do it without question” (160). Similarly, Ekpene et al. (1978: 62) notes, “Specifically, women take care of the home, wash clothes, fetch water and wood and prepare the meals” (Ekpene et.al, 1978:62). In the Ghanaian context, a range of scholars such as Oppong (1973), Azu (1974), Manuh (1999), Nukunya (2003) and Assimeng (2007) have reiterated that cooking, child care and upkeep of the home are the roles of a woman in the household.

Other scholars also point out other activities of women in the household such as fetching water and supplying energy. Momsen and Kinnaird (1993:21) argued that “as household management is the traditional responsibility of women, the provision of energy for cooking is a central task as women have to ensure that there is always adequate energy for household requirements”. Again, a major finding of Momsen and Kinnaird (1993) was that with regards to domestic activities, a woman farmer in a savanna village spends about 1 hour 20 minutes per day on water collection alone. This follows food processing and cooking which together take about 2 hours of her time. The third activity is fuel wood production which takes 45 minutes of her day, followed by childcare. Braidotti (1994), Dankelman and Davidson (1988) and Denton (2004) all attest that fetching water and gathering of firewood are roles of women in the household and in situations where there is a change in environmental conditions, women tend to bear the brunt of it. Denton (2004) observed that when environmental destruction occurs, it leads to drought; since women are responsible for

provision of water in the home, they have to go an extra mile to fetch water and this tends to increase their workloads.

Clark (1994), Cornwall (2007) and Osirim (2009) all attest that domestic chores are women's work thus women adopt strategies as to how they can combine their outside work with their domestic activities. Clark (1994) and Osirim (2009) revealed that women either find other people (neighbors, relatives, house maids etc.) to do those domestic chores for them whilst they are away or try to plan their time such that they can do both. However, Clark (1994) argues that certain tasks such as child care and cooking are chores that women find difficult to delegate other people to do. Due to the fact that cooking is sometimes related to 'sex', most women prefer to cook for their husbands and since children are very delicate, most women also prefer to look after their children themselves. Oppong (1981) also found that women in the formal sector have to find ways and means of combining their domestic chores with their work. Oppong (1981) noted that most of the formal sector working women hired house maids to take up their domestic duties for them although they did some themselves. Aird (2001:105) reiterates, "work in the public arena is opposed to that in the private world, although most women work both beyond and within the home, combining paid and unpaid labor". Combining paid and unpaid labour is not limited to those in the formal sector.

Ekpene et.al (1978) observed that among the Kwara Nomadic Fulani, women deal with milk and its marketing in addition to their domestic tasks of food preparation and care of the family both at rest and on the move. Similarly, Moomin (2008) in his research among women in Northern Ghana showed that they were only able to combine their domestic work with public work if they woke up as early as 4:00am since; breakfast and lunch had to be cooked and child-care organized before they set off for work.

Similarly, men also have their own roles they play within the household. Ekejiuba (1995) noted that the head of the household, usually the man, contributes to the total expenditure of the household though he is not solely responsible; he is entitled to periodic but assured access to food, labour and sexual services from the hearth-hold heads. “His primary responsibility to each of the hearth-hold head is to provide a dwelling unit and some access to resources such as land, cattle, and fruit trees that support hearth-hold productive activities ... expected to provide some meat for each hearth-holds” (52). Clark (1994) reiterates that both the man and the woman contributed to the food in the home; whilst the woman provided staple vegetable food stuffs, the man provided meat, fish and salt. Duflo and Udry (2004) also revealed that in Cote D’Ivoire, men and women grow different crops and each of them contributes what he or she grows to feed the home.

Some scholars also argue that men for some time now have been taking part in domestic chores though they only take part due to peculiar reasons. Kwansa (2012) observed that male teachers in Accra help their wives with caring of the children and other household chores. However, they only do it because (i) teachers are trained on how to train children and therefore, they have the skill of training a child (ii) when their wives are not around or when their wives are busy with other chores. Kwansa (2012) observed as had Buabeng (2009) also that men are more likely to do domestic work when living outside their cultural milieu; when living away from extended kin and when women contribute to family expenses. Similarly, Hewlett (1992) found that whilst in other societies, older siblings care for children in the absence of their mothers, among the Aka Pygmies, it is rather fathers who care for children (carry them long distances) when mothers are absent. However, Hewlett stressed that fathers only care for children when mothers are occupied with some activities. Hewlett succinctly writes, “Aka fathers are much more likely to provide caregiving while

they are in camp while the mother engaged in food preparation or collecting firewood or water'' (158).

This shows that domestic chores are not seen as duties of men in the society and if men have to do it, it is to provide assistance to the women or there is no woman present to take up that responsibility. In other words, certain conditions may lead men to do domestic chores. Mamphela (1997) reiterates this point in his article, 'Teach Me How to Be a Man'. He notes in that article that when a woman had no daughters, but only sons, she shared the domestic chores with her sons. These men therefore spent Saturday mornings cleaning the house, doing laundry, and cooking simple meals. Due to the fact that there were no young women in the household, these men had to cope with the situation and do the household chores by themselves.

The roles expected of children go hand in hand with the values accorded to them and these roles or values can either be relevant or irrelevant to members of the family (Afrifa, 2010). Though the focus of this work is not on children, it is good to highlight some of their roles since they are also part of the household and have their own roles to play. Fundamentally, the roles of children refer to the expectations of children by the society as they move from childhood to adulthood. It must be noted that socialization of children in the home go a long way to impact on what they do or do not do as adults.

Children could be valued for economic, social or psychological purposes. The economic value of children can be drawn from their contribution to either labour on the farm, performance of domestic tasks or assisting in trade. Goody (1982) confirmed that in agrarian societies, children were needed to help with farm work. Due to the fact that young boys and girls performed specific roles towards their contribution, larger numbers of children were

needed to increase yield. “Young boys and girls performed specific tasks that would enhance the family’s economic unit of production” (Afrifa, 2010:26).

Aidoo (1985) also stressed on the economic reason for polygyny. “In order for men and women to realize any profits from this subsistence economy a large labour force was needed... when slaves were not readily available to the ordinary man, he turned to his women and children” (Aidoo, 1985:30). Even men with slaves married more wives who would give birth to many children in order to keep their farms and fishing activities ongoing when the slaves were withdrawn for war (Aidoo, 1985).

Young girls were also valued for assisting in the performance of domestic tasks such as preparation of food, gathering firewood, washing, cleaning and other errands. Oppong (1973) and Kaye (1962) observed that boys were valued for the source of labour they provided on the farms. For instance, they assisted their fathers in farms by making yam mounds and also helped in fishing and other occupations. Adomako Ampofo and Boateng (2007) reiterate that girls carry the greater burden of domestic work. Clark (1994) also found that when mothers are away to trade, they sometimes delegate some of their domestic duties such as caring for younger children, washing and cleaning to their female children. Cornwall (2002:29) pointed out that “schoolgirls help their mothers after school, minding stalls or hawking goods and, as they get older, may start doing a little trade of their own”.

Thus, there are disparities in the roles men, women and children play within the household. Exactly how hearth-holds and households operate tends to be different in Nigeria and Ghana as revealed by Clark (1994) and Ekejiuba (1995) respectively.

Ekejiuba's work centers on rural Nigeria where it is not always the case that hearth-holds existed. Simply put, hearth-holds that are subsets of households are not permanent. It is not every household that had a hearth-hold. There are some situations where hearth-holds are present and there are other situations where hearth-holds are not present. Certain factors lead to female-centered hearth-holds and Ekejiuba states some factors such as polygyny, multiple spouse marriage systems, leviratic unions among others. Another factor which can result in female centered hearth-holds is what Amadiume (1998) refers to as woman-to-woman marriage. Thus, in the Nigerian case, who is contributing what depends on the circumstances.

In the Ghanaian case, Clark (1994) revealed that households do not have hearth-holds. This makes the Ghanaian case different from the Nigerian case. In the Ghanaian case, who is contributing does not change because it is a household and the way they expend their resources is different from the case where there is a hearth-hold and a household. The responsibilities of a woman in the household is always present. Clark (1994) observed that economic pressure has led to an imbalance in the divisions of the contributions men and women make to subsistence. "The wife contributed staple vegetable food stuffs from her farm, while the husband contributed the sauce ingredients: meat, fish, and salt". (Clark, 1994:341). However, the rise in the price of vegetables resulted in the decline in consumption of meat and fish thus making men convert their contributions to cash with women still contributing in kind.

Oppong's (1981) work provides insight into the responsibilities of men and women in middle class households. As among traders (Clark, 1994), the responsibilities of men and women are still permanent. The contributions men and women make to the household have not changed. However, with more women attaining higher educational levels, although the

majority of men have attained higher education than women (Adomako Ampofo and Boateng, 2007), women have also converted their contribution to money. Although Ekejiuba (1995), Clark (1994) and Oppong (1984) have all published on the operations of the household and the shared responsibilities of household members, their studies were done at different periods, in different locations and among different groups of people. These peculiarities have led to the observed differences in their works.

2.4 Mobilization, Allocation of Resources and Distribution of Income.

“The earning, management and allocation of material resources are tasks with which all husbands and wives have to deal, and ones which may vary considerably in the way in which they are carried out” (Oppong, 1981:85). Since pre –colonial times, men and women have had ways and means of mobilizing their own resources and what and how they use these resources in the home.

Ekejiuba (1995) noted that in pre-colonial times, women and men worked side by side to produce food for the family and sold the surplus to buy what they could not produce. Darkwah (2007) also revealed that in the Gold Coast, both men and women were responsible for working in public spaces so both could contribute to the needs of the household.

Similarly, Lindsay (2005: 141) notes that “In Yoruba societies of the 1940s and 50s, generally men and women both contributed to the family economy”. Both men and women mobilized their resources through the work in which they were involved. According to Lindsay (2005), men farmed and women traded and they mobilized their income and resources through trading and farming which made them responsible for certain household expenditures. “As studies of Yoruba women have shown, women traded because to do so was part of being a woman, a wife, and a mother. Trade allowed them to provide for their

children, contribute to their lineages, and maintain some financial independence from their husbands'' (141). Duflo and Urdu (2004) observed that in Cote D'Ivoire, men and women claimed income from their plots.

The introduction of colonialism led to a situation where men's contribution towards the household changed whilst women's contribution remained constant (still providing in kind). The kind of education colonialists gave men and women were different. Whilst men were educated in areas (skills and technology) which made them qualify for white collar jobs, the education that was given to women were ways of reinforcing the stereotypes of women as domestic workers (Aidoo, 1985; Allah-Mensah, 2005). Since formal education was the only way to enter into formal jobs, which led to pay in cash (Bryceson, 2002), men started diverting their contribution to cash.

Clark (1994) and Oppong (1981) have identified that in post-colonial times, men and women still have ways and means of mobilizing their resources and income in order to contribute to the expenses of their household. Clark (1994) found that women in the informal sector, specifically traders, trade because they want to maintain their financial independence to enable them help their husbands take care of the household. One woman Clark interviewed said that she was working hard to help her retired husband take care of the home because he has been very helpful in providing for the home and children during his working days.

Bryceson (2002) identified securing a livelihood and realizing basic needs as one of the reasons why individuals who make up a household work to earn income. There are other reasons why conjugal units work or even combine two or more jobs. Most scholars have identified the ramifications of Structural Adjustment Programmes (SAP) as one major reason for this. Ekejiuba (1995:52) observed that

..., high commodity prices, low stagnant incomes, unemployment, forced retirement and retrenchment of workers and repeated devaluation of currencies, all induced by structural adjustment programs, have dramatically reduced or even eliminated the household head contributions to the hearth-holds and added greater pressure on the earnings of the hearth hold heads.

Bryceson (2002:16) reiterates that “besides the gradual increase of population pressure, the sudden realignment of local terms of trade and agricultural prices associated with SAP and economic liberalization policies has often destabilized the delicate balance between household provisioning of basic needs and resources in return for labour inputs by family members”. Clark (1994) also found that the current economic crisis had resulted in husbands not being able to fulfill their defined responsibilities for major cash expenditures.

Due to this, the demands and time of conjugal units, especially women have increased as they search for additional sources of income so as to ensure the survival of their hearthholds (Ekejiuba, 1995). Women search for additional sources of income by sometimes combining different jobs; some combine formal sector work with informal sector work such as trading, crafts, hairdressing, sewing among others (Ekejiuba, 1995; Osirim, 2009). At times, women also leave their formal sector jobs to enter into trade because to them, the work in the informal sector fetches them more money than the work in the formal sector (Darkwah, 2007; Osirim, 2009). Most women are viewed to have learnt the experiences of working as traders and gathering money for their wellbeing and that of their households from their mothers (Cornwall, 2002; Darkwah, 2007).

In general, individuals tend to leave their jobs for other jobs or combine different jobs due to the low profit they gain (Osirim, 2009). Bryceson (2002:12) found that “in Sokoto State the same dynamics are at work; between 1980 and 1995, many respondents abandoned one or more non-farm activities, usually due to the small profit realized (47%) or not having enough capital to continue (37%)”.

Even women who are not involved in paid employment and stay at home engage in sewing, trading or baking so they can contribute towards the needs of the household. (Oppong, 1981). Cornwall (2007) found out that women, especially those who are poorest, come to the market with goods to sell and leave with food to provide for their hearth-holds.

It has been noted that being able to gain financial independence and contributing to household expenses are not the only reasons women prefer to work but the prestige attached to being wealthy in the society as well as the exploration and experiences, in other words the “joy” women get are also reasons why women prefer to work always (Cornwall, 2002; Darkwah, 2007). Ekejiuba (1995:53) observed, “some women are able to transform cash into prestige, as men do, by taking titles and becoming members of illustrious or secret societies. The additional income also enables women to extend their personal influence in the family and community ...”.

The items or needs men and women use their incomes for have been identified by most scholars. Often, what women use their incomes to purchase tends to be different from what men use their income to purchase. Lindsay (2005) observed that among the Yoruba, men used the income or money they earned to marry, educate children, build houses, and participated in ceremonies and gift-giving whilst women used their incomes to provide for their children and contribute to their lineages.

It has been found that among conjugal units where one of the spouses work in the informal sector, the provision husband and wife may differ from that of conjugal units where both spouses work in the formal sector. In other cases, it seems to be similar. Oppong’s (1981) work on middle class marriages in Ghana revealed that both men and women contribute to providing the needs of the children (clothes, shoes, toys etc.), paying school fees, paying for

rent, buying provisions among others. She also found that the items women are more likely to buy include their own and their children's clothes. "School fees, fuel and rent are normally paid by the husband" (88). In households where there are domestic servants, Oppong (1981) found that the paying of wages varies. "In some households, it is the husband who pays, in others the couple share the cost and in yet others the wife pays" (88).

Duflo and Udry (2004) noted that every income has its own purpose in the household. In other words, household resources are generated from different accounts and used for different purposes. Haddad and Hoddinott (1994) show that income from "male crops" tends to be put to different uses than income from "female crops". Crops that men grow in Cote D'Ivoire are yam, cocoa, coffee, wood, pineapple and colanut whilst women grow plantain, oil palm, taro, sweet potatoes and vegetables. Income from yams (grown by men) it seems, is associated with household public goods and basic necessities while income from the individually-controlled female and male cash crops is associated with expenditures on alcohol, tobacco, and prestige goods (Duflo and Udry, 2004).

Some scholars have also argued that the roles of men and women in the home tend to influence what they use their incomes to provide. de la Briere et.al (2002); and IOM (2005) indicate that women prefer their remittances to be spent on food, clothing, education, and health, while men direct their remittances toward housing and the purchase of consumer durables.

Pickbourn (2015) did her research on women and men in Northern Ghana who migrate to other parts of the country to work in order to provide for their families back at home. She noted that when men and women migrate to seek greener pastures, household members who remain in the family of origin receive remittances and decide what to do with it and that the

possibility that women mostly demand that their income be used for meeting household needs (children's education, and health or to or to invest in economic activities that would generate incomes to be used for these purposes) is higher because they see it as a way of making up for household subsistence and nutrition (Pickbourn, 2015 cites Ekejiuba 1995 and Goldstein 2000). Migrant men, on the other hand, prefer their incomes to be used for expanding their farms and to generate more profit for them. This is seen in the response of one man Pickbourn interviewed:

I have two acres of land on which I cultivate groundnuts. Every year I have to hire a tractor to plough the land. I also have to buy the seeds and the pesticide. If I don't get enough money from the previous year, then I go to the south to get money so that I can plant my groundnuts. If I send the money to my wife, she will spend all the money on food. Then how can I farm? So I save my money until I come home, or I send it to my brother so that he will use it to start preparing my farm for me. If I have enough, I will buy a bag of maize for the house when I am coming.

(Pickbourn, 2015:11).

Pickbourn (2015) again observed that in a household, both parents are expected to jointly contribute to children's education, with husbands responsible for school fees and wives responsible for uniforms and supplies. However, in the majority of the households she surveyed, women said that they were responsible for the bulk of education expenditure, including the payment of school fees. All these suggest that gendered norms of household provisioning affect the remittance behaviour of migrant men and women.

When it comes to contribution to food, it has been identified by most scholars that both men and women have been providers of food in the household historically. Duflo and Udry (2004) argued that in most societies in West Africa, the man contributes to, but is never solely responsible for, the total expenditure of the household. This means that the perception and assumption that men have been and are still the sole providers of the household is not always applicable.

Historically, both men and women worked in the public sphere, with women adding domestic responsibilities to produce food for the family; thus, there was a gendered division of labour with respect to the provision of household needs (Darkwah, 2007; Ekejiuba, 1995). Both men and women provided the crops each of them grew to contribute to the preparation of food (Aidoo, 1985; Clark, 1994). This suggests that men and women contributed in kind to food. With time, men's contribution was converted into cash whilst women's contribution remained in kind and this is due to the rise in the prices of some commodities (vegetables provided by women) which also led to the decline in the consumption of other commodities (meat and fish provided by men) (Clark, 1994). The fish and salt were now converted into giving a food allowance called "chop money" to the wife (Clark, 1994). Duflo and Udry (2004) observed that the head of household is responsible for a "statutory contribution" to his wife to prepare meals. Clark (1994) and Duflo and Udry (2004) studied informal sector workers and they attest that the "chop money" is a regular fixed amount which the husband gives to the wife. However, this money is not enough but since it is the woman's responsibility to feed every member of the household, she has to do everything possible to fulfill this responsibility no matter the amount she receives from her husband (Duflo and Udry, 2004). This makes her end up spending much money to buy other items that make the food preparation complete (Clark, 1994).

Among conjugal units made up of formal workers, Opong (1981) reveals that the contribution of "chop money" is not different. She notes (1981: 88):

As regards payment for food, husbands often give their wives a regular fixed amount, which may be far below what is really spent, and wives complain that the amount does not always increase as the family grows or when the cost of living rises. It is the usual practice for the wife to add from her own earnings to pay for the additional cost of food, such as buying the vegetables from the market, while the husband not infrequently does some of the store-shopping, and may pay for those provision.

This reiterates the fact that women tend to even contribute more to food items in the household since they are in charge of food in the home.

Walters and Avotri (2001) have also highlighted the huge contribution women make to food and other items in the home. They found that in lean times some husbands expect their wives to supplement the money they give by working even harder and this meant that women in particular bore the brunt of economic problems. This is realized in one respondent's comment:

“Yes, because of the economy, men ... they're not compromising with us, especially if they know you are working, they sometimes leave all the problems, almost all the problems on you the mother. That is why we, some Ghanaian women, we toil like that, because you want to make ends meet” (202).

With respect to husband and wife having a joint or separate income account, Clark (1994) found that most women preferred to have a separate account as a way of preventing any cheating on the side of their husbands. “Mothers also said they would feel justified in challenging their husband's demands for domestic service if these seriously interfered with their earning capacity” (339). However, most men tend to openly appreciate their wives' contributions since they know they cannot bear all the cost of the children's needs and their wives helped them out by paying for some of the expenses. (Clark, 1994).

In the study of marriages among educated elites, Oppong (1981) found that, whilst some couples preferred to pool their incomes, others preferred to separate their incomes. However, Oppong confirmed that most couples prefer to spend their own separate incomes with each paying for some necessities though when it gets to a period where they realize that responsibilities are poorly defined, tension may easily develop, since one spouse may feel that he or she is carrying too much of the burden. Also, the wife often prefers to keep her own savings account and sometimes property just to avoid her husband criticizing her on

how she spends her money and also to provide financial security for herself and her children both at present and in the future since she feels her husband is not willing to provide for her. Others also feared that their husband's families will take over the husband's property when he dies thus, they preferred to keep separate accounts so that when their husbands were no more, they could provide for themselves and the children. Oppong (1981) calls this "fear of matrilineal inheritance" (92).

2.5 Decision-making

Decision-making among conjugal units comes in several forms; financial (Bernasek and Bajtel, 1996), domestic tasks and resource allocation (Oppong, 1981), family planning (Adebusoye and Kritz, 1999) among others. Oppong (1981) posited that decision-making is a complex sequence of events that takes place between two spouses and between them and their kin, affine, colleagues and other significant sets of associates and reference groups, with and about whom they exchange goods, services and communications.

Decision-making tends to differ from one conjugal unit to the other. Mostly, the individual who has more resources tends to have more power and therefore has a lot of say when it comes to decision-making. According to Zvonkovic et. al (2008), resource theory predicts that the individual who has control of the most cherished and valuable resources will have greater power in the relationship. Oppong (1981) also noted that the relative power of husband and wife when it comes to decision-making are influenced by the comparative resources that both the husband and wife bring to marriage, such as education, income and the type of occupational and kinship positions each maintains outside the conjugal family. Zvonkovic et. al (2008), also point out that, the higher the educational level of an individual, the higher the income and thus the more power he or she has in decision-making. Since men

mostly attain higher education than women, their earnings are higher and they have more power in marriage.

Women who have greater education and income tend to have more marital power than women with fewer of these resources (Zvonkovic.et.al, 2008). Oppong (1981) also confirmed that any time women have access to strategic resources, being important economic producers and managers of property, their part in domestic decision-making has been shown in various studies to be enhanced. However, in his studies on women in Bangladesh, Balk (1997) found that women's formal education had little effect on authority. Adebusoje and Kritz's (1999) research on Nigerian women also found that whilst some decisions were made mostly by men, other decisions were made mostly by women. In terms of income, both wives and husbands mostly determine what their incomes must be used for. Other issues such as buying or selling of land, what items to purchase for the household, whether the woman should work for pay, whether children must be sent to school and at what level they must reach in education are mostly decided by the husband. Meanwhile, both couples decide on how many children to have, the contraception method to avoid pregnancy and who is responsible for household duties and rearing of children. Adebusoje and Kritz (1999) again found that, husbands mostly make decisions that concern finances of the home.

In the Ghanaian case, Clark (1994) observed that both husband and wife admit that the autonomous decision-making ability is independent of the earning capacity of wives, however, whilst women see it as positive, men consider it as negative though there is nothing they can do about it since in most cases, they lack the capacity to support their wives and children totally.

In her book *Middle Class African Marriage*, Oppong (1981) identified four major ways of making decisions in the household; syncretic (men sharing their major decision with partners), autonomous (men/women making their own decisions separately, with very little consultation), men dominated or autocratic (men making the majority of the decisions) and wife-dominated (wife making the majority of the decisions).

Oppong (1981) found that in situations where husbands and wives make major decisions together, it is because most of the wives have higher education and some are currently employed either as teachers or nurses. With respect to the financial provision of the household, “over half of these wives” made very high contributions. On the other hand, in households where couples take major decisions separately, it was realized that wives had lower education and less employment as compared to husbands which made them contribute less to household expenditure. As wives contributed more to the expenditure of the household, some husbands also played a comparatively more extensive role in carrying out household chores and childcare. Based on this, Oppong (1981) concludes that the wife’s position in decision-making in the home increases when she has educational, occupational and financial resources and also uses these in providing for family needs. This confirms Zvonkovic’s argument that the level of education, employment status as well as the amount of resources one has, determine his or her power when it comes to making decisions.

Orgeal and Heaton (2005) revealed that in traditional settings, the opinion of the husband mostly carries more weight than that of the wife, and in patriarchal societies, wives’ input in household decision-making is less (Miller & Kannae, 1999). In their study of a small village in India, Khan and Singh (1987:63) found that:

It was mainly the husband who took the decision at all the stages of the family-building process. Other family members like the in-laws also influenced this decision. The woman who is the main actor on the stage and also about whom all the decisions are taken, played only a marginal role or no role at all.

Therefore, in traditional settings, it is husbands who take major decisions and even in situations where a joint decision is being made, husbands tend to have greater influence though it is wives who control the household sphere. However, in contemporary settings, women also have great influence in household decision-making though it mostly depends on the educational and occupational levels they have acquired as well as the resources they are able to mobilize. Hogan, et.al. (1991) cited by Orgeal and Heaton, (2005) identified that women's active participation in domestic decision-making indicates their power within the household.

2.6 Conclusion

While some scholars such as Ekejiuba (1995) argue that the concept of a household is alien to Africa, some other scholars such as Clark (1994) have strongly argued to prove the validity and essence of this perspective. These include the fact that women have their own centered units in households; are responsible for the welfare and wellbeing of these units; and have played active part in the provision of household needs since pre-colonial times. Also, each individual of a household (men, women and children) have their own set of roles they perform though, some of these roles tend to be better valued than others. In contemporary times, men and women have started taking up each other's roles due to numerous factors. When women contribute tremendously to household expenditures, their participation in the decision-making in the home is enhanced. In addition, men who realize the higher contributions their wives make to household expenditure tend to perform domestic chores willingly as a way of appreciating their wives' contributions.

CHAPTER THREE

THEORETICAL FRAMEWORK

3.1 Introduction

The operation of the household to ensure its effective management and maintenance depends to a large extent on critical issues such as how resources and income are acquired, distributed and shared, how decisions are made as well as how domestic chores are done. It must be noted that in discussing issues that are critical to how the household operates, power relations which results in gender differences plays a key role. In exploring this issue, Whitehead's (1985) theory of 'conjugal contract' is worth studying.

3.2 The Conjugal Contract.

In every household, there are available resources which are shared between members of the household; most times between husband and wife, however, there has always been "unequal access to, and control" over such resources (Whitehead, 1985: 93). There are terms on which husbands and wives exchange goods, services and income, including labour which Whitehead refers to as the 'conjugal contract' (Whitehead, 1985:93). In discussing this, Whitehead uses two different cases from different societies (rural Ghana and industrial Britain) 'to consider aspects of relations between men and women within households' (Whitehead, 1985:93). Central to this discussion is an interest in power because it is the notion of power which explains male domination in marital relationships.

One major concern of Whitehead (1985) was the changing nature of the production, distribution and consumption relations within the household. The traditional household is seen as the site within which men and women get together as members of a single productive enterprise to engage in household based production for their own use (Whitehead, 1985). There is always a clear distinction between men's work and women's work and the work of

childbearing and childcare are not excluded. This distinction between men's and women's work is seen as a "system of allocating the labor of sexes to activities" (Whitehead, 1985:95) and this has implications for the organization of productive processes in that it is not devoid of issues of command and control. According to Whitehead (1985) in such societies, the conjugal contract includes the exchange of labor in production as well as the exchanges in which personal and collective consumption needs, including the feeding and maintenance of children, are met.

There is a difference between the sexual division of labor within the family, and outside it. The sexual division of labor in the wage labor and informal sector 'outside the home' is one in which the genders enter as bearers of labor or capital whilst sexual division of labor 'inside the household' is the behavior of men and women in the family including reproductive behavior (Whitehead, 1985). Based on this, Whitehead (1985) argued that there must be an attempt to identify what it is about women's position in the family which tends to affect the terms on which they enter the labor market and to a limited extent the way in which their positions in the occupational structure and its associated sources of sociability affect relations between men and women in the home (Whitehead, 1985).

The position that was taken by Whitehead (1985) in her paper is that though in market economies, the sexual division of labor separates men and women outside the family based household, they come together within it and in doing so, arrangements for personal and collective consumption needs have to be met out of total household income. Thus, the relations of exchange, distribution and consumption which make up the conjugal contract define household relations even where the household is not a unit of production. Whitehead (1985) uses two case studies, one where the household is a unit of production and one where it is not to illustrate her argument.

3.2.1 The Household common fund in North Eastern Ghana where the household is a unit of production

The Kusasi are the majority ethnic group in the Bawku District in Ghana. They are self-provisioning farmers who aim to produce enough food for a whole year's consumption. Their agriculture involves the use of simple farm tools although a few households have ploughs. Since the level of technology in farming is very low, ensuring successful rural livelihoods is dependent on the level of command and control over labor which is mostly provided by household members or communal or exchange work parties on a permanent basis. All men, women and children in one way or the other have some form of income which is earned from the crops they sell; boys and girls sell biscuits and oranges whilst adult men and women sell staple crops and trade in cattle. There are differences in income, wealth and subsistence life styles amongst the various households which results in the differences in strata and class though the society is described as communal.

The competing claim on land is hierarchical and is based on inheritance and lineage membership. Whitehead (1985) points out that a household's resource base depends on where its head stands in the power relations within clan and community. The household is seen as a basic unit of production among the Kusasi and it has its well defined system of statuses, authority and decision making. According to Whitehead (1985), many forms of households exist in the society from those that consist of a man, his wife and children to those that are made up of polygynous marriages through to those that are known as complete households. Each of these households has a male as its head who is called the owner and all others within the household are his dependents thus, he is seen as superior to all other members of the household.

Whitehead (1985) points out that the way in which production is organized within the household depends on many factors including the sexual division of labor. The Kusasi are noted for growing staple crops such as millet and thus a large amount of male labor input is needed. This does not mean that women's labor is not important. The distinction here is that whilst men grow staple crops, women only grow vegetables and other produce. Since the growing of staple crops requires the usage of more land than vegetables, men tend to have more access to and control over land with women having access to only small acres of land. This makes women and children dependent on men when it comes to the consumption of staple crops. Though both men and women grow agricultural products, women are not regarded as farmers.

There is also a distinction between household farms and private farms. The household farms are the most valuable acreages of the compound and are distinguished from all other farms; millet is grown on this farm and it is expected that the millet produced would feed the whole family for a year thus, it is the obligation of the household head to see to it that all members of the household work to fill these granaries (Whitehead, 1985). The private farms are the farms which both males and females in the household have; whilst men grow millet, guinea corn and rice, both men and women grow groundnuts on these farms (Whitehead, 1985). Rice and groundnuts are regarded as cash crops while millet and guinea corn are subsistence crops. "The farms which require labor are both communal and private; the private farms may belong to the household head or his dependents, and to either men or to women" (Whitehead, 1985:103) and "the labor available include own labor, the labor of the household members and reciprocal exchange labor" (100). The goods that are grown for sale are grown on private farms and all men especially household heads make good use of the labor of household members for this purpose.

One important issue to know about the Kusasi is that there are terms under which husband and wife exchange other goods, services and income and that this is embedded in the complex organization of consumption and distribution within the household (Whitehead, 1985). Every individual within the household has a set of responsibilities. The household head is seen as the breadwinner and thus he is expected to provide the staple crop for all the members of his household (Whitehead, 1985). When it comes to food preparation, the household head is responsible for providing a basket of millet to his wife every ten days (Whitehead, 1985).

Individuals have no rights over each other's income which they earn from selling their produce, however, men who are heads of households tend to have a lot of control over the production and distribution, as well as the income gained from the sale of crops (Whitehead, 1985). Also, it is only men who have substantial cash incomes from private farms due to the fact that women's farms average less than one acre in size. Whilst men and women grow groundnuts in Kusasi, women grow groundnuts to feed their children (Whitehead, 1985).

“The right of individuals to spend their money how they like is tempered by at least two ideologies and practices, and these also relate to men and women differently” (Whitehead 1985:105). The first ideology is that of ‘helping others’ and the second is ‘begging’; household members are expected to help each other and men, women and children ‘beg’ when they want something (105). However, when it comes to controlling one's own income, there is a difference. It is much easier for a household head, married man, senior wives, unmarried son or brother and junior wives to hold on to their income. It is the responsibility of the household head or married man to clothe the wives and clothe and educate the children, a responsibility which is now provided in cash as opposed to kind. Women, on the other hand, are responsible for caring for children and feeding the family by

making sure they do not starve (Folbre, 2001). Among the Kusasi, a strong mother or wife is seen as one who is able to provide independently of her husband or household head during the hungry season. “In households where women have other income sources throughout the year from brewing and speculating in grain, this ideology leads to their income being used to provide staple food during the hungry season” (Whitehead, 1985:106). Thus, among the Kusasi men and women grow different crops for different purposes.

Also, though both men and women do not have rights over each other’s income, men tend to earn more income due to the availability, access to and control of large sizes of land for their produce. This results in the dependence of women or wives on their husbands or men for livelihood. Thus, women work harder to produce income from sources additional to food production.

3.2.2 The case of Britain

The case of Britain is entirely different from that of the Kusasi. Here, we can talk about intra-household exchanges between husband and wife within the family based household of industrial capitalism. Whitehead (1985) outlines several theoretical themes which form the basis of the relations between husband and wife in industrial Britain. They include:

the nature of the characteristic working-class family under capitalism, especially features of the wage form, and of domestic labour within the home; and contrasts between the normative expectations and legal obligations of husband and wife in relation to their mutual support and patterns of behavior.

(Whitehead, 1985:107).

In Britain, working class families are common and in these families, both husband and wife are involved in wage work. Women from poor families generally resume work when their youngest child goes to school and work full time or part-time though most of these jobs are low paid (Kabeer, 1994). In such a family, there is the belief that the husband should work

and earn income to cater for the family whilst the wife does the domestic work which is unpaid (Whitehead, 1985). Land (1977 as cited by Whitehead, 1985) confirms that while the income of the man which is used to cater for the family empowers him to have bureaucratic and legal responsibilities over his wife and children, it equally allocates to a wife the responsibility of caring for her husband, the home and the children which leads to a mutually beneficial collectivity.

There is the assumption that the income of the household is available to its members according to their needs (Whitehead, 1985). In other words, the income earned by the husband who is expected to support the members of his family trickles down to all members of the family.

Households in Britain operate on the nuclear family system which is made up of the father, mother and children though every household tends to be different from each other which is as a result of the number of household members who have jobs, the kind of jobs individuals in the household have, their level of income and how the income is shared. According to Whitehead (1985), Pahl (1980) found that there are three different ways by which households that are headed by a male breadwinner operates; the whole wage system, the allowance system and the pooling system. In the whole wage system, all the income is handed over to the wife for housekeeping expenses and some amount of the money is given to the husband for his personal needs. Pahl (1980), however, argues that this happens in households that are poor where mostly the wife has to manage the little income that has been provided by the husband to be able to meet the needs of the household. On the other hand, in households that operate on the allowance system, the husband gives a portion of his income or wages to the wife and keeps the rest. It is interesting to know that the money that the husband gives to the wife is meant for the upkeep of the home and is fixed and the wife

often has no idea of how much the husband earns. However, once the money is given to the wife, she has control over it and decides what to do with it for the household.

After the housekeeping money is given out and the money for other major bills is set aside, the fact that both the husband and the wife need money for their daily upkeep holds. Whilst men normally take some money for the expenses they make when they are out of the home, women mostly have to try their possible best to take some money out of the housekeeping money or ask their husbands for money to cater for them. Even in situations where women have control over the family income, they still have to give their husbands money.

Whitehead (1985) points out that in situations where the husband's labor power enters the market and the wife's work is domestic labor, it is very difficult to measure the exchanges between husband and wife since how to measure housework and how it should be rewarded seems to be a problem. Similarly, in households where the income is earned through the labor of only one person, there is the tendency for the (male) employed worker to keep a sum for individual consumption. The domestic worker who is mostly the wife cannot compel a sum and her needs are merged with those of other dependents such as children.

On the other hand, when wives start to enter the wage market, how the household operates changes in that since she also earns income, she becomes empowered and is able to purchase goods for the household just as the husband does and both of them tend to contribute a percentage of money into a common budget and this is what Pahl (1980) calls the pooling system.. In this case, the only difference that lies between husband and wife is the gap in their wages earned (Whitehead, 1985).

In a study that was conducted by Hunts (1977) as cited by Whitehead (1985) in the North Midlands, it was found that in situations where wives earn more than their husbands there is sharing of domestic work between them. It was also found that it is normal for husband and wife to spend their money on different goods of the household. Whilst all necessary expenditure such as rent, heating, normal food bills and weekly outings which cannot be reduced is taken out of the husband's income, the wife's income is used for extras such as consumable durables, clothes for all family members and so on. The explanation for this is that if the wife's income disappears, then the family does not have a level of compulsory expenditure which it cannot keep up (Whitehead, 1985). However, the problem has got to do with the power that the woman has over her income, its disposal and her capacity to hold on to part of her income for her own use as against her husband's. Thus, though women often report satisfaction at having a source of income of their own, their relation to its disposal is quite different from that of men in many ways (Whitehead, 1985).

When it comes to a woman spending her own income, she is subject to powerful sets of values which Whitehead (1985) terms that as 'the ideology of maternal altruism' which she explains as the mother or wife always puts the family or her children first. Since women are seen as being naturally emotional and concerned when it comes to care work and domestic work in general (Elson, 1997) she has to deny herself to make resources circulate to benefit every member of the family. According to Whitehead (1985), a study that was conducted by Jephcott et.al (1962) revealed that the power of married women could reduce if they acquired earnings of their own since there is the possibility that their husbands will keep their own incomes for personal expenditure whilst the women's earnings is used to pay for collective family expenditure.

Whitehead (1985) argues that women's wage enters the household and they tend to lose control of it and this is a clear evidence of super-subordination in operation in the household. Taking a critical look at the wife's income, it can be seen that the treatment of a wife's income is related to the sexual division of labour in the market. In many households, the items that are purchased with the wife's income are lumpy consumption goods and items of domestic technology for which savings have to be made. In situations where women contribute a lot to household expenditure, men's gender identity is threatened. When they see that their wives are almost entering the breadwinner role, they begin to reinstate themselves into this role.

Thus, in Britain, families operate on a nuclear basis with husband and wife working to enable both of them contribute to household expenditure. However, the level of income earned by each spouse determines how much each of them can contribute towards the expenses, what each of them uses his or her income to purchase for the household as well as how house work is shared and done. In situations where there is only one employed worker which is usually the husband, how the money is shared and how domestic work is shared tends to be different from other situations where both the husband and wife are employed workers and earn income.

3.3 Other scholarly works on the conjugal contract

Since Whitehead (1985) developed the theory of the conjugal contract, a lot of scholarly attention has paid attention to the subject. Whilst some works raise arguments that are similar to Whitehead (1985), other works view or discuss the conjugal contract from different perspectives. There are a significant number of themes which Whitehead (1985) discussed in her work; access to, and control over resources, sexual division of labor, exchange of goods, services and resources, control of income and the effects of income on

the performance of household tasks. The newer perspectives on the conjugal contract will be discussed based on the above mentioned themes.

3.3.1 Access to and control over resources

Whitehead (1985)'s argument that there has always been unequal access to, and control over resources that are shared between husband and wife is similar to a recent study that was conducted in Bangladesh by Heath (2014). According to Heath (2014), in rural Bangladeshi households, there is unequal access to, control and distribution of resources in that though women in the wage labour earn wages, the husbands determine how much of the money wives must keep personally and what the rest of the money must be used for in the household. Sometimes, the differences that lie in access to, and control of resources by men and women are a reflection of the dictates of the society in which men and women live (Oduyoye, 2000). Koester (2015) has confirmed that the set of roles, behaviors and attitudes that have been defined by the society as appropriate for men and women can be the cause of power relations from the household to the highest levels of political decision-making. This emphasizes Whitehead's (1985) argument that power as an aspect of gender relations is a societal arrangement which strengthens male domination in the space of marital relations.

3.3.2 Sexual division of labor

With regards to household based production, Whitehead (1985) argued that men and women come together as members of a single productive enterprise in which production for their own use goes on. Bittman et.al (2003) point out that in such cases there is always a distinction between men's work and women's work in the household and this distinction between men's and women's work is what Whitehead (1985:95) describes as a "system of

allocating the labour of sexes to activities” and this has implications for the organization of productive processes in that it is not devoid of issues of command and control. In other words, the roles of men and women in household based production which determines the work of men and women in the household lead to issues of command and control where in most cases men tend to have command and control over women (Bertocchi et.al 2014).

Whitehead (1985) also argued that there is a sexual division of labour both within the family and outside it. This means that there is a clear sexual division of labour between the sexes in both the wage labor and the household; the nature of men’s work in the wage labor is different from the nature of their work in the household and vice versa (Hansen and Hudu, 2015). However, the tasks performed by men and women in the household tends to be a determinant of the roles men and women play in the labor force. Parpart and Stichter (2016) have argued that the participation of women in the wage labour as well as the roles they play in the wage labour are determined by their roles in the household such as child rearing.

In discussing the conjugal contract in rural Ghana, Whitehead (1985) states that there is a distinction between household farms and private farms and explained them. With regards to the household farms, the Health and Human Services, HHS (1994) attests that the household farm is one which belongs to the whole household with the head of the household being the supervisor. Since all members of the household feed on the produce of this farm, it is the responsibility of the household head to see to it that all members of the household work on this farm.

3.3.3 The exchange of goods, services and resources among conjugal units

One main issue Whitehead (1985) reveals about the Kusasi is that there are terms under which husband and wife exchange other goods, services and income and that this is

embedded in the complex organization of consumption and distribution within the household. Each individual within the household has a set of responsibilities. The household head is seen as the breadwinner thus his responsibility is to provide the staple crop for all the members of his household. This is also applicable to men in some African societies such as the Asante (Adomako-Ampofo, 2007). The household head is also responsible for providing a basket of millet to his wife every ten days. Among the Asante, the woman is responsible for providing other food items such as vegetables, salt and dried fish powder (Clark, 1994); she also sees to it that her husband and children are well fed (Duflo and Udry, 2004).

3.3.4 Control of income and the effects of income on the performance of household task

Whitehead (1985) identifies that though individuals in the household have no rights over each other's income which they earn from selling their produce, men who are heads of households tend to have a lot of control over the production and distribution, as well as the income gained from the sale of crops. Similarly, a survey that was conducted by Colfer et.al (2014) in Southern Sulawesi revealed that men tend to control household income and determine what must be done with the income. In explaining this, Colfer et.al (2014) described men as "dispensers" and women as "conservers". According to Ellis (1998), income in such rural households varies from year to year because the outcome of farm production which determines the prices obtained for output sales either increases or reduces and this is likely to affect the control of individuals on the income gained from the sale of crops.

In the case of Britain, Pahl (1980) as cited by Whitehead (1985) identifies three different ways by which households that are headed by a male breadwinner operates; the whole wage

system, the allowance system and the pooling system. In the whole wage system, the family depends totally on the income of the man which is very minimal. Lachance-Grzela and Bouchard (2010) points out that in such households, women do the lion's share of housework. In the pooling system, Pahl (1980) reveals that the income of both the husband and the wife is used to cater for the household. Subsequent studies have confirmed that in the pooling system, the income of both husband and wife is pooled and then distributed to maximize a single objective function, so that family demand behavior depends on total family income and not the income of just one person (Lundberg and Pollak, 1996).

In a study that was conducted by Hunts (1977) as cited by Whitehead (1985) in the North Midlands, it was found that there is sharing of domestic work between a husband and his wife when the wife earns more than her husband. Similarly, Model (1981:226) indicate that, "women who are career oriented, self-confident, and continuous in labor force participation are both more likely to contribute a substantial increment to the family living standard and to share housework with their spouses"; the greater her contribution to the provider role, the more help she receives. In a more recent study, Stratton (2015) attests to the fact that women who earn lower wages and as a result are unable to contribute more to household expenses spend more of their time doing housework than women who earn higher wages and are able to contribute more to household expenditure. The above studies reveal that when women earn higher income than men, they are able to make greater contributions to household expenses and this results in sharing of domestic work between them. However, Greenstein (2000) points out that sharing of household work between husband and wife does not occur only when the wife earns more than the husband but when the income of the husband and wife are closer.

However, other studies have shown that sharing of domestic work between husband and wife has nothing to do with their level of income or level of education. Aguiar and Hurst (2007) found that women in United States of America still do a greater share of household work even when they are more educated; they may be better paid in the labor market yet they still do much of household work (Rizavi and Sofer, 2008).

Whilst Whitehead (1985) discusses the conjugal contract with much focus on the link between income levels and sharing of domestic work between husband and wife, Cudeville and Recoules (2009) discuss the conjugal contract in terms of the complex interaction that underlies the decision-making process within the household. The model they present in their work is between cooperative and non-cooperative bargaining models and according to Cudeville and Rescoules (2009), these two approaches are basically distinguished by the ability of spouses to make decisions together. Cudeville and Recoules (2009:18) found that “... a rise in the female wage rate will lead to an increase in the transfer rate negotiated within the couple that is, will increase cooperation between spouses”. On the other hand, a fall in the female wage rate will lead to a lower level of negotiation with regards to transfer rate, “that is to behave more independently and to have a more egalitarian share of chores between spouses” (:18). In a better explanation, when the gender wage gap is highly favorable to men in the labor market, an improvement in the female wage rate results in the couple agreeing upon a higher male-to-female income transfer rate which also leads to less financial autonomy of partners. However, if the gender wage gap is low, there is more financial autonomy of spouses, and a more equal sharing of household tasks. Therefore, one result of the model is that the closer the wages of the spouses, the more they share household activities equally.

Earlier work in the Ghanaian context, preceding the work of Whitehead (1985) which corroborates Cudeville and Recoules, (2009) point about similar wages leading to more equal sharing of household responsibilities is the work of Oppong (1981). In her book *Middle Class African Marriage* which focuses on urban Ghana, she tackles the conjugal contract from the perspective of how education, occupation and income levels affect decision-making (which was not a major focus of Whitehead 1985) and domestic task performance in the household. She found that in households where wives had a higher education and are professionally employed, their husbands made major household decisions with them. Thus the “wife’s position in decision-making in the home tends to be enhanced when she has education, financial and occupational resources and also uses this in providing for family needs” (Oppong 1981:121). In households where husband and wife take major decision-making separately or husbands alone take main decisions, it happens that wives do not have higher education as compared to the education of their husbands, not professionally employed and are unable to make greater contributions to household expenditure. It was also revealed that in situations where the resources husband and wife bring into the household are “equivalent” (122), the wife is empowered to partake in the control of finances whilst the husband takes active part in household tasks. Oppong (1981:122) succinctly writes, “ ... equivalence of domestic input in financial and educational terms, appears to be associated with the tendency towards increasing similarity of rights and duties, responsibilities and tasks assumed in the conjugal relationship ...”.

Overall, it must be noted that the conjugal contract in Kusasi and Britain households as discussed by Whitehead (1985) holds. For instance, other scholars have shown that the unequal access to, and control over resources, exchange of goods, services and resources and the effects of income on the performance of household tasks exist not only in some African societies but in other countries in the western world. However, the generalization

and conclusion made by Whitehead (1985) that the case of the Kusasi applies to Ghana is a bit problematic. In other words, reading Whitehead's (1985) discussion on the conjugal contract, the reader gets the sense that Whitehead uses what was actually happening among the Kusasi to refer to all societies in Ghana. Before Whitehead's (1985) work on the conjugal contract, there had been earlier works on how husbands and wives share their goods, services, roles and responsibilities in other rural areas in Ghana where the conjugal contract was seen to be different from that of the Kusasi. For instance the work of Hagan (1983) on the Effutu of Winneba revealed that the major economic activity of men is fishing. Thus the economic fortunes of the conjugal family depend on the fishing activities of the husband, and between fishing seasons on the business acumen of men. The fishing activity is seasonal. During the season of fishing, the man gives the catch he makes to his wife to sell at a fixed price. At the end of the season the man claims the exact money the woman made from selling the fish and gives her a portion of that money. The man uses the rest of the money for the upkeep of the family. However when the fishing season is over, it is the woman who takes up the role of the upkeep of the home since the man does not have any source of income. The woman does this by borrowing money from friends and relatives. Therefore, in another fishing season, the man is expected to replace all the money the woman has borrowed for the upkeep of the family. "This is in respect of hospital fees, school fees and books, clothing for the children, indeed all expenses the woman may have incurred in looking after her husband, herself and her children for the whole year from the previous fishing season" (Hagan 1983:196).

The case of the Effutu of Winneba is a bit different from that of the Kusasi in that they engage in different economic activities. Whilst the Effutu fish, the Kusasi farm and these activities to an extent determine the way the conjugal contract plays out in conjugal families in each of these societies. Whilst among the Kusasi, the man is always expected to see to

the upkeep of the home with the woman supporting and also doing household work, among the Effutu, either the man or the woman takes up the major role of the upkeep of the home for a specific period of time due to the seasonal nature of fishing which is the major source of income in the society. Though the man pays back all the money the woman used to cater for the household, the point still holds that during a specific period of time, the woman becomes the major contributor to the upkeep of the home.

Men and women in Effutu have specific responsibilities they perform in the household. Whilst the men are the breadwinners; responsible for providing the majority of household needs such as school fees, clothing for the children, and food particularly fish, women provide other food ingredients and do the household chores (Hagan, 1983).

It must also be noted that Whitehead (1985) and Hagan (1983) wrote their works in different years and in different societies, thus what was happening in each of these societies is what each of them presented in their works.

Therefore Whitehead (1985) should have argued that her work applies to the Kusasi in that particular period she conducted her research and not generalize that it applies to Ghana since other works by other scholars such as Hagan (1983) has proven that how the conjugal contract works in households in other Ghanaian societies are different from that of the conjugal contract in Kusasi households.

3.4 Conclusion

The conjugal contract exists in every household. However, it differs from one household to the other in that, the setting, the practices, the beliefs and the culture of the society where the household is situated tend to affect the way it operates. The conjugal contract among

married Kusasi is significantly different from the conjugal contract among married people in Britain though there are a few similarities. Among the Kusasi, the household operates on the extended family in that husband(s) and wife(s) responsibilities is not limited to their households only but to other members of their families as well. Since they operate a farming system, both men and women tend to provide what they grow when it comes to the provision of household items though the items husbands produce are regarded as more valuable than those that are produced by wives. In all the various kinds of households that exist among the Kusasi, the man or husband is seen as the head and thus controls all the produce, the money that is earned from selling the produce as well as the other members of the family who are dependent on him. Whilst he is expected to use some of the money earned to clothe and educate members of the household, his wife is expected to see to it that household members are fed and do not go hungry. Thus, the conjugal contract in Kusasi is that men are responsible for providing staple foods and women are responsible for providing other food items such as vegetables, salt and dried fish powder.

In Britain, the household operates on a nuclear basis and both the husband and the wife are involved in income earning activities. In households where the man solely or provides more to the household expenditure, the woman tends to be the sole performer of house work whilst in households where both the husband and the wife contribute to the household expenditure, house work is shared. However, even in situations where the woman is the major source of income for the household, she still shares house work with the man, the man does not do all of it. In both cases, it is realized that men are powerful and mostly have control over the entire household and everything in it. They have control over the income that is earned by them and their wives, how the income is shared, what items the income is used to purchase for the household and how this impacts on responsibilities for domestic work. Whilst some

scholars agree to some of the arguments Whitehead (1985) made in her discussion of the conjugal contract, other scholars discussed the conjugal contract from other perspectives.

When the gender wage gap between men and women in the labour force is high, husband and wife agree upon a higher male-to-female income transfer which reduces their financial autonomy. In this case, there is unequal sharing of household tasks. However, if the gender wage gap is low, couples enjoy more financial autonomy and that results in sharing of household tasks.

CHAPTER FOUR

THE SHARING OF HOUSEHOLD EXPENSES AMONG CONJUGAL UNITS.

4.1 Introduction

Awedoba, (2007) has argued that in African societies, two types of families exist; the family of procreation and the family of orientation, also known as the nuclear family and the extended family respectively (Nukunya, 1992). Most conjugal units in urban areas in Africa particularly Ghana tend to operate on the family of procreation model also referred to as the ‘simple household model’, where there is the father, mother and children (Ekejiuba, 1995). Earlier scholars of the African family such as Azu (1974), Goody (1982) and Nukunya (2003) show how it is common to have extended kin living with families in the urban areas. In the nuclear household, each individual has a set of roles to play. It appears that in contemporary times, the roles of husband and wife are changing gradually mostly in the urban areas (Kayongo-Male and Onyango, 1986). Jong (2000) argues that women’s domestic roles have been altered due to national economic changes. Though women still tend to be responsible for the home and children, and husbands tend to be responsible for providing money for the family’s maintenance, certain factors such as women having full time jobs outside the home, economic hardships, income levels among others have resulted in some men partaking in household work and some women partaking in providing money for the maintenance of the home (Kayongo-Male and Onyango, 1986). The conjugal contract in contemporary Africa is thus quite different from that which Whitehead (1985) described three decades ago. Its exact nature, however, is yet to be explored in detail. This chapter contributes to an understanding of the changing nature of the conjugal contract with respect to the distribution of household expenses in urban Ghanaian households.

In this chapter, I discuss the major responsibilities of conjugal units in contemporary times in the household with a focus on the contribution to household expenses and in particular the items for which each partner bears responsibility. In addition, the differences in the level of income of conjugal units, the percentage each contributes to the expenses as well as the changes that have occurred overtime with regards to how expenses are being shared are discussed. Though conjugal units also have a set of responsibilities towards their families of origin (Oppong, 1981), this work does not take into account those responsibilities. Since the study dealt with both formal and informal sector workers, an attempt will be made to examine the differences and the similarities that exist between how a conjugal unit made up of formal sector workers operate, how conjugal units made up of informal sector workers operate and how conjugal units made up of formal and informal sector workers operate. Gender and educational levels are also key analytic categories in this analysis. I begin with an analysis of income levels of conjugal units since contributions to household expenditure are dependent on whether or not each partner earns income and how much of it they earn.

4.2 Level of income of spouses of conjugal units.

The income level of an individual depends to a large extent on one's choice of work which in turn is determined by factors such as the educational level and their roles and responsibilities in households. Masika (2002:4) noted, "unequal social relations determine men's and women's roles, behavior and responsibilities in the household, community and workplace. They also determine their access to income to tap into material and productive resources." Generally, men earn more than women due to the gender pay gap (the difference between men and women's income) (Vincent, 2013). This was true among 9 of the 11 conjugal units that are made up of only formal sector workers. As one male formal worker, Owusu, a Valuation and Estate Manager whose wife is a JHS teacher confirmed, "I earn

3700 cedis each month. Aside that, I get allowances for the special programs we do. My wife, on the other hand, earns 1800 cedis each month.”

Formal sector worker Dede, an Administrator, whose husband is a Banker also said, “I earn 2000 cedis every month and my husband earns 6000 cedis each month. Even that one, his allowances are not part [that does not include his allowances]”. In two cases, however, the women earned more income than their husbands due to the nature of the jobs that the women had. An Administrator, Esi, whose husband is a JHS teacher said:

I earn between 2000 and 3000 cedis every month and my husband earns between 1200 and 2000. You see, I have my masters and my husband has only [a] first degree and so that is the reason why I earn more than him and looking at where I work and where he works, I am more likely to earn more than him.

Esi’s analysis confirms scholarly arguments such as that offered by Baum et. al. (2013) that individuals with higher levels of education tend to earn more. Similarly, Yao, a Barber whose wife is a JHS teacher confirmed that his wife earns higher income than him and it is as a result of the higher level of education as well as the job of his wife. He said:

“My wife earns 1500 cedis every month and it is far higher than what I get every month. Sometimes I even feel shy to say it because she ends up paying more of the household expenses”.

With regard to informal sector workers, the gender pay gap was less obvious; husbands were as likely to earn more than wives as wives were to earn more than husbands. Gyimah, a watch seller and repairer whose wife sells bags said:

I calculate my profit every two weeks. Mostly I get close to 400 cedis every two weeks. My wife’s profit depends on whether the bags she sells are bought or not and the number of bags that will be bought is what determines the profit she makes. When people buy the bags, she is able to make between 70 to 100 cedis every week.

Akosua, a provisions seller also had this to say, “I make between 200 cedis to 400 cedis every month. My husband also earns 800 cedis every month.” On the other hand, Araba, a provisions seller whose husband is a Carpenter said:

I calculate it [my profit] every four months. I mostly get around 2000 cedis. My husband gets around 200 cedis every month so even if you calculate the total amount for four months, mine will still be higher than his.

4.3 Percentage Distribution of Income

The level of income of a person tends to highly influence the amount or percentage of the income he or she is able to contribute to household expenses. One would expect that the higher the income of an individual, the higher he or she contributes to the expenses of the household. From the study, however, it was found that this was not always the case. Out of the 16 households where men earned more than their wives, 12 (75%) contributed more to household expenses. Agyei, a Senior Technician explained:

I spend about 60% of my salary on household expenses and I can confidently say that it is as a result of me earning more than my wife. Since her salary is smaller than mine, she ends up not being able to spend much. Mostly what she does is to supplement the amount I give her (I give her money for everything including money for detergents and money for the children's clothing). She even tells me that she only adds little to the money I give her.

Another interviewee, Oppong, who was a male informal worker also, had this to say:

I mostly spend about 2000 cedis on household expenses every month whilst my wife spends 500 cedis every month. So it means that I spend about 70%. (I already told you I get between 6000 and 7000 every month) of my income. My wife earns 2000 cedis and she ends up spending 500 cedis so calculate the percentage and see. I contribute the greater percentage.

Oppong's statement points to the potential discrepancies between perceived percentages contributed and the real percentages contributed. Though he does contribute more in physical terms than his wife does, it is nowhere near as much as he is purporting to contribute in percentage terms. This is because though he spends 2000 cedis out of the 7000 cedis he earns, in percentage terms it is only 30% of his income. On the other hand, the wife contributing 500 cedis out of the 2000 cedis she earns, means she contributes 25% of her income. Thus, the gap between the percentages is just 5%.

In four of the six households where women earned more than their husbands, they tended to contribute a greater percentage of their income to household expenses. This was true for both formal and informal sector workers. Though women in the informal sector were not able to specifically point out the exact percentage they contributed, the responses they gave showed that they spent more than their husbands. Araba, a provisions and food stuff seller explained:

As for me I cannot calculate that percentage thing you are talking about but I am telling you that I contribute far more than my husband. Honestly, I use all the money I earn. All the money gets finished and you know when students are on vacation the buying goes down so I just use the little I get to run the home. What my husband uses his money for is school fees. That is all. Aside that he does nothing. I pay water bill and light bill, feed the children and him and also take care of other items.

It was also realized that there are situations where an individual earns less income than his or her spouse but tends to contribute a greater percentage of the income than the spouse who earns more. This mostly occurs among women who work in the informal sector. Esinam, a jewelry seller explained:

I cannot tell you the exact percentage but I contribute to most of the items in the house than my husband. He only pays the child's school fees and pays for rent. Aside that I take care of the child's transport to school, her uniforms, her feeding, her shoes and her exercise and text books. I pay her PTA levy too. I pay light bill and water bill every month and I use my money to buy foodstuffs which is used for cooking for the house. So, you see, compare what I do to what my husband does, even the school fees it is not every month that he pays oo. He pays it term by term but I do all that I have mentioned every month. It means I contribute more even though I don't know how much he earns.

In one household, both the wife and husband contributed almost the same percentage to expenses. Unlike other couples, this couple do not assign expenses to each other. Whoever has money and is ready to provide one household item or the other does. Asare, a lecturer whose wife is a fashion designer confidently said:

I spend almost everything. It could be around 70-90%. My wife also spends same percentage. That is why I gave you a range. If her own goes down mine goes up and if

her own goes up mine goes down. I told you already that we don't have any agreement as in who should provide this or who should provide that.

4.3.1 Contribution to household expenses

The issue of how couples share household expenditure has been of concern to people for some time now. Since pre-colonial times, men and women have been contributors to household expenses. Whitehead (1985) noted that the people of Northern Ghana were predominantly farmers thus the provisions husband and wife made to the family came in different forms with regards to the different crops they provided to the household. The situation in contemporary Ghana tends to be different in that married couples are involved in jobs outside of the household and earn income. Thus, their incomes determine whether they will be able to contribute to the expenses of the household and how much each of them will contribute. Similarly, in Britain as described by Whitehead (1985), men and women work to earn income in order to enable them contribute to household expenses.

Therefore, the conjugal contract of married couples in contemporary Africa, specifically in Ghana is more similar to that of the conjugal contract of married couples in Britain explored by Whitehead (1985). This statement may be due to the fact that factors such as relationship with kin were held constant in this work. According to Whitehead (1985), capitalism has led to both the husband and the wife working outside of the household to earn income to enable both of them contribute to household expenses. Thus, in contemporary times, the contribution to household expenses comes in three forms; men as sole providers, women as sole providers and both men and women as providers of the household. These are discussed in the next section.

4.3.1.1 Men as sole providers of the household

The concept of men being the sole providers of the household has been greatly criticized by scholars such as Clark (1994) and Ekejiuba (1995). These scholars argue that men have never been the sole contributors to the household. Indeed, evidence from this study lends credence to the fact that men as sole contributors to the household is not a true representation of the reality on the ground. The study found that there were only two households in which men were the sole providers of the needs of the household. In these two households, the couple worked in the informal sector. One major reason for this is that their wives are involved in petty trading and the profit they make is very little thus, they are unable to provide much (meaning they provide some items but not much) for the household. Laryea, a shoe maker married to a petty trader stated:

I contribute to all the expenses. I do all alone. She would have cooked by the time I go home and I will eat. I give her the chop money and then she uses it to cook. In fact, madam let me explain well for you to know. I buy everything that we use in the house. I give the chop money, I buy the children's clothes, I take care of everything concerning their fees, light bill. I don't pay rent because my sister gave me the room to stay in with the family.

One female informal sector worker, Nyantakyiwaa, also stated:

Everything is done by my husband. I am not able to contribute to anything because I started work not long ago and I have not been able to raise enough money. The money I have cannot buy anything. My husband gives the chop money; aside that he buys provisions and toiletries for the house. He pays the light bill, water bill; he bought the furniture. He pays the children's school fees, uniforms, accommodation and everything.

The two responses above indicate a situation in which men are the sole providers of their urban households unlike what pertained in rural Ghana three decades ago (Whitehead, 1985). In situations where a woman earns little or no income, the possibility that she would not be able to purchase any household items is very high thus, the burden of providing items for the household falls solely on the man.

4.3.1.2 Women as Sole Contributors to Household Expenses

In four of the households, women were the major contributors to household expenditure. The responses given by some respondents show that women are actually not the sole contributors of the household rather, they contribute a greater percentage to the expenses of the household. Two factors contributed to this. In one version, the men were incapable of fulfilling their end of the conjugal contract either because they made relatively little compared to their partners or because they were on pension and earned no income. Yao a male employee in the informal sector had this to say about his wife:

She pays the school fees of the children, she pays their extra classes fee, and she buys their uniforms, their books, and everything that has got to do with their schooling. You know my wife is a government worker and she earns a lot than me. She pays the rent, the light bill, water bill. Even when we have a responsibility to perform outside the home she contributes more. So, in my house, things are different. My wife does almost everything.

Formal sector female employee Etornam also explains as follows:

My husband has gone into retirement now. When he was working at first, he was contributing a lot to the household. As for chop money, I have always been the one providing since we got married. Now that he is not working I take the majority share of the expenses. However, I have never and don't ever want the children to see that I have been giving them the money. So, what I do is that I give the money to my husband in the room and then he gives it to them. I do that because the children might end up not respecting their father when they find out he is not the one giving them the money. They might think he has now become irresponsible.

While Etornam was careful not to disclose that her husband was incapable of fulfilling his end of the conjugal contract as described in rural Ghana (Whitehead, 1985), in two other cases, women who work in the informal sector are burdened with the majority of household expenditure not because the husbands do not have the resources, but because they are unwilling to contribute. The women have no choice than to bear the majority of household expenses. Araba, a provision and foodstuffs seller explained:

I give the children money every morning. I use my money to take care of the children. I also provide the money for cooking in the house. I mean I provide the chop money. My husband only pays school fees and provides their uniforms. Several times he tells me he does not have and I cannot also sit down like that and watch the house to be like that. I know his reasons for doing that though; he knows that I sell

provisions and other items that are used for cooking so he sees no use of giving me chop money since the money he will give me will be used to buy items that I already sell. So, my dear, the only thing my husband really uses his money for is what I have told you. Aside that I take care of everything and if he feels he should add some money he just supports.

These four households defy the understanding of a conjugal contract as Whitehead (1985) first described it.

4.3.1.3 Household Expenses as a Shared Responsibility

Some studies (Aidoo, 1985; Clark, 1994; Ekejiuba, 1995) have shown that both men and women have been providers of the home since pre-colonial times. In pre-colonial times, both men and women contributed in kind because there was no cash system (Bohannan, 1953) in African societies. With the introduction of the cash system and new markets, men switched their contribution to cash whilst women's contribution remained in kind (Fallon, 2008). This conjugal contract, as described by Whitehead (1985) has, however, changed with the passage of time. Increasingly, husbands were unable to fulfill all their defined responsibilities due to the introduction of structural adjustment programmes which according to Lingam (2005), led to loss of employment, spiraling prices, declines in food security etc. and “women intensified their working day to maximize earnings” (p 2) to contribute to the provision of the needs of the household. In other words, most women had to combine different jobs in order to raise more money to take care of their households (Ekejiuba, 1995; Osirim, 2009). In the majority of households that participated in this study, (83.3%) couples shared the responsibility for their household expenses. This was true for conjugal units made up of informal sector workers (67%), those made up of formal sector workers (82%) and those made up of both formal and informal sector workers (50%). Gyimah, a male informal worker married to a bag seller in the informal sector had this to say:

Both of us contribute to the expenses of the household. My wife and I understand each other and so we both make sure that the house runs effectively. Whenever I need money to do something, she gives me some and sometimes she can even use her money to do something in the house that I wouldn't be aware of.

Another male formal worker posited:

It is more of complementary. There is no household that will have enough income. Whatever I give if it is not up to then she adds up to it. So, it is like 50/50. Basically, I give her money to cook, to take care of our feeding. A chunk of money goes into feeding and that is where she supplements.

A male formal worker married to an informal female worker said:

I do it, she does it. In my home, it is not really structured that you are in charge of this or that. There are times I will be hot and will not have money and there are times she also does not have money. Thus, if I don't have, she does it and if she does not have I do it. She is a fashion designer so most times I buy the fabrics for the children and then she sews for them but it is not really an arrangement.

The above statements indicate that in contemporary times, 83.3% of conjugal units share responsibilities for the provision of household needs.

An attempt was made to find out whether some couples deliberately make a conscious effort to allocate responsibilities for providing needs in the home. Responses from both men and women in both the formal and the informal sectors (17%) suggest that couples do not plan who is actually responsible for what needs. Couples believe it is best for both of them to help in managing and running the home once they are married because whatever each of them contributes is to the benefit of both. One male formal sector worker, Asare gives this explanation,

We share it unconsciously. We don't have for instance the wife should provide school fees or the man should provide toilet roll. As and when whoever is ready to foot that particular bill, [we do it], we don't have any role.

Another male formal worker, Okyere explains how he and his wife mutually understand each other when it comes to sharing the expenses of the household. He said:

That is an interesting issue. My wife is myself and I am my wife. We own one another so we do everything together. Her money is my money and my money is her money. The food we eat is for all of us and the income we earn is for all of us.

These statements show the extent to which conjugal units in contemporary times view themselves as one-unit contrary to Ekejiuba's characterization of African conjugal units as comprised of separate purses.

However, on closer inspection, it was obvious that men and women spend their incomes on different items for the household. This means that the contribution to household expenditure is gendered. Though some couples do that unconsciously and others do it consciously, it is obvious that men tend to contribute to the expenses of rent (where couples do not live in their own house), water bill, light bill, iron, tape recorder etc. certain electrical gadgets like television, and also pay the children's school fees, their accommodation if in boarding school and sometimes chop money whilst women mostly end up spending on the children's clothes, their provisions for school and their feeding and kitchen items. This confirms Oppong's (1981) findings that men spend on rent and electrical gadgets whilst women spend on other things that concern the children. One female formal sector worker, Etonam, had this to say, "My husband pays the children's school fees and then their accommodation. He also pays the light bill and water bill too." Boateng, a male informal sector worker also pointed out, "I pay the rent, light bill, water bill, pay school fees of the children. I also give chop money. Toiletries I mean everything." Similarly, Nyantakyiwa noted:

I can use my money to buy bread for the house. I also buy [the] small stuff like pepper and salt and sometimes items I feel will make the kitchen look good. Aside these, my husband does everything. He gives chop money, he buys provisions for

the house. He pays light bill, the children's school fees, uniforms, accommodation and everything. It is all because I don't have enough money.

Boateng's allusion to the idea that he pays for everything conveys the sense that women's contributions are seen as inconsequential. Even though both men and women are contributing to the needs of the household, men are viewed as making the major contributions and women as making minor contributions. Boateng continues, "Mostly I give and she supports. She only supplements the money I give her if it is not enough because she always claims the money I give to her is not enough."

However, it was realized that in situations where women supplement the chop money, they tend to contribute more to chop money than their husbands. This is because it is the woman's responsibility to feed every member of the household thus she has to do everything possible to fulfill this responsibility no matter the amount she receives from her husband (Duflo and Udry, 2004). Serwaa, a woman from the formal sector, explains:

Every month he gives me chop money, 500 cedis. He has given me the money so I have to make sure there is always food in the house. But the fact is the money gets finished within two weeks because our family is a bit large. We have five kids plus me and my husband. So when the money gets finished i have to make sure I take care of food in the home for the next two weeks and my sister, I end up using more than the 500 cedis he gives me. Even if I tell him I don't have money he does not mind me. Once he has given you the money he does not care whether it gets finished or not. That is why I don't do one job. I am a dancer and I also have a salon on campus. I also have a bus that works for me.

From the above statement, it can be deduced that women in contemporary times know that they cannot rely solely on the money their husbands give to them. Thus, they try their best to maximize profit for themselves by engaging in various jobs (Osirim, 2009) in order to take care of themselves and their children even when their husbands do not give them money.

While some couples discussed chop money as a shared responsibility, in other households, women were solely responsible for providing chop money in the home. This was as true in households with formal sector employees as it was for those in the informal sector. Dede, a formal sector employee said, “I give the house keeping money that is my responsibility in our house though I support the payment of utility bills sometimes”. Etonam, another formal sector worker also stated, “I give the house keeping money. I mean the chop money. Since we got married I have been the one taking care of the expenses of food items in our house.” Similarly, Esinam, a 34-year-old woman working in the informal sector noted, “My husband pays only school fees and that is all. Aside that I do everything including providing the chop money”.

There were also instances where both men and women were making major contributions to the needs of the household but women insisted that their husbands contributed more than what the women did. This response was given by both women in the formal and informal sectors and they confirmed that they did not want to create the impression that they contributed more than their husbands did. The women felt that it would be an embarrassment to the man if he was not fulfilling what Whitehead (1985) described as the conjugal contract in rural Ghana. Esi, a formal sector working woman explains:

I buy every item like foodstuffs for the household. At times the man will give you money like take this amount of money and buy food items and mostly [often] it is not enough so I add some to it. At times too I pay part of the children’s school fees. For light bill and rent I live in the University’s accommodation so they deduct from source. My husband pays the school fees and everything pertaining to education of the children but I buy their clothes and provisions. But I will still say my husband contributes the most because looking at the water bill and the light bill they are not much like paying University school fees though at times I support.

In addition, Esinam, an informal sector working woman said:

The only thing my husband does is to pay the children’s school fees. That is all he does. I do everything else. I provide the chop money, I buy provisions for the children, I pay light bill, water bill, and the rent too I pay. I buy the children’s

uniforms. I pay for any gadget that is repaired in the house but I cannot say I contribute a lot else it would be an embarrassment on the side of my husband. People might end up disrespecting and calling him names. The children might even see him as an irresponsible father.

4.4 Contribution to new needs or items

It is assumed that often people start marriage with the few items they have been able to acquire for themselves and as time goes on or as the family expands, they see the need to buy other items they are sure are very necessary to have in the household. These usually consist of electronic items such as washing machines, blenders, fridges, freezers, gas or electric cookers, microwaves, toasters, rice cookers, televisions, as well as living room furniture. In some cases, couples had purchased generators to ease the discomfort of living through an extended period of unreliable power supply. The study attempted to find out from respondents who bore the responsibility for the purchase of these items.

In most households, couples shared the expenses of these new items except in situations where one of the couple's source of employment did not fetch him or her much money and thus they could not contribute to the expenses of the household. However, it was obvious that the new items women purchased were different from the new items men mostly purchased. Thus, the provision of new items for the household are gendered. In most instances, women (from both the formal and informal sectors) purchased items that are meant for the kitchen like cooking utensils, gas cookers, gas cylinders, microwave, and rice cooker, essentially whiteware, whilst men bought generators, washing machines and air conditioners. The reason most of the women gave was that since the kitchen is the woman's domain, they tend to think of the items that will make their kitchen look nice and modern. One female informal sector employee Abena, stated:

Because I want the kitchen to be a modern kitchen, I fixed all the kitchen cabinets and bought some non-stick utensils as well as new plates, mugs, spoons and other items. My husband bought the TV and the deep freezer.

Esi, a female formal sector worker also said,

“We change the furniture with time. We also change cooking utensils with time. He bought the furniture but items like cooking utensils I buy them because I am a woman and I care about the kitchen more than he does.”

The above statements suggest that though married couples share the expenses of new items, the items that are purchased by women tend to be different from the items that are purchased by men and this is normally associated with the roles that have been assigned to them in the society. Thus, it can be said that small and recurrent expenditure are mostly made by women whilst the larger, more intermittent expenditure is mostly made by men. In addition, whilst women mostly purchase kitchen accessories, men tend to purchase non-kitchen accessories.

4.5 Changes in the contribution to household expenses.

Conjugal units have experienced a lot of changes in the contribution to household expenses due to several factors such as access to work, higher income, changes in perceptions about the roles of men and women among others (Clark, 1994; Ekejiuba, 1995; Bryceson 2002). In contemporary times, some married couples have seen the need to make changes to the way they contribute to the expenses of their households whilst in other households, the provision of household expenses has been constant.

From the study, it was realized that in 47% of households, only one of the spouses used to provide money for purchasing the needs of the households but as time passed, the other spouse saw the need to get involved due to factors such as economic hardships which makes the other spouse unable to be the sole provider of household expenses (Ekejiuba, 1995), access to work and income, and the change in the perceptions of culture such as the roles of men and women. In 29.2% of households, respondents (both males and females from both formal and informal sectors) confirmed that there have been changes with respect to who

provides money to purchase household needs. On the other hand, in 13% households, couples started off with the men as the sole providers of household needs. Over time, however, women began to contribute to household expenditure. Laryea, a male informal worker said:

At first my wife was not working so she was not able to contribute to the expenses but now that she is working, she also buys certain items such as rice, provisions and other stuffs for the household. I can also see that she has begun thinking differently because at first even though she was not working but people gave her money as gifts and she never used portion of the money to even buy matches for the house but now that she is buying certain stuffs, I can see that the way she thought about certain things has changed.

In the other instances (13%), women were the sole providers of household expenses whilst men joined in with their contribution as time went on. It was revealed from the study that in circumstances where men are unable to contribute, it is mostly due to them being unemployed which results in lack of income. However, when men start working and receive higher salaries than women, their contributions to household expenses become higher than that of women. Dampety, a male formal sector worker explained:

Honestly, at first, she was the only one providing money for the house because I was not working. She was working and so she was buying everything for the house. The interesting thing is that when I started working, my salary and my allowances are higher than hers and so now, I also contribute and it is like I am even responsible for everything.

The study also revealed that retirement and unemployment of men lead to women contributing greatly or being the sole providers of money for the home. Though the male retirees are on pension schemes, the money is not enough to contribute greatly to household expenditure. This occurs mostly in households that are made up of only formal sector workers. Etornam, a Principal Administrative Assistant stated:

By then I was working alright so I had everything a woman should have before marriage before we got married. Later, I realized the responsibilities were so much on him so I had to come in and help so that he could concentrate on other aspects of

expenditure and do it better. However, since he went into [on] retirement, I have been the one taking care of the household with regards to the expenses.

Dampsey, an IT Person whose spouse is a JHS teacher explained how his wife was the sole provider of the expenses of the household in the initial stages of their marriage:

At first, she was the only one contributing to the expenses but now that I am working I also contribute. I didn't have a job when we got married but she had a full time job with a fixed pay. Now it looks like I am responsible for everything.

In other households (71%), couples have been sharing the expenses of the household from the initial part of marriage till date. The study found that this was mostly due to the fact that both couples had jobs with pay right from the initial stage of marriage and none of them believed totally in the strict responsibilities and roles expected of men and women. In 17 instances (males and females from both formal and informal sectors) respondents stated that both of them have been sharing the financial responsibility of the household right from marriage and it has prevented one of them from being overburdened with financial responsibility. Abra, a female formal worker said:

It has been the same. Since he earns more he contributes more. One thing I shouldn't lie about is I have never ever paid school fees; from primary to anywhere they have got to. I only buy provisions and other stuff for the house and the children. One important thing I want to add is that we have never had any problems since we got married with regards to the finances of the house because we both contribute and it makes things a bit easier for us and the children.

4.6 Conclusion

The way and manner in which conjugal units share responsibilities with regards to the sharing of expenses in the household seem to be changing gradually. In contemporary times, though some men and women still hold on to the traditional norms of a man taking up the major responsibility for household expenses since he had access and control over the cash crops and the woman taking up food-related responsibilities (Whitehead, 1985), the majority

of conjugal units now believe in the fact that both the man and the woman should take responsibility for food and non-food related expenses in the household although exactly what they spent money on differed for men and women. Men tended to focus on the large, one-off expenses like school fees while women focused on the small, regular expenses (Oppong, 1981). In addition, whilst women often purchase items that are needed in the kitchen, men purchase items that are needed outside the kitchen.

This chapter also revealed that the level of income of an individual influence the contribution he or she makes towards household expenditure. The lesser the income, the lesser the contribution to household expenditure and the greater the income, the greater the contribution to household expenditure. Thus, in some instances, either only the man or the woman contributed greatly to the expenses of the household whilst in other instances both the man and the woman contributed almost equally to household expenses.

CHAPTER FIVE

THE SHARING OF RESPONSIBILITIES FOR HOUSEWORK AND DECISION MAKING IN THE HOUSEHOLD

5.1 Introduction.

When it comes to the contribution of conjugal units to their household expenses, a lot of factors come into play. First, the income level of each person determines the amount of contribution he or she makes to the expenses. This in turn affects the decision making and the performance of domestic chores in the household. In this chapter, I examine these relationships more closely. I first focus on who is responsible for domestic work and the relationship if any between contributions to household expenses and contributions to domestic work.

5.2 Women as sole Contributors to Domestic Work

Domestic work is one of the major responsibilities of conjugal units in the household. Without domestic work, the hygienic condition in the household will not be complete. This means that there has to be someone to take up those responsibilities. Either one person does the domestic work with the other supporting or both do the chores.

Findings from the study revealed that 11 of 24 (46%) of women do household work alone without any help from their husbands. Women from both the formal; 3 of 6 (50%) and informal; 5 of 6 (83.3%) sectors gave this response. Nyantakyiwaa, one informal sector worker described her domestic responsibilities as follows:

I do all house chores. When I wake up in the morning I prepare breakfast for him. I also have to make sure that the attire he will send [wear] to work; his shirt, trousers, socks etc. I have made them ready. Sweeping, cleaning the house, I fold the things in the wardrobe, I mean I do everything. My husband does not want anyone to

prepare his food apart from me so even if I am sick I still have to prepare it. Even if his sister will do it, I have to be there and watch.

One woman from the formal sector, Dede also stated:

As for domestic work I do it alone to be honest with you. He has never ever entered the kitchen before to do some work or even sweep. Whenever he enters the kitchen then it means I am there and he just comes to inform me to do something for him. As for ironing he likes it even that one he does it once a while. That is why I said he does not do any house work.

The study also found that men see domestic work as women's work. This results in the heavy burden on women since they do domestic work and outside work side by side.

Dede explained why she was saddled with the full responsibility for domestic chores as follows:

It is an African mentality oooo. We always expect the woman to do all the house work but if you go outside it is never like that. Recently I travelled outside to visit my son in the US. When the woman he stays with heard that I was coming, she organized a small dinner. When we finished eating, the man of the house himself packed all the plates, cleared the table and washed them. I was so surprised. I said eeeei abr)fo life. In Ghana here they will say this man is a fool.

Another female formal sector worker, Serwaa explained, "He does nothing. He sees house work as a woman's work [job]." One male informal sector worker offered a similar explanation, "Some chores like cooking, washing, sweeping, cleaning and others are women's work. She (wife) does everything. Similarly, a female informal sector worker, Akosua had this to say:

All those chores are women's work. It is not good for someone to come and see that your husband is washing or cleaning or cooking. People might even use it against you if they get a quarrel with you.

Women's lack of contribution to the household expenditure was yet another reason why husbands refused to do any housework. Abena, one informal sector woman talked about how her husband deliberately refuses to do any house work in the following words:

My husband does not do anything ooooo. So, you see if you look at all these things that I do and you still want me to contribute to the expenses of the home? A big no because I serve you. I mean I serve him. Sister I tell you if you come to the house and see how he sends me eeee, hmmm you will even get sad. Sometimes the thing is just beside him but he can call me from the kitchen or the bedroom to come and take it for him. He treats me like his child. He drinks water a lot and when he is eating, he can send me several times to get him water from the kitchen. But you see, he has lived abroad for about nineteen good years and when he is there he does everything by himself but when he comes here, he expects me to really serve him and be like a slave to him. It was just recently that I got angry and I told him that I am tired of all these things so he should also do some. Even if he appreciates what I do for him it wouldn't pain me. I believe strongly that he does all these to me because I am not able to contribute anything to the expenses of our home.

One other reason for women being the sole contributors to domestic work is the fact that men focus on working outside normal working hours to earn extra income for the household.

One female formal sector worker Serwaa, whose husband is a lecturer, explained how her husband works seven days a week in order to earn extra income. She said:

They don't have time. They will tell you they are going to look for money. The lecturers they come to work from Monday to Monday. Even church they will not go.

They see domestic work as women's work so they don't do some. They don't want to stay home. If they stay home then they behave as if they are sick.

A final reason proffered for why women did all the housework was the idea that women enjoy doing housework and they feel that naturally it is their responsibility (Elson, 1997;

Kabeer, 1994). Okyere, one male formal sector worker opined, "She cooks, wash, scrubs, cleans, I mean she does everything. As a woman, naturally she likes doing that."

Interestingly, no woman suggested that they liked to do housework. Women discussed housework not in terms of liking it, but as an obligation. Esi, a female formal sector worker

stated, "I cook, I wash, I clean, I scrub and I iron too. I do them because it is my obligation.

I am a woman, a mother and a wife."

Looking at the responses of both Esi (a female formal sector worker) who has a master's degree and Akosua (a female informal sector worker) who only completed middle school Form 4, it suggests that the level of education does not necessarily impact on the sense that domestic work is the work of a woman and men are not in the right position to do them. It also portrays that men doing house work is seen as embarrassing and people will even tend to look down upon them when they see them doing any house work.

5.3 Both men and women as contributors to domestic work

In 13 instances (54.2%), it was found that domestic chores are done by both men and women in the household. This was found among conjugal units made up of informal sector workers, conjugal units made up of formal sector workers and conjugal units made up of both formal and informal sector workers. One male formal sector worker, Agyei, has a spouse who is also a formal sector worker and he explained:

Both my wife and I do the house chores. In fact even though she is a woman I realized when I travel all the work is on her. So when I return, I make sure I do a lot of house chores. I bath the kids for school and after school. Sometimes, I feed the baby. I also sweep the whole compound and the bedroom. I cook too but i mostly cook on weekends because I go to work very early and return home very late on weekdays.

One female informal worker, Esinam whose husband has a boutique also explained:

Both of us do the chores. Every week I scrub the bathhouse. I sweep, cook and clean the room and I wash too. My husband likes washing and he irons too most of the time. I mean he irons his clothes, my clothes and our daughter's clothes. At times, too he cooks on weekends when he is free.

Another male formal sector worker whose wife is a fashion designer in the informal sector responded, "Both of us do the housework. Whatever she does I also do. I like cooking very well [much]. I also wash, sweep, scrub, iron."

When the men were asked why they took part in the performance of household chores, they responded that they did it out of their own free will and they just loved doing house work and they do not see it as a responsibility of only the woman but for both the woman and the man. Some also attributed them doing house work to how their parents brought them up and how they also want to train their children. This response was given by couples who have higher educational levels and work in the formal sector.

Dampsey, one male formal worker explained why he and his wife do house work together:

I do all that she does ... I do house work because of the training I had from my mother. I assist in the kitchen, I scrub the bathroom every Saturday. I have been washing since class 6. We both go to work and come back tired so I also have to do some of the housework because it is also work. One of the reasons why we also do the housework together is also to formally train the children. One day I was outside washing when my first daughter came and told me that we said we love them but we allow them to wash their own clothes but it is just to train them (both boys and girls) so that one day when they are alone they can do things for themselves. Honestly, I don't share the idea that the woman's place is in the kitchen.

Another male formal sector worker, Okyere also explained why he sees house work as the responsibility of both the man and the woman:

I do everything. Cooking, washing, ironing, I mean I do everything. I have to do that because I do it for the whole family. If she is around she does what she can do. In the morning, I bath the kids and she does what she can do. If I have to leave everything for her to do and she falls sick we have to spend money to take care of her. I also come from a family where we were all males that are my father's children. So, me and my brothers, we did everything on our own.

Among male informal sector workers, it was found that some men do house work because they see combining house work and working outside the home as a burden to women. Thus, they do some house work to help relieve women of their burdens. A male informal sector worker explained:

We help each other when it comes to house work. When she (my wife) is not around, I cook, I fetch water and I do everything. I don't wait for her to come and do everything because she also works and it is not good for her to come back from work very tired and meet another work waiting for her in the house. If it happens that way

she gets stressed and I don't want to see her in that condition. Even when she is around when she is cooking then I will also be washing.

The findings also showed that certain household chores are mostly done by men whilst others are mostly done by women. Domestic work such as cooking, sweeping, scrubbing, cleaning the rooms, fetching water, washing, bathing children etc. are mostly done by women whilst ironing is mostly done by men. This was found among both formal and informal sector workers. This runs through almost all individuals (both formal and informal sector workers) who were interviewed except a few men who confessed that they like to do what women do. Esinam, an informal female worker said about his spouse, "He likes ironing. He just enjoys doing it. When it comes to washing, cooking, scrubbing, cleaning and other house chores I do it." Abra, a female formal sector worker also mentioned, "He irons and at times cleans the rooms. What he mostly does is ironing. Aside that, I do everything."

While both men and women did the household chores, some circumstances led to women doing more of the chores than men. One male formal sector worker explained as follows:

She only does most of them [chores] because she works in the house so she is always around. I come to work very early in the morning and I get home very late. So I have to say that though I do some chores, she does most of them.

This statement suggests that though men take part in doing house work, for those whose productive work responsibilities are conducted outside the home, this does not permit them to do much. Thus, it turns out that their wives end up doing the majority of household work.

Other men blamed their low levels of contribution to domestic chores to their lack of time. Owusu, one male formal worker explained why his wife is the one who does most of the household chores in the following words, "She does most of the household work because

she has the time. I don't have the time because I leave home very early and I get home very late too.”

In some instances, men also tend to do a lot more household work than their wives. This was found among conjugal units made up of only informal sector workers (only one instance) and one reason behind this is that the wife does a job which fetches her more money than the husband and thus, contributes more to household expenses than him. Araba, a female informal sector worker explained:

My husband even does most of the house chores. He cooks often and he even washes my clothes. He sees that I work and contribute a lot to the expenses of the household so he also helps a lot [with the domestic chores].

5.4 Changes in the contribution to domestic chores.

The performance of domestic work in the home has been seen as the work of women for eons (Coquery-Vidrovitch, 1997; Tsikata, 2009). However, in contemporary times, men have also seen the need to fully or partially engage in the performance of domestic work. In other words, men are now seen doing house chores either by just supporting women or by doing it as their duty. For instance, Kwansa (2012) showed how male teachers in Accra help their wives with child care. Kwansa (2012) argued that these male teachers help their wives with childcare because they are trained teachers and thus, are equipped with the skills of training children and they see it as a way of supporting their wives who are overburdened with housework. Child care is not the only domestic work men have taken up now. They also take up certain domestic roles such as washing, cooking, cleaning and mopping etc. In most households, there have been changes in how domestic work is done and who does domestic work. The study revealed that how domestic work was done and who performed domestic work has changed in some households whilst in other households, it is still the same. In 7 instances (29.2%), there was a change in the performance of household tasks with

the change either being from the woman to both or from both to only the woman whilst in 17 instances (70.8) there was no change in doing domestic work. In 8 out of the 17 instances (47%), women have been doing domestic work from the initial part of marriage till date. In addition, in 9 out of the 17 instances (53%), both men and women have been doing domestic work since the initial part of marriage till date.

The change in the performance of domestic work (looking at it from this study) came in three forms. First, there are instances where women performed the house work alone in the initial stages of marriage but over time, men tend to engage in domestic work (43%). This change will be referred to as positive change for the purpose of this study. Laryea, a male informal sector worker stated,

“At first I did nothing but now sometimes I fetch water for her because I see that she gets tired sometimes. If she breaks down right now the burden is going to be on me again. So, I have to help her.”

Akosua, a female informal sector worker also explained,

“At first I was doing all alone but now he does things like ironing the children’s clothes or bathing them. He sees it as a help he is offering me because he feels I feel tired when I do everything.”

The major reason for this change was that their wives also contribute a lot to household expenses. This was found among marriages that are made up of informal sector workers. Thus, the study revealed that there is a relationship between contribution to household expenses and the performance of domestic chores. In other words, the amount one contributes to household expenses determines whether that person will do more chores or fewer chores. In 4 of 8 instances (50%) it was found that when an individual contributes little or nothing to household expenses, he or she does almost all of the domestic work and vice versa. This is as true of households where the woman contributes little or nothing to the

expenses as it is in households where the man contributes little or nothing. Pinamang, a Business woman who deals in clothing said:

... My husband does not do any household work because he contributes all the expenses of the household. He told me that if he is carrying the burden of all the expenses of the household, then there is no need for him to do any housework.

Araba, a provision and foodstuffs seller whose husband is a waiter explained:

“My husband does more housework than me. He knows that I really work hard in order to earn money to take care of [the] home and he is also very much aware that I earn much profit than him and so I contribute more to the expenses”.

Secondly, we can talk of instances where both couples used to do domestic work previously but as time passed, the contribution of one (particularly men) reduced due to factors such as spending more hours at the work place. This change will be referred to as the negative change because as men stop their contributions to domestic work, women become overburdened with work since they have to combine the majority of house work with their occupations (Dankelman and Davidson, 2002). The study found that this change occurs in households made up of only formal sector workers and households made up of both formal and informal sector workers (male formal sector worker and female informal sector worker). In 2 of the 7 (29%) households where doing domestic work has become the sole duty of women, some men gave reasons such as they leaving for work early and returning home late, and they doing extra work aside their main jobs for the negative change that has occurred in their performance of domestic chores. Asare, a Lecturer stated:

When we started, we did everything together but because of work, now mine has reduced because I leave home early and I return home late. So it is like I spend most of my time at work. She sews in the house so she is always around to do the house work.

Informal sector working women unlike formal sector working women who do not have any rules concerning their work schedules take some time out of their day to return home in

order to do some house work such as cooking for the family. One of the implications of this is that it makes these women lose a part of their income (Masika, 2002) since they could have earned more income if they had spent extra hours at work. One woman who sells soft and alcoholic drinks and whose husband is an Orthopedic Surgeon said:

He explains that now his services are needed more at the hospitals he works so he leaves very early and comes back very late. So, I have to close early from here, say 4pm and then go home and prepare meals for the children and him too. It worries me though because at first, I could stay here till around 6:30pm or 7:00pm and as people keep buying I get more money but now I lose all the money I used to make.

Formal sector women seem to be more overburdened with work since they have strict laid down rules as to hours of work. In two instances, the women complained that they leave for work early and return home late but they still have to make sure they do house work such as cooking and feeding the children though they always feel tired. Ewurasi, a Secretary explained:

I am a secretary and that implies I have to go to work early and I leave late too. I have to make sure I get home a bit earlier than 8pm and cook my husband's meals because though I have a maid who helps me, my husband wants me to be the sole cook of his food. Sometimes I feel tired but there is nothing I can do. He is so busy that he always gets home between 11:00pm and 12:00 midnight.

There were other instances where only one of the partners (particularly women) has been the sole contributor and performer of domestic work till date and those women (one from formal sector and two from the informal sector) complained of how tired they are especially because their husbands know how to do domestic work but have deliberately refused to contribute to doing the domestic chores. Pinamang, one informal female worker explained:

Yes, it has been like that since we got married. For 25 years now I have been doing every [all] house work. So, you can imagine how tired and fed up I am. Assuming we have 25 more years to live together; it means I will still be the one doing all the chores. I must confess that domestic work is so tiring. It is only when I travel that he does some. He knows how to do everything. What he hates is me telling him to do something. He says it is not his duty to do house work that is why he does not do them.

A third circumstance was where both couples have been doing domestic work together from the initial part of marriage up till now. In 9 out of 17 instances (53%) where housework has been done by both spouses from the initial part of marriage till date, both men and women from both formal and informal sector workers explained that they have been doing housework together since they got married and how it has helped both of them and the household in general. Gyimah, a male informal sector worker explained, “There have been no changes with respect to how household chores are done. We do it together.”

5.5 Effects of expenses on decision making in the household.

Decision-making in the household is dependent on many factors such as power relations which lead to the roles, responsibilities and behavior of individuals in the household (Masika, 2002), the level of education, level of income, resources (Zvonkovic et.al 2008) and the contribution of income to household expenses. Some scholars (Zvonkovic et.al, 2008) have argued that the individual who has higher education which leads to higher jobs with higher income and resources mostly has a greater say when it comes to decision making in the household. “Traditionally, husbands have exercised greater control in marriage, and this power has been linked with the income and status that men have provided as the breadwinner” (Tichenor, 1999:638) though Ekejiuba (1995) argued that men have not been the sole breadwinners in African societies. In contemporary times, both men and women have joined the labor force making it possible for the contribution of women towards income and status to increase. However, their contributions to income and status have not increased their power proportionately (Tichenor, 1999).

The study found that in a situation where one of the spouses has greater access to income and is able to contribute to all or almost all the expenses of the household, he or she becomes the sole decision maker. The one who is not able to contribute to the expenses tends to accept

whatever decision that is made by the one who contributes most. In situations where the man has more income and resources and thus is solely responsible for the expenses of the household, he becomes the sole decision maker of the household. However, there are situations where the person (especially woman) who contributes greatly to household expenditure has little say in decision making; respondents attributed this to the man being the head and authority of the household giving him the power to take and make major decisions in the household. Pinamang, a female informal sector worker who has worked for a short period of time explained:

He listens to mine but he does not take it into consideration because he knows that I don't contribute to anything in the home. In fact, to be honest with you, every woman is supposed to work no matter the condition she finds herself in because if you do that you get respect from your husband but if you don't work, it is he who is going to take care of all the expenses in the home and he can even tell you what he wants. My husband knows he provides everything in the house so he thinks he should make every decision and must have the final say in everything. As I said earlier, he listens to my ideas but he never takes them into consideration.

However, in situations where the woman contributes almost all or the most to household expenses, the decision is made by both the man and the woman. Clearly, gender trumps money in this case. Yao, a Barber whose wife is a JHS teacher explained that his wife contributes the greater percentage to household expenses but when it got to the issue of decision making he said, "We make decisions together. Everything we discuss together before we do it." This response shows that the decision making status of the woman has increased to an extent.

Majority of the respondents talked about how the contribution to the expenses of the household has no effect on the decision making in their households. In 22 instances (both males and females from both formal and informal sector workers) respondents said that they make decisions together with their spouses and that the level of each other's contribution to expenses does not affect it. Opoku, a male informal worker explained:

Both of us make decisions for our household. Sometimes I get the idea first and at other times she gets the idea first. So whoever gets the idea first informs the other then both of us think about it and arrive at a conclusion. So if both of you share ideas then you will be able to arrive at a consensus.

However, it was found that there are certain decisions that men mostly have greater say than women. In other words, men tend to be the sole decision makers of such issues.

Those issues are considered by men as major decisions and so they have to make them.

Gyimah, a male informal worker said:

I take most of the decisions in the house. For instance, if I want to go for a loan for the building I take it alone and I don't tell her. So, it is when she realizes that I am complaining that I don't have money that she asks me and then I will tell her what I have done. Apart from this project, I have never taken any major decision before so I make any other decision with her.

Thus, it has been realized that the expenses that are made in the household to a large extent does not affect the way couples make decisions in their households though in a few instances, the amount of contribution to expenses has an impact on decision making in the household. In most households, both couples make decisions no matter the level of their contribution to the expenses. In other homes, the one who contributes most to the expenses tends to have a greater say or becomes the sole decision maker and most are men. From the study, it seems that there is no household in which decision making is solely made by the woman. Even in situations where women contribute the most to household expenses, they still do not remain the sole or major decision makers in their households. Further, there are certain decisions which are considered 'major decisions' and so men tend to make such decisions alone without informing their wives.

5.6 Conclusion

This chapter demonstrated how the percentage contribution of an individual to household expenses affects his or her contribution to domestic work and the contribution to decision

making in the household. The study revealed that whilst in most households the contribution to expenses influence the performance of domestic chores (little contribution to expenses results in more performance of house chores which happens mostly in the case of women), in a few households, the performance of domestic chores is not affected by how much one makes to expenses; both the husband and wife do domestic work. However, even in situations where both a husband and wife do domestic work, the wife tends to do more than the man. In addition, in situations where the wife contributes more to expenditure than the man, the man does most of the household chores though he does that based on certain reasons. This, however, occurs in few households.

In instances where women contribute little or nothing to expenses, they have little say during decision making however, in circumstances where women contribute more to expenses than men, both men and women make decisions.

CHAPTER SIX

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

6.1 Introduction

The conjugal contract in rural Ghana which Whitehead (1985) described some decades ago tends to be different from that of contemporary Ghana though there are some similarities. This chapter focuses on an understanding of the changing nature of the conjugal contract with respect to the distribution of household expenses in urban Ghanaian households and the effect it has on the performance of domestic work and decision making.

6.2 The changing nature of the conjugal contract in Ghana

Whitehead (1985) noted that the people of Northern Ghana, specifically Kusasi were predominantly farmers. Men and women were involved in growing different crops which they contributed to the household. Whilst men grew staple crops, women grew vegetables and other produce (Whitehead, 1985). Therefore, during food preparation, the man provided the staples whilst the woman provided the vegetables (Clark, 1994; Whitehead, 1985). Thus, it can be said that in rural Ghana, before the introduction of the cash system, both men and women contributed goods in kind to their households. With the introduction of the cash system, most men got involved in market labor and started selling their staple crops to earn cash. The cash they earned was used to purchase part of the goods they were expected to contribute to the household though women still contributed in kind due to their inability to enter the market labor. However, in urban Ghana, most women have moved into the labor force (which was dominated by men) due to the existence of the monetized economy. Thus, both men and women earn income from the labor force and they use the income to purchase goods for the household.

Also, the people of rural Ghana practiced the extended family system and husbands and wives were not responsible to their households only but to other members of their extended family. In addition, polygynous marriages were very common in rural Ghana. In each case, the head of the household was the man and was seen as the breadwinner and was responsible for providing the staple crops and other goods he was expected to contribute to the household; in situations where he sold the staples and earned cash, he was responsible for clothing the wife and other members of the family as well as educating and clothing the children (Whitehead, 1985).

However, in contemporary times, most households operate on the nuclear family system which comprises the father, mother and children. The father is still seen as the head of the family and is expected to fulfill his part of the conjugal contract such as taking responsibility for the children's school expenses, giving out chop money among others. However, the inability and unwillingness of some men to fulfill their responsibilities has led to some women taking over such responsibilities and even doing more than men. At other times, it is not just about men not being able or not willing to fulfill their part of the conjugal contract but the status of the two partners in relation to each other, and their understanding of domestic arrangements are also factors that contribute to the sharing of responsibilities in the household.

In the urban Ghanaian society, the conditions of conjugal contract are more similar to that of Britain. Pahl (1980) as cited by Whitehead (1985) pointed out three ways by which households in Britain operate; households where all the income is handed over to the wife for housekeeping expenses and some amount of the money is given to the husband for his personal needs, households where the husband gives a portion of his income or wages to the

wife and keeps the rest and households where the income of both the man and the woman are used to run the house.

In households where the man gives a portion of his income to the wife, that money is often used for the upkeep of the home and is fixed and the wife often has no idea of how much the husband earns. A similar case is happening in urban Ghana now. In some Ghanaian urban households, husbands give women a portion of their income which is fixed and that money is used for cooking and the upkeep of the home; such money is usually called chop money (Clark, 1994). Though the wife might also be involved in an income paying job, the chop money which the husband gives is constant and must be provided monthly, weekly or daily. However, these wives end up adding extra money to the chop money; the money they add sometimes tends to be more than what their husbands give them.

In households where only one of the couple's work, especially the husband, he ends up giving almost all of his income to the wife for the upkeep of the home whilst he keeps the little left for his daily expenses. In such situations, the wife becomes dependent on her husband for all her needs (Whitehead, 1985).

In cases where both the husband and the wife have income earning jobs, both of them are able to purchase goods for the household since the wife becomes empowered and is able to do just as the man does (Whitehead, 1985). Thus, both the husband and the wife are able to contribute a certain percentage to household expenses though it turns out that the one whose income level is higher often contributes the greater percentage. However, there are times that the lower earning income spouse tends to contribute more in terms of percentages than the one who earns higher income. This was realized through the goods each of them purchased for the household.

Hunts (1977) as cited by Whitehead (1985) found out that in the North Midlands, in situations where the wife earns more than the husband, domestic work is shared between them. Similarly, in contemporary times in Ghana, there are few households where wives earn higher income than their husbands and that serves as a basis of husbands sharing domestic work with their wives. Since the wife earns more, she is able to fulfill her end of the conjugal contract more than what is expected of her; this normally inspires husbands to be involved in house work mostly as a way of appreciating the efforts of their wives.

Furthermore, Hunts (1977) found that husbands and wives spent their money on different goods. According to Whitehead (1985), whilst the husband spent his income on rent, heating, normal food bills and weekly outings which cannot be reduced, the wife's income was used for extras such as consumable durables, clothes for all family members and so on. In contemporary times, the goods a husband and a wife purchase for the household tends to be similar to that of Hunts (1977). Whilst small and recurrent expenditure are mostly made by women, the larger, more intermittent expenditure is mostly made by men which is a reflection of the goods men and women were expected to contribute to the household in rural Ghana (Pickbourn 2016). However, there are exceptions in that in some households, women rather make the intermittent expenditure and vice versa.

Jephcott's (1962) as cited by Whitehead (1985) finding that some husbands are unwilling to fulfill their part of the conjugal contract when their wives earn more than them is true in some urban Ghanaian households. In urban Ghanaian households, in situations where the wife earns higher income than the husband, the husband sometimes becomes reluctant in contributing his share to the household expenses. This often results in the wife taking responsibility for almost all the expenses of the household.

In addition, the contribution to domestic expenses as the sole responsibility of men in some urban Ghanaian households tends to be different from that of rural Ghana where both men and women were contributors to the household as described by Whitehead (1985). In some urban Ghanaian households, it turns out that husbands are either unemployed, have low paid jobs or have gone into retirement; these are mostly as a result of the kind of jobs they do and old age. Such situations compel wives who have jobs with pay to take responsibility for most of the domestic expenses.

6.3 Conclusion to whole study

The study has shown that the conjugal contract which existed between conjugal units in Africa, specifically Ghana is not the same in contemporary times. Though conjugal units in Ghana hold on to certain beliefs and practices that were practiced in households more than three decades ago, some have adapted more of the British form of conjugal contract which was described by Whitehead (1985) in her theory of conjugal contract (the terms on which husbands and wives share goods, services and income within the household). This study was conducted based on three main objectives:

- To explore the sharing of domestic expenses among conjugal units in their households in contemporary times.
- To examine the effect of the sharing of domestic expenses on the performance of domestic chores in the household.
- To examine the effect of the sharing of domestic expenses on decision-making in the household.

Using an individual in-depth interview guide with open-ended questions, the study found that the shifts from the farming system to the market system, higher education with good

jobs and higher pay, the change of perceptions people hold about how conjugal units must share their household responsibilities and the inability of men to fulfill their expected roles, responsibilities and behaviors in the household have resulted in the changing nature of the conjugal contract in Ghana. Women contribute to the recurrent expenses such as food related items but sometimes they also contribute to the intermittent expenses (often provided by men) such as school fees and rent. This in effect has had influences on the way domestic chores are done and how decisions are made in the household. Most conjugal units in contemporary times do not depend on the contribution of each partner to household expenditure to determine the level of contribution each makes to decision making. Thus, no matter the contribution to expenses of the household, couples make decisions together. However, few conjugal units depend on the level of contribution of each partner to household expenses to determine the level of each partner's contribution to decision making. Thus, the higher the contribution one makes to domestic expenses, the higher the contribution he or she makes to decision making and vice versa.

In addition, the performance of domestic chores in most cases is not affected by the level of contribution to domestic expenses. The cultural perception that domestic work is the work of women still exists in the minds of both the formerly educated and the non-formerly educated thus, though some women contribute higher to domestic expenses, it does not change the amount of domestic work they do in their households. However, in a few cases, women who contribute higher to domestic expenses do less domestic work whilst their husbands do more of the domestic work because their husbands recognize and appreciate the contributions their wives make to domestic expenses.

On the whole, the study found that men and women provide differently for the household. Men in the university community take responsibility for the large, one-off expenses like

school fees, hostel or hall fees for children (if children are in the boarding school); they also pay for house bills such as rent, water and electricity bills; TV, sofa, electrical gadgets such as iron, washing machine, and other items which are considered as more masculine. From the study, few men in contemporary times provide housekeeping money or what Clark (1994) calls 'chop money'. Thus, men take responsibility for non-food related expenses.

On the other hand, women take responsibility for small, regular expenses such as children's clothes and housekeeping money. They also spend on food ingredients, other electrical gadgets which are more food related such as microwave, fridge, rice cooker, bread toaster, kitchen stove and cylinders, cooking utensils and other items that are regarded as more feminine. Thus, women take care of food-related expenditure. However, in some households, women have taken up the responsibility of non-food related expenses with some combining it with the expenditure on food-related items because of the nature of the economy, retirement of men, and education of women which leads to good salaries among others.

6.4 Recommendations

Based on the findings of the study it can be said that the socialization of men and women in terms of men expected to take up leadership roles and women expected to be 'helpers' tend to influence the relationship between married couples. This in turn determines who is responsible for the upkeep of the household. It is recommended that;

- The contributions of women with regards to items used at home must not be regarded as minor and unimportant whilst regarding men's own as major and important. The responsibilities for which men take with respect to domestic expenses such as school fees are not recurrent and it takes a longer period before such responsibilities are made again. However, women's responsibilities towards domestic expenses such as

children's clothes and chop money are made every day resulting in spending more money than men sometimes. Due to the fact that men's contributions to expenses are intermittent, it is easier to calculate the exact amount they spend which most of the time looks bigger. However, it must not be overlooked that though women's contributions are recurrent and are difficult to calculate, when a conscious effort is taken to calculate and analyze, they tend to exceed that of men sometimes.

- Appropriate ways and means must be adopted to educate conjugal units on the need for both couples to share responsibilities for household expenses in contemporary times. This can be achieved through change in curricula for schools and programs held by the media on such issues. This would help prevent one of the couples from being overburdened with a whole lot of financial responsibilities.

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APPENDICES

Appendix A: Interview Guide

Interviewer introduced herself to the respondents and discussed the rationale behind the study to them.

The same interview guide was made for these specific categories of respondents;

- Female formal sector workers
- Male formal sector workers
- Female Informal sector workers
- Male informal sector workers

The various sections of the interview and the questions that were asked under them are as follows:

Part A (Demographic characteristics)

- Age
- Sex
- Marital status
- Educational level
- Profession
- Profession of spouse
- Number of children
- Ethnic group
- Religion

Part B (Resource and income distribution)

- How do you and your spouse share household expenses? Do you spend alone on household items or you share the expenses with your spouses?
- What needs or items do you contribute to or provide for the household?
- What needs or items does your spouse contribute to the household?
- Who contributes the most to household expenses and why?
- How do you and your spouse share responsibility with regards to the expenses of your children?

- How much income do you earn?
- How much income does your spouse earn?
- What percentage of your income do you use on household expenses?
- What percentage of income does your spouse use on household expenses?
- What new items have become useful to your household that you have to account for?

- How do you and your spouse share responsibility for these new items?

Part C (effects of expenses on decision-making)

- Does the amount of contribution you make to household expenses affect the way decisions are made with regards to who makes decisions in the home?

- If yes how and why does it affect it and if no how and why does it not affect it?

Part D (Domestic chores)

- How do you and your spouse share household chores? Or Do you take part in household chores?
- What specific household chores do you do?
- Why do you do those chores?
- What specific household chores don't you do and why don't you do them?
- What specific household chores does your spouse does?
- Why does he or she do them?
- What specific household chores are not done by your spouse and why does he or she not do them?

Part E (Changes in the performance of domestic chores and the sharing of household expenditure)

What changes have occurred since you got married with respect to:

- How domestic chores are done and why?
- How household expenses are shared and why?