

'I Should Have Married One Woman': Bargaining Dynamics in Polygamous and Monogamous Households in Tamale, Northern Ghana

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Abstract

Sen (1990) indicates that when a person is perceived by household members to be making significant contributions to the overall wealth of the household, agreed solutions are more likely to favour that person. However, perceived contributions have to be distinguished from actual contributions. He notes that the perceived contributions of a person can be important in predisposing cooperative outcomes to favour the perceived contributor. In fact, the 'winner' in one round would not only gain greater immediate benefit but also be better placed and have greater bargaining power in the future (Sen, 1990). Sen's ideas about perceived and actual contribution response are used as an analytical tool to investigate the gender implications of women's and men's contributions to family welfare in both polygamous and monogamous households in Tamale, in the northern region of Ghana. Sen (1990), it should be noted, places emphasis on monetary earnings in his cooperative conflict model. However, perception biases against non-monetary earnings, which shall be referred to here as 'reproductive roles' will be explored in this study.

Keywords: actual, households, informal, monogamous, perceived, polygamous.

1. Introduction

The actual contributions of women to households investigated in Tamale do not necessarily translate into the same kind of power as men's contributions do, because the perceived contributions of men are mainly associated with the importance of 'food for the household' – the man as the breadwinner (Brydon and Chant, 1989). Thus during interviews conducted, interest was geared towards identifying ways in which this male breadwinner ideology could be seen to be embedded in women's and men's perceptions of contributions to household resources.

Perceptions about changes in the gender division of labour through women's engagement in income-earning activities are captured in remarks by two participants in a focus group discussion:

In Tamale, women have always tried to earn money and they have learnt to combine domestic tasks with income-earning activities, even though they needn't do any work because as men we are supposed to take care of women. (Issah, 46 years old, male, FGD, Choggu Community).

I remember in my village where women coming back from the farm would also be carrying fuel wood. In one way or the other it is still the same even in an urban town like Tamale. It does not really matter whether women work at home or outside it; they still have to do all the domestic work. If they have to go out, before they leave the house they will have already started the domestic tasks or have made arrangements for them to be done. (Rakia, 40 years old, female, FGD, Choggu Community).

1.1 Women earning income

Women's income-earning activities are seen as an extension of their domestic chores because many women's work such as selling cooked food can be performed concurrently with other domestic tasks. This is not however the case for women who sell door-to-door, who mainly ply their trade outside the household. Women, who carry out their income-earning activities at home, tend to undervalue their own work just as their men undervalue their (women's) earnings. This is mainly because women who ply their trade just around their households, see their productive activity as part of their domestic work. The case of Sahadatu, a 48-year porridge seller serves as an example here:

I'm at home all day, and I know I am in charge of all the domestic chores, including the chores of my co-wives. My co-wives, especially, think that since they are traders in the market they have work to do, but I sit at home, and even though I am also working for money, they think that I have nothing doing (Sahadatu, 48 years old, polygamously married, 3 co-wives, Lamashegu Community).

All the women traders investigated for this study indicated that no real changes have manifested in their gender relations or in the division of labour within their households as a result of their activities as traders except in polygamous homes, where co-wives assist each other with domestic tasks. Sahadatu's account above is an illustration of this, and Tayiba, a 39-year-old water vendor, also attests to this fact:

I work the whole day vending bread and I spend my earnings on improving the well-being of my household members. My husband's two other wives and I have agreed that the welfare of our household depends on the

collective efforts of all of us. So all three of us perform domestic tasks together and this lessens the burden of one person doing it all alone. (Tayiba, 39 years old, polygamously married, 2 co-wives, Lamashegu Community).

2. Methodology

This study uses a mainly qualitative methodology which involves a wide range of basic ethnographic field investigation techniques. The reasons for employing a primarily qualitative research method stem from the fact that the study involves an examination of how spouses negotiate terms in households in northern Ghana. A qualitative research strategy was adopted for this study because it emphasises the analysis of the behaviour of people in specific social settings (Holliday, 2002). This research is also primarily qualitative because it seeks to understand unquantifiable and immeasurable human behaviour. The information required for this study was gathered from primary and secondary sources. To collect data from primary sources, blends of several techniques were explored. These include focus group discussions (FGDs), one-to-one in-depth interviews within selected households which were visited during fieldwork.

FGDs were used to capture social norms, barriers, opportunities, perceptions and interests regarding gender relations and household reproductive activities. In-depth interviews were also used to discuss perceptions regarding spousal bargaining dynamics. Unlike general interviews or even focus group meetings, in-depth interviews allow researchers to 'see' behind the words that are spoken (Krueger, 1994). Direct observations were equally used to understand intra-household gender relations and bargaining dynamics in Tamale. Direct observation thus gave insights into the ways in which subjects selected for this study lived their daily lives and went about their daily activities as spouses.

Tamale, the northern regional capital of Ghana, was chosen for this study mainly because it is the setting that the researcher is most familiar with and it is the author's intention that this study will deepen knowledge of household gender relations in that part of Ghana.

3. Findings/Observation

3.1 Food for the Household

The gendered division of labour in Tamale is such that women are preoccupied with domestic work while men's work is predominantly concentrated outside the home. The intrinsic attributes of gender and the ideologies pertaining to gender roles seem to pervade perceptions about work, especially in urban settings. The invisibility of some women's work such as selling cooked food close to their homes makes them and their work vulnerable and 'places them on an inferior level in relation to men in the widest sense' (Risseuw, 1988:289).

The male breadwinner ideology is firmly embedded in women's and men's perceptions of contributions to the household. Men's perceived contributions were clearly stated and linked to the understanding of their position as household heads, as in Ghana generally and in Tamale in particular men are perceived and perceive themselves as household heads.

A rice seller in a polygamous household remarked:

My husband is the head of this household because he provides for the household. If something is needed I just have to ask him. Even if I am in a position to provide it, I still have to ask him. (Atu, 36 years old, polygamously married, 2 co-wives, Choggu Community).

Atu's husband shared her views:

... each one of my three wives knows their limit in this house. They dare not do anything without first letting me know. As the head of this household, the man of the house, I need to know everything that goes on in this house, don't you agree with me, my brother? (Tahiru, 48 years old, polygamously married, 3 wives, fitting mechanic, Choggu Community).

Tahiru's mother, Atu's mother in law, who lives in the same house with her son and his three wives, had this to say:

My son is the head of this household because that is what our culture says. Apart from being the man, it is he who brings money to the house for food to be bought. I am his mother and thus I am older than him, but he is still the head of this household, he being the man of the house. All of my son's wives are into one form of economic activity or the other, and so they make some money, but it is my son who responds in cases of illness or serious situations. He usually resolves such household problems; we women can't do that, and we can't solve all the household problems without the men. (Zainab, 71 years old, widowed, unemployed, Choggu Community).

Another man married to two wives indicated:

I'm the head of the household because I go out to work to earn money to be able to cope with all the household needs. I ensure that there is food at home for everybody. (Rauf, 45 years old, polygamously married, 2 wives, electrician, Lamashegu Community).

One of Rauf's wives, Karima, agreed:

...he is the head of this household. He works more to earn more money so that we do not starve in this household. In fact he is the only one who works to feed us all during the wet season when my business as a bread seller is

low. (Karima, 38 years old, polygamously married, 1 co-wife, Lamashegu Community).

Even though both Rauf and Karima agree that Karima works hard too in her yam selling business and thus contributes to the household's resources, the man of the house is perceived to be the 'only one who works' and thus brings in more resources than his spouses. This gives an indication that whether women are engaged in informal economic activities or not, men, as a result of their status as heads of households, see themselves as the ones who contribute more to household resources than women. This, though is the perception, I observed in a particular polygamous household while waiting for one of my subjects, that the 'man of the house' sat home under a tree playing games with his friends for well over six hours. He only occasionally had to go to a mosque to say his daily prayers. When his wife was asked why her husband had not gone to work, she said that he hardly did any work, in spite of the fact that the man had earlier told me he was head of the household and he worked hard to feed the entire household. This meant that the man saw feeding the household as his responsibility as head of the household and as enshrined in Islam, (the religion of the entire household) even though he might not actually be in a position to feed the entire household without support from his wives.

Men's economic contributions to their households are made daily, weekly or seasonally according to the type of income earning activity they are engaged in. My male informants, questioned about their earnings, constantly mentioned that they fluctuated greatly and none referred to a specific amount of money. Clearly, they were avoiding talking specifically about this important issue. Although their wives estimated how much their men earned none appeared to know the exact amount. Men, on the other hand, accused their wives of lack of openness regarding their earnings. Both women and men were convinced that their spouses were keeping money back from them as 'pocket money', even though neither had any clear idea of the amount involved. Although there are banks in Tamale, all of which encourage saving, my respondents did not see the need for saving because they felt that their incomes were too small to save and so just secretly spent them. While the contributions of women engaged in informal economic activities increase during the dry season, men rarely adjust their contributions according to season by providing more in the wet season when their wives earn less. Male informants at a focus group discussion had this to say when asked whether their wives knew how much they earned:

I have been wondering what people tell their wives when asked about their salaries or wages. Till today, I have known no Ghanaian who, from the bottom of his heart, told his wife the exact sum he takes home. It is not in the character of the Ghanaian to be so candid. One will even say that only a fool tells his wife how much he earns. Others say it is cardinal sin. (Lomelo, 43 years old, FGD, Choggu Community).

I have nosed around and got to find out that some husbands don't want their wives to know even if they have a raise, because first, the wives will start budgeting on it. Secondly, the women are themselves so secretive that even if you use voodoo divination, you can never know how much your wife is worth. So why should you tell her yours? It doesn't make sense! (Bashiru, 38 years old, FGD, Lamashegu Community).

After I have been paid my monthly salary, I pay off my debts and I also usually share the rest of the money between my wives. But of course, I do not give everything to them: you know women, the more they are given, the more they spend, so I always keep something for myself. A man can't go around without a pesewa¹ in his pocket you know. (Yussif, 50 years old, FGD, Kanvili Community).

I usually give money to each of my two wives every week, but then I also give each of them two maxi bags of maize every season when food is in abundant supply and thus less expensive. I do not give them all my earnings. As a man I need to keep some money on me in case of emergency situations both in the household and outside it. (Amin, 44 years old, FGD, Kanvili Community).

Discussing his wife's lack of openness regarding her finances and trying to affirm his responsibility as the breadwinner of his household, Yahaya, a 43-year-old man, said:

I can say that women's money is rarely seen because on the few occasions that I have travelled with my wife, I had to pay her fare as well as mine. Anytime we go shopping together she will not pay for any item we have bought, she hides her money and expects me to pay for things we have bought. She sees it as my responsibility to take care of her. She however is able to pay for things she goes out to buy on her own. (Yahaya, 43 years old, monogamously married, construction worker, Kanvili Community).

Yahaya was quick to add, however:

I can say at least that in this house my wife helps me to take care of meals. At least through her activity as a fish monger, she is able to buy soup ingredients. In this way she is helping me a lot. (Yahaya, 43 years old, monogamously married, construction worker, Kanvili Community).

Yahaya's comment shows that he sees his wife, a fish monger, not as trying to cheat him but rather helping him, an indication that he appreciates her 'help'. This shows that women's informal economic activities play a significant role in household relations, but their importance has been overlooked.

In Tamale husbands and other household members recognise women's contributions to the household but do not

¹ Ghanaian currency

consider them vital to the household economy. Men's answers centred around three positions:

1. Those who undervalue women's economic contribution to the household:

...oh, it is not very much money. (Amin, 44 years old, polygamously married, 2 wives, a butcher, Choggu Community).

My wives' earnings are very small, only enough to buy few staples and nothing else. (Yussif, 50 years old, polygamously married, 2 wives, a driver, Choggu Community).

2. Those who recognise women's contribution because they increase family and household welfare:

I do recognise the fact that everything she earns is for our household. (Hamza, 56 years old, monogamously married, accounts clerk, Kanvili Community).

3. Those who plainly accept women's contributions but judge them neither significant nor insignificant and do not offer further explanation:

It's okay. She has always been engaged in some sort of income-earning activities. You know, it's on and off. (Tijani, 46 years old, monogamously married, construction worker, Lamashegu Community).

Dagomba and Muslim men's trivialisation of women's productive activities, as stated earlier in this chapter, also influences perceptions of women's contributions to the household:

Women in this town always do some type of work, but they earn too little to be able to do much in their homes (Abu, 47 years old, polygamously married, laboratory assistant, Lamashegu Community).

In spite of Abu's assertion above, it was observed that women really do much in their households. This is because even in Abu's household, it was observed that one of his three wives, Rahi, a trader, came home from the market one day with a lot of soup ingredients with which she used to prepare the evening meal for the day even though her husband, Abu, had not provided any money to purchase those items. An indication that Muslim Dagomba men trivialise women's contribution to the household so as to create the impression that as heads of households men are the ones who feed household members as enjoined by Islam.

The definition of 'work' and the ranking of activities, as observed by Parkin (1979:329), are not accurate measures of economic value. Rather they are ideological statements which mystify their relative economic advantage:

When the frame of reference excludes wage labour, women subscribe to the ideal customary sexual division of labour and in doing so, credit themselves as 'workers' in the same way that men regard them as such. (ibid: 329).

Perceptions of Muslim and Dagomba men's unchallenged position as family providers and the trivialisation of female labour that follow from the above overshadow women's contributions to family welfare. This was captured in the remarks of a Dagomba and Muslim male respondent married to three wives who said that the women in his household brought home:

... troubles from their work places, and apart from struggling to cope with their problems, I still have to find food for them to eat. You see, being a man is not an easy thing My neighbours will accuse me of neglect if I do not feed my family, so whether or not I have money, I have to feed them. Even one of my wives is the daughter of a rich Alhaji¹ I still have to feed her. (Tahiru, 48 years old, polygamously married, a fitting mechanic, Choggu Community).

This comment also highlights the linkages between social status and gendered norms as the respondent emphasises the affluence of the family of one of his wives and the social norm of women being men's responsibility. Similarly, when a female respondent was quizzed on what exactly most women of Tamale did apart from childcare and being involved in one form of economic activity or the other, Maame (42 years old, monogamously married, vegetables seller, Choggu Community) gave me a detailed list of activities including preparing fish in a variety of forms such as dried or salted fish for the household so that the fish does not go bad, mending children's torn clothing, processing delicacies for the household and assisting other women in neighbouring households to prepare meals during social functions among other activities. Maame, like many other female respondents, saw these activities as insignificant, sharing a perception bias held by many other men as well as women.

Several elements of social and cultural arrangements legitimise men claiming favourable outcomes in view of their perceived contributions to household welfare. The male breadwinner and female homemaker identities for men and women respectively are embedded in Tamale culture. These identities permeate both polygamous and monogamous households in Dagomba and or Muslim households. Social arrangements are such that these gender role expectations are fully met by members of a community. For instance, motherhood and carrying out the domestic chores are essential qualities of an ideal wife (Thorsen, 2002; Donner, 2002), strictly delineating the boundaries of her opportunities. The proverbial local expression: 'The man is the nerve centre of the house,' derived from the teachings of Islam, obliges men to provide for and protect their women and women to respect the breadwinner of the family, who is usually male. The stereotypical images and ideologies of the male

¹ A Muslim who has undertaken the Muslim pilgrimage to the Holy City of Muslims

breadwinner and the productive worker predominate even when this is not true in reality (Moser, 1989), resulting in further undervaluation of women's contribution to resources. It must also be noted however that Islam celebrates the lives of economically active independent women (Roald, 2001). In an urban Dagomba community such as Tamale the presence of men in the family makes the livelihoods of women secondary, and for them childcare and nurturing the family is primary. A woman's contribution to household welfare should not be understated or undervalued. Adult sisters are provided for by their brothers, fathers and uncles until they marry, as stipulated by both Dagomba tradition and Islam. Kande, in a monogamous marriage, explained:

Now my husband does not have to provide for anyone else but us... his only sister who he was looking after, feeding and clothing her, recently got married. (Kande, 38 years old, fruits seller, Kanvili Community).

Fulera (36 years old) in a polygamous marriage posits:

My husband has no sisters to look after, but he has several other responsibilities. Apart from my children and me, he also has to take care of his other wives and their children. (Fulera, 36 years old, polygamously married, 2 co-wives, maize seller, Lamashegu Community).

Similar views were expressed by several other respondents who firmly believed in this traditional gender norm of providing for women irrespective of their financial status. According to the teachings of Islam women are not expected to work and earn money but may do so if their primary responsibilities permit them (Roald, 2001). Mina is a baker in a monogamous marriage:

No one will question me if I don't work on some days because I am a woman and my husband will understand. (Mina, 39 years old, monogamously married, baker, Lamashegu Community).

Rabia, in a polygamous marriage, admits:

...even though as a Muslim woman my husband is supposed to take care of me and so I can decide not to work, you see, if I stay at home and do not work, my children will suffer because there will be no money to look after them since what my husband provides is not enough for us all. (Rabia, 42 years old, polygamously married, 2 co-wives, a retail shop owner, Kanvili Community).

Some men, however, feel that it is not only unnecessary for their wives to work but that women's real work is taking care of the family as Dagomba custom indicates. This sentiment was mostly expressed by men who have one wife; men with more than one indicated that the women can still work but it is still men who take care of them, because men's contribution to the household welfare is greater than that of women.

For instance, Kande, a 36-year-old food vendor, indicated:

... as soon as my husband realises that I have some money, he finds a way to spend it. (Kande, 36 years old, polygamously married, 1 co-wife, food vendor, Choggu Community).

Malik, Kande's husband, corroborated her story:

...she is always working, and as a result of that I know she has made some money. Even though it is good she is working, but if she makes too much money she might begin to be disrespectful to me and so to prevent that from happening, I always borrow some of her money which I use to buy food for the household. (Malik, 47 years old, polygamously married, 2 wives, a driver, Choggu Community).

From the scenario above it would seem that the man perceives that he contributes more to household welfare when in actual fact he is merely using his wife's money. Being the man of the house he perceives the legitimacy of outcomes that favour him and sees his wife's earnings as a potential threat to his identity as the breadwinner and head of household, and hence the adopted borrowing strategy to guard against this. This also portrays a typical Dagomba norm that the man as head of the house should be seen to be domineering in the household. I observed in a household in one of the Communities I investigated that Ahmed (a taxi driver), while I was chatting with one of his wives, Fariza, would intermittently ask her to run an errand for him (like giving him water to drink or water to perform ablution) in the house even though he could have performed those tasks himself. He wanted to portray himself to us as the 'boss' of the household who must be obeyed.

Food vending, is not particularly an invisible economic activity although it might be difficult to discern whether vendors are engaged in productive work or doing housework. While perceptions about vending food being an extension of women's reproductive role persists, this perception is not working in favour of women because it makes their economic contributions 'invisible' to the household welfare as it is often perceived as part of housework:

My husband sometimes feels that he is the only one who contributes to the welfare of this household. He forgets that I am also working and thus making money which I invariably use to take care of some of the needs of this household. (Zara, 41 years old, polygamously married, 1 co-wife, food vendor, Choggu Community).

In a similar vein, Rauf, a 45-year-old electrician, has two wives, one of whom works in a supermarket in town while the other vends food. He states:

Between my two wives, it is only Sikiya [wife who works in a super market] who sometimes makes any contribution to this household. Every month when she goes to the bank to pick up her salary, she buys certain items for this household. (Rauf, 45 years old, polygamously married, 2 wives, an electrician, Lamashegu Community).

This further illustrates the perception that salaried earners' contributions to the household are valued while those of non-salaried earners are not given much value (see Sen, 1990).

The gender division of labour together with the cultural exclusion of women from certain types of work and the ideology of female dependence on male breadwinners appear to concede to the legitimisation of men claiming favourable outcomes in the cooperative conflict model. The marriage contract equally reinforces these gender beliefs that require men to provide and women to serve as nurturers and carers of the family. Therefore it may not be wrong to suggest that social and cultural arrangements have fuelled the perception that men's contribution to household welfare is higher than that of women.

The diversification and strengthening of the economic base in Tamale have produced significant opportunities for men in jobs such as engineering, driving, welding, painting, carpentry and masonry, opportunities that women are not allowed to explore due to cultural restrictions. Women have not only been left behind but have also had to accept heavier burdens in the domestic sphere while their husbands took up jobs in emerging areas. The visibility of men's jobs when they take up these emerging opportunities is in sharp contrast to the invisibility that shrouds the work of female food vendors for instance, and even other informal economic activities during the wet season, and has thus widened the perceived earnings gap between genders.

With this discussion on how perceptions about the contribution of women and men differ resulting in less favourable outcomes for women in intra-household negotiations, whether in polygamous or monogamous homes, I move on to discuss qualitative examples that illustrate women's actual contributions. Due to the nature of their livelihood strategies women themselves may find it difficult to state the specific amounts of their contributions. But some women in Tamale in both monogamous and polygamous marriages explained the nature of their contributions and what it entailed for their families in great detail. Their voices have been captured below. I also endeavour to cite the spouses of these women so as to bring out differences, if any, between women in these different marriage situations regarding their actual contributions to their various households.

Asked about her contributions to household resources, a Dagomba Muslim woman in a monogamous marriage answered:

My husband and I furnished our house together by pooling our earnings. In fact, we have since renovated this house twice. We have done everything together and you will not believe that this backyard garden you see over there was started by me. My husband is an electrician and he is absent from the house most of the time, so I see to nearly everything that goes on in this house. Even though my husband gives me money for food, sometimes I use my money to prepare meals for all of us. (Mesuna, 38 years old, monogamously married, restaurant owner, Kanvili Community).

The pooling of resources in Mesuna's household is attributable to the fact that there was no co-wife with whom she had to compete, so she found it expedient to pool resources with her husband, the fact that she is a Dagomba Muslim notwithstanding.

In another instance, a woman who is also in a monogamous marriage said:

I have been selling raw foodstuff for over twenty years...just last month I earned a reasonable amount of money from my sales. When my three children were little, my husband worked as a construction worker in a different town and I was able to take care of our children during his absence. He works in town now and I am quite old. My children are grown up and they are working but my husband and I have not felt the need to ask for their help yet. I am still able to take care of my needs because I still go the market to sell my foodstuff. (Maame, 42 years old, monogamously married, Choggu Community).

Maame took care of her children with or without support from her husband, an indication of her independence, and decided how to spend her own earnings. Her narration indicates also that she gladly supported her husband in taking care of affairs in the household. This goes to show that ethnicity and/or religion will not influence a woman's support for her husband.

Samira was willing to 'assist' her husband to take care of the household, stating among other things that:

I earn some money from selling fish and I buy a lot of food items for this household. I can support my family with a little help from my husband. (Samira, 32 years old, monogamously married, fish seller, Choggu Community).

In all of the instances above the women concerned were willing to contribute their quota to the well-being of the household without necessarily depending on their husbands and/or by joint pooling of resources. All three women linked their income-earning activities with their husbands' and families' welfare.

Women in polygamous marriages had the following to say about their contributions to household resource:

I used to help my husband by buying some household items, but since he decided to marry again, I only look after my children and nothing else. (Rafina, 41 years old, polygamously married, 2 co-wives, petty trader, Kanvili Community).

My husband had a wife before he married me so my responsibilities are geared towards my children, and it is his responsibility to provide for my need, even though he does not always do this to my satisfaction. (Dangana, 32 years old, polygamously married, 1 co-wife, restaurant assistant, Choggu Community).

I am the third wife of my husband; I hope I will be the last... I do a thing or two for my husband, but I do not let

his other wives see these, otherwise there could be competition among us. But mostly, what I do with my money is to take care of my two children, knowing very well that what my husband gives to me is not much. (Faiza, 30 years old, polygamously married 2 co-wives, food vendor, Kanvili Community).

I have been earning my own livelihood from a very young age so I am used to that. My parents died when I was very young. By the time I grew to adulthood I was compelled by poverty to marry a man who already had two wives. My husband lost his job when the youngest of my four children was just six months. Now I take care of household expenses affecting my children, and since I receive little support from my husband, I cannot remain without working. When I work and get some money, it is not my responsibility to take care of my husband all alone; he has other wives. (Rabia, 38 years old, polygamously married, 2 co-wives, baker, Kanvili Community).

The narratives of women from monogamous marriages show a sense of cooperation among spouses, with the women willing to directly assist their husbands in taking care of the family. In the polygamous marriages, however, very little cooperation exists among spouses and women are more concerned about their children than about their husbands. In all of these households however, respondents are all Dagomba Muslims. This is an indication that women from the same ethnic background and who belong to the same Faith do act differently depending on the household type in which they reside. Religion and/or ethnicity though influences these women's perception of how they relate to the spouses, as husbands are seen as heads of the household, yet these women contribute in different ways depending on their household marital type.

Some men, all of them Muslims, in both monogamous and polygamous marriages were asked about their contributions to household resources:

I can't take care of more than one wife so I am content with keeping just one, even though sometimes those of my colleagues, who have more than one wife, tell me I am not man enough. But you see, you have problems when you have more than one wife. Right now my wife supports me a lot financially; do you think she will continue to do that when I marry again? (Yahaya, 43 years old, monogamously married, construction worker, Kanvili Community).

Two or more women cannot stay under one roof without problems. Even with one wife I have problems; what happens if I have two or even three? Again, if I marry another wife my first wife will think I am wealthy so she will keep every support that I am currently receiving from her to herself and where will that lead me? (Sanda, 43 years old, monogamously married, farmer, Lamashegu Community).

My wife pays our kids' school fees and she also does so many other things for this family without asking for money from me and that makes me a happy man because my burden has been lessened. Do you want me to be an unhappy man by marrying again? (Bashiru, 38 years old, monogamously married, spare parts dealer, Choggu Community).

It will be realised from the above narrations that these men, all in monogamous marriages, received tremendous financial support from their wives and were all aware that should they decide to marry additional wives this would be denied them. All of these men gladly accept the contributions of their wives in spite of the fact that their religion, Islam, enjoins them to take care of their wives by feeding and clothing them.

Muslim men in polygamous marital type had different experiences: Alidu, who had two wives, indicated:

You see, before I married my second wife, my first wife and I used to pool resources together. Even the first colour television I ever had was bought by her. But since I married my second wife, my first wife has changed completely. Sometimes when I even ask for money from her she tells me she has no money, which used not to be the case. I don't blame her – what woman would not be angry with her husband for marrying a second woman? Such marriages have their ups and downs. (Alidu, 46 years old, polygamously married, 2 wives, a tractor operator, Kanvili Community).

Alidu's wife no longer jointly pools resources with him because he married a second wife, showing that women's contribution to household resources changes when there are co-wives, their ethnic background notwithstanding. The contribution of an only wife, which affected her husband directly, changed when co-wives were introduced, an indication of separateness in polygamous households.

Malik and Afa Abu lend further credence to the notion that women's contributions to household resources change with their change of status from a monogamous marriage to a polygamous one:

...even though my wives support me by taking care of some of the household expenses, I always pretend I do everything lest my neighbours think I am not capable of marrying more than one wife, yet I did... neither of my wives however buys any gift for me, something they both used to do when we were courting. (Malik, 47 years old, polygamously married, 2 wives, driver, Choggu Community).

Let me tell you something: my wives do not directly give me presents, but indirectly I know they help with the upkeep of this household in their own small ways. (Afa Abu, 48 years old, polygamously married, 3 wives, a farmer, Choggu Community).

All of these examples show conclusively that differences in the type of marriage affect female contributions to the household. The narratives of women like Mesuna, Maame and Samira speak volumes about their important role as contributors to and managers of household welfare. On the other hand, contributors like Dangana, Faiza

and Rabia, show that even though women contribute to the household, they hardly want to take any credit for their contributions because they do not see these contributions as directly affecting their spouses. Women and men in polygamous and monogamous households have different perceptions of the contributions of women to the welfare of the household. However, a number of both male and female Muslim informants from Tamale confirmed that even though men are supposed to be responsible for the upkeep of their spouses, women do not solely depend on their husband's earnings to live their day-to-day lives, as indicated by even the male respondents above. Dagomba/Muslim women in polygamous marriage do not pool resources with their husbands, whom they expect to assist them as much as possible, which is very different from the sense of cooperation and/or joint pooling of resources in monogamous households. There is thus an interplay between religion and ethnicity in all of these households, both monogamous and polygamous. This is because as indicated above, religion entreats men to be responsible for the well-being of female members of their households including their wives, while ethnicity enjoins both men and women to support each other with men playing the head of household role.

The examples cited above also show that actual contributions of women in either polygamous or monogamous households are not as low as generally perceived. This becomes increasingly obvious in situations where the male breadwinner has only one wife. In instances where there are co-wives, women find themselves responsible for their own living expenses. Maame's narration above, for instance, implies that she knew how much she was contributing to her family's welfare. From her own words, I understood that she was influential in decision-making and it is obvious that her contribution to resources gave her a favourable position within her monogamous household.

The extent to which women go to secure their livelihoods justifies how significant their contributions are to household welfare. In times of need some women ignored restrictive gender ideologies:

I was told that as a married Muslim woman I should not interact freely with men, especially unmarried men, but some of my customers are unmarried, and since I need money I have to send bread to their homes. (Faiza, 30 years old, polygamously married, 2 co-wives, bread seller, Kanvili Community).

3.2 Wish I Knew- Separation of Income

It has been indicated above that many women stated, during interviews, that they rarely inform their husbands about their earnings and do not share their income with them. This perhaps is a reason why the men do not perceive the actual value of women's monetary contribution to the household. To some extent, this behaviour by women may be a way to protect their earnings just as the men do. For instance, Safura, who seasonally earns a small amount of money selling fried yam, is sometimes able to put away some savings:

As soon as my husband realises that I have some savings, he borrows money from me – to sort out certain issues, according to him. Of course I lend it to him, but he never pays me back. Because of this I prefer to spend my earnings on my children. To be honest with you, I would rather not tell him how much money I earn. (Safura, 42 years old, polygamously married, 2 co-wives, fried yam seller, Kanvili Community).

This secrecy reflects a separation of incomes. Here the invisibility is deliberate; it is a bargaining strategy which women use to keep their own incomes.

Tahiru, Zak and Amin each has a wife who is engaged in an informal economic activity, but were unable to say how much their spouses earned:

She has always worked and is still working. She has been selling rice for a long time now and because of this I know she has savings. I am aware that she would have stopped selling rice and ventured into some other trade if she was not making any money out of it. I also know that she makes a lot of money during the dry season. At least it gives me a peaceful mind because should there be a crisis situation in this household, I can ask her for support. (Tahiru, 48 years old, polygamously married, 3 wives, fitting mechanic, Choggu Community).

She is a water vendor, so it is her money. She worked for it and so she can use it as she pleases. I believe some of the money is used for the needs of this household or for the needs of our children, but I would not know how much if you asked me since she has not told me. She is so notoriously secretive that I believe whenever she is at home and goes off to attend to nature's call, she in fact goes to declare profits made away from my prying eyes. If she counted money in the living room, I would know and that would not do. She thinks that husbands must not be privy to profits made lest they decide to make it an excuse to reduce the 'chop money'. (Zak, 50 years old, monogamously married, tailor, Choggu Community).

You see, sometimes she is compelled to sell on credit, especially in the wet season when her business ebbs – it is quite common here to sell on credit. As a result, she hardly knows how much she is earning. Some days people pay for her services and other days they don't. (Amin, 44 years old, polygamously marriage, 2 wives, a butcher, Choggu Community).

There seem to be a contradiction in the narrations of Tahiru above compared with what he says during another instance which has been quoted above to the effect that as head of the household his wives cannot do anything without telling him, obviously displaying his masculinity. Here, like Zak and Amin, he states that he does not

know what his wives use their money for, although to some extent women's secrecy is both tolerated and seen as legitimate. This perhaps supports the notion that men downplay the contributions of women to household resources so that these men can be perceived to be relevant and again that women who are engaged in informal economic activities are not as dependent as they may appear. By indicating that they do not know how their wives spent their money, these men are stressing the common perception that women do whatever they like with their earnings because they contribute very little or nothing at all to the household. There is also a clear collusion here with both women and men presenting women's work as small and unimportant while at the same time acknowledging that their contributions are not insignificant. It was found that wives certainly met social normative requirements and effectively hid their earnings from men by colluding in this performance, much to men's irritation. Even though the men kept their pride intact they could not count or handle women's earnings as much as they might have liked to, an indication that women do have some bargaining power.

One participant in a focus group discussion summed up this whole idea of spouses not knowing how much the other earned in these words:

If husband and wife are prepared to be transparent, managing the home and business would be better done; ideas would be better shared all in the interest of the family. Unfortunately, the men do not see it that way and neither do the women. When it comes to personal ownership of cash, you can't predict how a husband/or wife will behave. (Iddisah, 41 years old, FGD, Lamashegu Community).

Iddisah's comment indicates that uncertainty between spouses regarding personal ownership of money affects the bargaining power of either of them. Using the cooperative conflict model of household behaviour allows exploration of how household members' perceived rather than actual contributions to joint welfare can influence outcomes in intra-household negotiations. Implicitly, the model argues that factors other than actual contribution to household welfare influence outcomes. In this way, the individual who perceives that he or she contributes more to household welfare also perceives the legitimacy of outcomes that favour him or her. Such is the case of Ahmed, Adisa and her co-wives below:

My earnings meet most of the household expenses. Knowing this, I always tell Adisa and my other wives that their economic contribution to the household is not enough for all the household expenses. I knew I could take care of three wives equally as enjoined of us Muslims by the Quran, and that is why I married three wives. I could even still marry another wife as and when I am ready. (Ahmed, 58 years old, polygamously married, 3 wives, blacksmith, Kanvili Community).

When one of my sons who is working in another part of town comes to visit us, which he often does, he gives me some money, but when my husband asks me about it I lie to him. I tell him that my son didn't give me anything, or I mention a smaller amount than what I was really given. In this way I spend the money on what I consider important for the household. My husband thinks that he pays for most of the household expenses, even though this is not entirely true. You see, my son too does not tell his father he gave me money because he thinks that his father should not have married more wives: since he has married more women, he should be able to take care of his responsibilities. (Adisa, 55 years old, polygamously married, 2 co-wives, yams seller, Kanvili Community).

Some adult members of households in which women are engaged in an income-earning activity perceive the value of the activity and the monetary contributions of the income earners to the household as high. Such perceptions are mainly based on their understanding of how these earnings are spent, as shown in the following examples:

My mother is a petty trader and my cousins and I know when she has money. We know this because she buys new clothes for us when she has money. This happens often during the dry season. Sometimes we all go to the supermarkets and she buys a lot of things; when that happens we know she has some money. (Safura, 19 years old female, single, monogamous household, petty trader, Choggu Community).

My mother goes out to sell bread in the wet season and I know her earnings will be small because she stops vending early and she often looks tired, as a result of walking for a long time. But during the dry season, I also know she makes money because she works till late, she also buys me presents and there is a lot of meat in our soup at these times. (Adam, 18 years old, male, student, single, monogamous household, Choggu Community).

My sister in law is hardworking, she gives me breakfast and dinner when she has money, but when she does not have money, she gives me only diner, but I do understand her, sometimes her customers buy her food items, other times they don't. (Hassan, 18 years old, male, learning a trade as a welder, single, monogamous household, Kanvili Community).

3.3 No Money to Show

As their activities are determined by the weather, most women engaged in informal economic activities find it difficult to state exactly how much they earn. The amount earned, according to these women, is not only small but also irregular:

The dry season is good for business and I am able to make a considerable amount of money daily. But during the wet season, I hardly make any money. (Atu, 36 years old, polygamously married, 2 co-wives, food vendor,

Choggu Community).

The scenario above blurs women's perceptions about their actual economic contribution to the household even further. However, in Tamale women's economic contributions to the household welfare are not entirely lost on all household members.

Some elderly male and female informants noted that the well-being of the household did not depend entirely on male earnings:

My daughter-in-law makes a big difference to this household. She is always selling cooked food to earn some money. I can say that she rarely rests; she is always working. You see, the household needs are daily, and my son cannot do everything and I am sure his wife is aware of this and so she helps him. (Sumaya, female, about 66 years old, widowed, unemployed, Choggu Community).

In this household I see the women doing their best to cope with at least their children's meals because they all are involved in one form of trade or the other...Because of the nature of the household need, all the women here would not throw their hands in the air and allow their children to go hungry. Somehow, they look for a way to earn something to buy staple foods. (Nurudeen, male, 69 years old, unemployed, widower, Kanvili Community).

These are some of the perceptions of women's contributions to the well-being of the household of some elderly household members. In exploring women's earnings with some of our informants we found that women's monetary contribution to the household is largely perceived as 'help' or 'assistance' or presented as such. A typical comment by men and women interviewed was that women 'help' their husbands with some of the household expenses. Cultural norms enjoin women to 'help' their husbands while Islam entreats men to take care of their wives. Thus in one breath, household members and women themselves perceive women's economic contributions to be unimportant or insignificant while in another their women's contributions may be maintaining the well-being of some households:

Let me tell you that in fact my brother hardly does any work that I can point to now. He used to be a foreman at a construction firm, but since he lost his job, he has not done much in terms of looking for a job. What he tells people is that he is a farmer, but I do not know where his farm is located. I know for a fact that his wife is always working because we are always running out of money. (Labaran, 21 years old, single, carpenter, Lamashegu Community).

4. Conclusion

In this analysis Amartya Sen's cooperative conflict model of households has been applied to highlight by investigating the links between women's and men's economic contributions to household resources through a productive activity and their negotiating power. Perception biases can be used to better effect by Tamale women engaged in informal economic activities than by their spouses, reflecting local cultural norms and gender ideologies. Thus women were found to take specific courses of action with their earnings depending on their perception of what society expects of them, even if these decisions may not obviously contribute to their own well-being. The research therefore supports the view that women's income-earning activities and their subsequent contributions to household resources are intricately linked to their interest in their families' well-being.

From the analysis it has been discovered that although Sen's cooperative conflict model argues that altruism and false consciousness give rise to a self-interest perception bias, this may not be true in every circumstance (Sen, 1990). I stress the view of Jackson and Palmer-Jones (2000) that well-being is relational rather than individualistic. I also share Kandiyoti's view that the interdependence of self and others' well-being is likely to arise from the different sets of values adhered to in different cultural contexts, which produce different perceptions of selfhood (Casley and Kumar, 1998; Kandiyoti, 1998). The research has shown that in an urban area like Tamale, a woman's daily life is dependent on others, even including co-wives. Reciprocity is very important to maintaining social networks. For this reason, it will not be entirely right to conclude that a self-interest perception bias is false consciousness. Sen indicates that it is women's engagement in formal work that gives them better bargaining power, but the analyses in this study show that women's engagement in informal work also enhances their bargaining power in ways that make a significant difference to their marital lives.

Another element of perception bias in the cooperative conflict model has to do with contributions to household resources. It was found that in Tamale women's (those engaged in informal economic activity) actual contributions are significant but they are also not highlighted due to perceptions and ideologies such as those of the male breadwinner and of the economically dependent woman who is primarily responsible for reproductive roles. Similarly, in instances where women's economic contributions are periodical or seasonal in nature, as in the case of water and food vendors in Tamale, their contributions are further made insignificant especially during the wet season. In the dry season, however, their contributions are noticed not only by other household members but also by their spouses and hence their bargaining power is enhanced. I refer to this scenario as 'seasonal cooperation and conflict'. The fact that the contributions of women are not noticed may be due to the secrecy about their earnings. When the contributions of women are seasonal they are perceived as insignificant during

periods when their earnings are meagre, but suddenly become visible as soon as their earnings improve. Examples have been cited in this study to show that in the main, while admitting that women do contribute to household resources men generally hold the view that they contribute more themselves by virtue of their status as head of household, making women's productive role seem less significant. I have also indicated how gender ideologies make some women adopt a complicit attitude towards their productive informal economic activities by presenting their productive activity as minor, even though it is very strategic in their daily lives.

Again, the analysis in the study suggests that women engaged in informal economic activities in monogamous households engage in more joint decision making and resource pooling than those in polygamous households where there exists almost total separation. It has also been indicated in this study that in polygamous households men withdraw their contributions from their wives, and that wives in these households are not supported much, even though they are more autonomous than wives in monogamous households. This finding establishes the fact that intra-household gender relations cannot be explained by economic power alone. The point is also made that women engaged in informal economic activities hide their earnings intentionally as a strategy to enable them to gain bargaining strength, and so their contributions should not be undervalued.

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