

Intra-Household Gender Relations and Women's Informal Economic Activities in Tamale, Northern Ghana

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Abstract

This study investigates the extent to which an increase in women's contributions to household resources through their engagement in a productive activity can be associated with an improvement in gender relations. To explore the links between contributing to resources and bargaining power, it is important to understand how gender relations are expressed within the households of women who are engaged in one form of informal economic activity or the other. Attention is also paid to women's earnings, referred to here as their contribution, from their informal economic activities and the impact of this productive activity on gender relations in the household. This study thus takes the focus of the study down to women engaged in informal economic activities in Tamale and specifically to a sample of respondents. Exploring how women and men understand women's monetary contribution to the household both perceived and actual, is a way of investigating how such contributions may provide an avenue for promoting change in women's lives.

Keywords: Actual, Bargaining, Contributions, Earnings, Informal, Perceived.

1. Introduction

Sen (1990) suggests that three elements are essential to understanding intra-household bargaining: 1) the breakdown well-being response; 2) the perceived interest response; and 3) the perceived contribution response. Each of these determines the bargaining power of an individual facing a conflict situation in his or her household. The outcome of the bargaining may result in improvements in the well-being of some household members at the expense of others. Sen's cooperative conflict model is particularly relevant to investigating contributions

and bargaining in the households in Tamale of women who are engaged in informal economic activities.

Sen (1990) emphasises monetary earnings in his cooperative conflict model, stating:

The perception of bias tends to relate to the size of the direct monetary earnings rather than to the amount of time and effort expended (or the role of non-market activities by other members of the family who indirectly support such earnings) (Sen, 1990:140).

Using Sen's model of perceived and actual contributions as an analytical tool, this study explores the implications of women's productive role for their family welfare and for the women themselves. The cooperative conflict model allows the incorporation of many factors such as socio-cultural or economic environments that may weaken the position of women relative to men, both within and across households.

2. Research Methods Utilised in the Study

This study employs a purposive sample that seeks to capture the importance of informal economic activities among women in Tamale. The research strategy is feminist and qualitative, which primarily means that it employs multiple research methods. A feminist approach also pays attention to local discourses of power and thus becomes an important research angle for understanding gender relations.

This study thus utilises 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 men and women negotiate terms in households in northern Ghana. The qualitative research strategy has been adopted 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 or two to one in some cases in selected households, and non-participant observation. The primary data was recorded in a field diary, tape recordings and as interview and FGD notes. Qualitative notes were managed in Microsoft Word files.

FGDs were used to capture social norms, barriers, opportunities, perceptions and interests regarding gender relations and household reproductive activities. One-to-one in-depth interviews with members of the selected households on the other hand, formed another important part of this research.

To maximise output a checklist was used to guide interviews. It was not an exhaustive list of all the questions that needed to be asked the respondents, nor did the authors follow the same sequence in every interview. It was felt that there should be flexibility in qualitative interviewing to provide the respondent with the opportunity to converse with the authors rather than to get into the mode of answering queries. Mason (2002:67) sees this as 'conversation with a purpose'.

In-depth interviews were used to discuss perceptions regarding women's income from productive work and their reproductive roles in the household. Unlike general interviews or even focus group meetings, in-depth interviews allow the researchers to 'see' behind the words that are spoken (Krueger, 1994).

The authors used direct observation during fieldwork to understand intra-household gender relations and bargaining dynamics in Tamale. In particular, the authors observed ways in

which various household members use time, who is responsible for reproductive work in the household and how it is carried out. Direct observation thus gave the authors insights into the ways in which subjects lived their daily lives. It is a method that yields a great deal of data when used to complement other research techniques (Ellen, 1984). Observation is an ongoing process throughout the fieldwork process; it never stops and it 'goes hand-in-hand with elicitation' (ibid: 215). Observation does not stand independently of other research techniques and can illustrate the depth of spoken words in interviews or narratives (Ellen, ibid).

2.1 The Implications of the Cooperative Conflict Model for this Study

Sen's suggestions on broadening the informational base of bargaining models has transformed the study of intra-household relations from one that does not adequately address gender issues that are regressive to women to one that explicitly captures the complexities of gender relations, with specific reference to the differential bargaining strength of women and men (Agarwal, 2010). The applicability and relevance of the cooperative conflict model to this study will be discussed below.

The cooperative model moves beyond the restrictions of bargaining models that investigate household relations through formal and quantitative analysis to include qualitative aspects as well (see Agarwal, 1997). This dimension of the cooperative conflict model has particular relevance in the sense that in this study the links between women's engagement in productive activities and their bargaining power within the household is explored. This requires an analysis of what women themselves perceive their contribution to resources to be, why and how their perceived and actual contributions differ and how they perceive their bargaining power. As such, this study investigates and analyses the links between the contributions of women engaged in informal economic activities to household resources and their negotiating power, and, if there is a weak link between these two, what other factors can be identified as impacting on negotiating power. Some aspects of negotiation are highlighted in this study that relate directly to household contributions. Narratives and quotes from open-ended interviews are used and discussed in this study in relation to Sen's model.

The structure of the discussion is arranged in the following order: first to be examined is the extent to which women and men perceive women's contributions to family welfare; then factors that influence these perceptions shall be identified; actual contributions of women with interviewees' narratives will be illustrated; and finally differences in the implications of women's contributions in the different types of households being examining will be explored. The three elements Sen (1990) identifies as being essential to understanding intra-household bargaining will be examined next.

2.1.1 Breakdown Well-being Response

When two cooperating individuals in a household reach a point where they come into conflict or face a breakdown position which makes both of them worse off they may consider alternatives that are better for both of them than the breakdown position. However, of the several alternative solutions, some may be worse for both than others, and some may be worse for one and neither better nor worse for the other, thereby giving one person the opportunity to dominate. Such solutions will be rejected until two alternative choices emerge, each of which is better for one person and less attractive for the other, although still better than the breakdown position. This is when individuals in a household face the simultaneous problems of cooperation and conflict. The solution chosen instead of the breakdown position is the breakdown well-being response, and it depends on the bargaining strength of the individuals concerned. Questions that emerge concern how clearly cooperating individuals know their bargaining strength and how they compromise between what they feel is better for them and what is expected of them, in terms of well-being, by the household or the society they live in. This is where the difference in perceived breakdown well-being response and observed breakdown well-being response, as suggested by Sen (1990) comes into focus. Some of these differences are illustrated by analyses of research data.

2.1.1 Perceived and Actual Breakdown Well-being Response

The extent of an individual's weakness or strength in the bargaining process can best be assessed qualitatively because of the difficulty of attaching numerical values to perceptions. Perceptions and actions are influenced by social norms and/or cultural values that affect gender beliefs. For instance, it is very common for men to marry more than one wife in households in Tamale, and women have two options in the event of a dispute regarding a man's intention to marry an additional wife, to divorce him or to allow him to marry again thereby retaining the marital relationship. For some women the cultural value placed on the status of 'wife' or 'married woman' is very significant, while for others, being able to initiate divorce seems to influence their decisions in marriage.

Shetu, a 52-year-old restaurant owner, decided to divorce her husband due to his repeated infidelity and abusive nature. She perceived that social norms stigmatise divorce for only a brief period of time. In terms of her well-being she would not have to face social embarrassment as her husband's infidelity and abuse was well-known in her community. For Shetu, therefore, the option of remaining in a difficult marital relationship was outweighed by her perception that divorce initiated by her in circumstances such as hers is socially acceptable.

...some of the things I went through in my husband's house are unimaginable. I believe that people understood me when I left him because no woman will accommodate what I suffered (Shetu, 52 years old, divorced, Lamashegu Community).

On the other hand, the cultural value attached to the identity of 'wife' is so significant that some women are reluctant to accept divorce even though their marital situation is oppressive. Safura, (sells porridge) like many other women interviewed, had stayed in her marriage in spite of being subjected to difficult conditions not only by her husband but also by her mother-in-law. Her greatest fear, as a Muslim Dagomba, was being labelled a 'failure' because she could not stay in her marriage:

I know that my family members will take me in if I leave my husband... but how can I accept a failed marriage?...you see, when a woman leaves her husband's house she is perceived by society as a very difficult woman and the female children of such a woman would find it difficult getting suitors to marry them, because they are seen as the children of a divorced woman and that bad tag follows them everywhere they go (Safura, 42 years old, polygamously married, 2 co-wives, Kanvili Community).

Safura was keen to retain her position as a wife because of her perceived well-being in the breakdown position, which lacks the identity of 'wife'. Her option to abandon this marriage, which from an objective perspective was a better one, was outweighed by her perception of the social norms that compel women to stay in difficult marriages. From the two examples above it is clear that perceptions are subjective and individualistic.

In another instance, Sahadatu's (48 years old, yam seller, polygamously married with 3 co-wives, Lamashegu Community) breakdown position strongly influenced the way she negotiated. As the first of four wives she used a cunning strategy to get what she wanted. She indicated that she had hardly 'caught the eye' of her husband since her co-wives came in, adding that it could be as a result of the age difference amongst them (the youngest wife is 28 years old). She said that her husband hardly gave her any money and she had to depend on the money she made selling yam in the market, but she had every cause to believe that her husband gave the other women housekeeping money. She often prepared porridge for the entire household for breakfast, and having realised that her husband liked too much sugar in his porridge she would sometimes hide the sugar container and tell her husband there was none. He would readily give her money to buy sugar and she would keep the money given to her.

Social norms cover up unequal relations within the household and subsume women's opportunities to negotiate on a level playing field. Linking this to the perceived breakdown well-being response, it can be said that cultural norms/traditions and beliefs which go beyond argumentation (Bourdieu, 1977:167-170) are often regressive to women in traditional societies such as Tamale, thereby weakening their bargaining strength in cooperative conflicts. Agarwal (1997), points out that some social norms cannot be contested as they draw legitimacy from religious beliefs. However, it is worth pointing out the selective interpretations of religion to legitimise ideologies that confer differential powers upon women in particular, sustaining inequalities that affect well-being, as in the case of Islam which legitimises polygamy.

White (1992) describes marriage as a celebration and a major rite of passage on which all women's fortunes depend. Her description of the significance of marriage to women in Bangladesh captures the prominence of marriage in Tamale, where marriage is seen as enhancing the status of women in society because it works as a safety net (see also Jackson, 2007). In the case of Faiza (sells rice), for instance, being married to a man who already had two wives was necessary because of prevalent gender beliefs and the societal compulsion, among her ethnic group, to marry:

A woman is not complete without a man. The pressure on me to marry was just too much and so I accepted to marry my husband even though I knew he had two wives already (Faiza, 30 years old, polygamously married, 2 co-wives, Kanvili Community).

While it appears that Faiza's actual reason for marriage was emotional need, it is evident that gender role expectations among Dagombas (her ethnic background) influenced her decision. When asked why she did not marry a man who had no wife, Faiza indicated that all the single men who showed any interest in her were not 'serious suitors', adding that 'time' was not on her side. The need to be in harmony with what society expects of the individual can be very strongly felt in communities in northern Ghana, where people know each other and their lives are interdependent through social networking (see Abu, 1993).

This section will be concluded with an observation that perceptions are not fixed and are likely to change through societal development, lived experience and awareness of social issues. Moore (1994) indicates that informed choice is a reflexive process mediated through changes of self and society, and that identities are acquired through experience. This suggests that an individual's ability to acquire perceptions can be self-motivated through experience to a certain extent. For instance, Faiza, above, who felt that getting married to a man who already had two wives as a result of social pressure was better than not marrying at all, indicated her perception of how such social pressure could be altered:

After marrying and settling down with a man, I realise there is actually not much the man does for you. None of all those who were putting pressure on me to marry have bothered to find out from me what marriage life is like. I think I was even doing better for myself as a single woman. (Faiza, 30 yearsold, polygamously married, 2 co-wives, Kanvili Community).

This is an example of how experience allowed an individual to think through a decision made some years back, showing that her perception has changed over time. This means then that perceived and actual breakdown well-being responses are not static and that a woman can improve her breakdown position through improved bargaining power. Thus the well-being of families and households is seen to rely heavily on bargains reached or achieved in relation to specific problems.

2.1.2 Perceived Self-Interest Response

The cooperative conflict model brings into focus ambiguities in perceptions of self-interest and contributions to household. For instance, if the perception of the potential for attaining

financial independence is high, the incentive to earn will be positively affected because a person might be highly motivated to earn in order to contribute to the household. The subsequent impact on actual contribution to household welfare will thus influence the fall-back position in the cooperative conflict.

3. Perceived and Actual Self-Interest Response

This research rests on the premise that gender relations within households are unequal, but how and why this is so requires an in-depth analysis of the data. An individual may have a weak bargaining position and the bargained solution may be less favourable if he or she puts a low premium or value on his or her own well-being. Making reference to women's traditional perception of personal well-being as synonymous with family well-being, Sen argues that altruism or well-being influences this perception bias. In Sen's words:

...the lack of perception of self-interest combined with a great concern for family welfare is, of course just the kind of attitude that helps to sustain the traditional inequality (Sen, 1990:126).

However, the interdependence of self and others' well-being does not necessarily follow from altruism. It is more likely that the fundamentally different sets of values and priorities among people of different cultures produce differing perceptions of selfhood (Kandiyoti, 1998).

This study shows that both women and men in Tamale ensure the well-being of their families. It confirms the observation made by Jackson and Palmer-Jones (2000) that well-being is relational rather than individualistic. In communities such as those in Tamale an individual's daily life is essentially dependent on others, including nuclear and extended family members, in both polygamous and monogamous households. Reciprocity is an important part of social relations among family members. These factors do not allow people to be individualistic about their well-being. Sen's (1990) observation that women sometimes downgrade their own well-being for the sake of relations and that this often perpetuates gender inequality is very helpful in critically evaluating data for this study.

For instance, women seem to undervalue their self-interest when they tolerate difficult marital relationships for the sake of their children. Mina (a shop attendant) had put up with a difficult husband for many years:

I have five young children and not enough money of my own. If I left him my children would suffer (Mina, 39 years old, monogamously married, Lamashegu Community).

Mina spoke of feelings of powerlessness due to her mistreatment by her husband. She believed she had no choice but to tolerate abuse, since any 'false step' from her would lead to her husband taking another wife.

In Tamale, as in perhaps many other places, the perceived interest response for women, as indicated above, is synonymous with family welfare. Accordingly, a number of women interviewed during a focus group discussion, commented as follows:

I'm not a wealthy woman, but I am happy because all my four children are either now in school or have completed school. Two of my children are working in government establishments now while two are still in school. Out of the two who are still in school, one is at university. (Zuwera, 50 years old, FGD, retail shop owner, Lamashegu Community).

I earn money myself in order to be able to afford the household expenses (Kubura, 37 years old, FGD, fish monger, Kanvili Community).

Well, I get some money to buy what my children want and need to eat (Azara, 34 years old, FGD, charcoal seller, Choggu Community).

My earnings are enough to feed my children even though they don't eat as much as they should, but they always have their tuozaafi.¹ (Fulera, 44 years old FGD, shop attendant, Choggu Community).

At least my children have something to eat for breakfast before going to school. On the few occasions when there is no food for breakfast, I am able to give them money to buy food in school (Ayisha, 39 years old, FGD, sells vegetables, Kanvili Community).

Ayisha's husband confirmed what she had said:

I do not remember the last time I gave money to my kids to go to school. Their mother gives them money without asking me (Alidu, 42 years old, FGD, Kanvili Community).

Seeing altruism as false consciousness may be a misinterpretation of women's behaviour when they may knowingly be exerting their ability to make choices.

An informant had this to say:

...when my five children were younger I spent almost all my time at home. Being at home I did all the household work. I realised times were hard so I started selling cooked rice. When I earned some money I spent it all on my children. I hid the amount of money I earned from my husband. Things were still difficult in some other ways since as I went about selling rice for most of the day I was not able to do some of my shopping. For this reason, I gave money to some neighbours to buy some clothes for my children, and any time I did this I told my husband they were a gift from some of my customers (Mesuna, 38 years old, monogamously married, Kanvili Community).

Mesuna also spoke of feelings of powerlessness caused by her husband's mistreatment. She perceived herself as totally dependent on her husband, a construction worker, for survival. With five young children to look after, she believed that she had no choice but to sell rice. Mesuna's behaviour could be misinterpreted as an example of altruism when in fact she was making, or had made, a decision because she knew the outcome of what she was doing except that she hid it from her husband and also deliberately failed to correct his misperception that she made no money.

Other situations in which altruism may be misinterpreted include those in which women undervalue their self-interest and tolerate difficult marital relationships (e.g. for the sake of their children (altruism) or so that co-wives are not perceived to have 'won the day' (pride/status). Such perceived interest responses may eventually lead to women gaining a better position from which to negotiate. This means that in seeking to improve their families' well-being, women exert their agency and their identity as mothers, and this in itself becomes a source of power:

I have been engaged in selling 'tuozaafi' for a long time now. My husband is an intolerable soul, but I have tried to tolerate him, after all I agreed to marry him. But you see, I have five children and one other co-wife to contend with, so my husband has very little to lose if I leave him. Even though my husband has never beaten me, he often asks me to prepare special meals for him because he's expecting guests. These special meals cost money but he will never give me any extra money for the special meals. I told him his special meals did cost money and that I could no longer prepare them. At the beginning he got really angry, but later he understood that the money I squandered on special meals was money I also needed for my children's upkeep, after

¹ A local dish made of maize flour and eaten with soup.

all there were two of us [wives] (Zara, 41 years old, polygamously married, 1 co-wife, Choggu Community).

Self-employment in petty trading does not normally bring in a large income. Tamale women's informal economic activities, classified mainly as petty traders, have small earnings ranging from the equivalent of about \$10.00 a day to \$30.00 a day. This money is spent mainly on family and household well-being, in spite of their low earnings and their inability to save or invest their earnings. Spending their earnings on household needs means that women who are petty traders see the need for such expenses. This is clearly demonstrated in the cases of Atu and Zuliaha, both bread sellers:

If I am able to sell all of my bread supply a day, my daily earnings are about 30 Ghana Cedis (\$10.00). But some days I get less, especially in the wet season, and added to this is the fact that I also must supply the water needs of this household (Atu, 36 years old, polygamously married, 2 co-wives, Choggu Community).

Well, I know more or less the number loaves of bread I should sell. Rainy days are bad for selling as we are compelled to stay indoors most of the time, but dry days are good. I like dry days – even though the weather will be dry all day selling door to door, I know that on such days I can earn more. My children always need something and some of these needs can't wait (Zuliaha, 42 years old, polygamously married, 1 co-wife, Choggu Community).

By and large most of the women interviewed decided how to spend their earnings themselves. As pointed out, they mainly used their earnings to buy staple foods, but they also paid for their children's school expenses and clothing. Their earnings were rarely spent directly on themselves (an indication, perhaps that they were investing in their own future by spending on their children), except in well-to-do households or polygamous homes:

I am able to satisfy all the household needs with my husband's money. The most expensive thing I buy for the household with my money is beef. I usually buy clothes for my children with my earnings. (Fulera, 36 years old, polygamously married, 2 co-wives, and a shop owner, Lamashegu Community).

I make sure I satisfy all my children's needs then I also buy clothing for myself. I have told you there are three of us, so I have to appear smart all the time so that my husband will always be attracted to me. (Atu, 36 years old, polygamously married, 2 co-wives, restaurant owner), Choggu Community).

When these women were asked why they were engaged in productive (income-earning) activities, the spontaneous and recurring reply that was received from most of the women was firstly, for economic gain; some women also talked about the endless needs of their households and children:

I have been involved in selling fish for the past sixteen years, even when I was not married. When I married too, I realised my husband hardly supported us, his wives. My husband has one other wife and I am his second wife. I did not stop selling fish. Even though I do not get a lot of money, yet I was able to use the little money I had from it as a single woman to buy all my talia² Now that I have four young children I feel the need to even work harder to earn enough for the household's needs. (Memuna, 38 years old polygamously married, 1 co-wife, Kanvili Community).

Memuna's narration may exemplify how Tamale women, particularly Dagomba Muslims, perceive their interest response, linking their productive activities with their family's welfare.

² Crockery and other cooking pots bought by women before they marry and which they send to their husband's home on marriage. Women are proud to be able to purchase these items before they marry.

According to her perceived interest response, she clearly linked her own well-being with that of her family. She attached less value to her own well-being than to the welfare of the family and the household. The fact that she raised money for her *talia* gives an indication that to be a woman among Dagomba's and also as a Muslim is to be a wife and subsequently a mother. In this way, her identities as mother and wife seem to have impacted on her personal welfare. But Memuna's attitude cannot be straightforwardly linked with false consciousness: it needs to be placed in a context where such behaviour is rendered meaningful through appreciation of cultural norms.

4. Owing Assets/Inheritance and Women's Contribution to Household Resources

Among Dagomba Muslims, children can inherit property from both their paternal and maternal parents. More significantly, women can inherit property under Islamic law. However, Islam allocates property to women and men differently. For instance – daughters inherit, from fathers, a third of what sons do.

The rationale behind these unequal inheritance laws is that men are 'inheritance bearers' while women are 'merely inheritors' (An-Naim, 2002). In other words, women are not responsible for providing for anyone else, whereas men are required by Islamic law to bear the responsibility of providing for wives and female relatives. In principle, women have a higher degree of autonomous power over what they inherit than men, whose inheritance is not absolute in the sense that there may be other claimants. I now look at how inheritance provides women with an improved fall-back position.

Interactions with respondents revealed that inheriting substantially from a relative might provide women – even comparatively poor ones – with an improved breakdown position. Tamale women can acquire property through inheritance either directly or through their children:

You see, while I have to work around the clock daily to earn some money, my husband's third wife inherited her mother's supermarket where she has employed people to work for her. She is younger than I am and sometimes she decides not to go to her store and that will be alright with her and our husband, but anytime I say I cannot go to the market to sell yams even due to ill-health, I not only lose out on my daily income, but my husband gets upset with me. (Zuliaha, 42 years old, polygamously married, 1 co-wife, yam seller, Choggu Community).

Women with no assets and no income and who depended on their husband's earnings appeared to have a weaker breakdown position in the household. A case in point is Samira, a Dagomba Muslim who indicated a sense of powerlessness before she started selling cooked food:

I lived in a single room with my husband when we first got married. At the time I was just 18 and not working. My husband often hurled insults at me if I asked him for money, throwing my joblessness into my face. Other times he would just leave the house and return after a day or two. I was told by neighbours that he was seeing other women, but I could do very little to stop him. Our relationship improved when I started selling food and earning some money. My husband now hardly insults me and he treats me with some respect. (Samira, 32 years old, monogamously married, food vendor, Choggu Community).

The implication of Samira's narration is that once she started making monetary contributions to the household resources she had a strong breakdown position. Her monetary contribution to the household is now clear not only to her but to her husband as well, and she thus has a favourable position within the household. This is in spite of the fact that even though Samira's husband, Bashiru (38 years old), also a Muslim, is enjoined by his religion to take care of his wife, Bashiru still did not respect his wife until she started earning some money as

a food vendor. This is an indication that some religious tenets are not always complied with and rather that monetary contributions are often valued.

5. The Decision Maker

When investigating economic behaviour within households, the question of income distribution and access to and control over economic resources in the household is important. The findings of this study suggest that where married couples are concerned, women are administrators or managers of day-to-day household affairs; they manage matters related to feeding the family and keeping the household clean. However, for Mina (in a monogamous marriage) and Zuliaha (in a polygamous marriage) it is different. Mina indicated that she decided on most of the household arrangements including what food to cook, while Zuliaha mentioned negotiating all the household chores with her co-wife. It is still largely wives who administer household affairs and this pattern is repeated across all households, regardless of whether they are polygamous or monogamous:

My husband gives me money to meet the household's needs and I spend it as I want (Mina, 39 years old, monogamously married, seamstress, Lamashegu Community).

My husband basically buys some foodstuff for us [his two wives]. Each of us has our own money but we still come together to decide how to distribute the foodstuff given so that neither of us feels cheated. (Zuliaha, 42 years old, polygamously married, 1 co-wife, hair-dresser, Choggu Community).

Sahadatu, a middle-aged woman, made a point at a focus group discussion about the effects of the physical closeness of kin, saying that while women in monogamous families make significant contributions to household welfare, their contributions are undervalued by their husbands' extended family. Her reasoning was that wives are constantly told, by their husband's mothers especially, that they are not helping (cultural norm) their husbands. This notion gains credence in Tamale where it is believed that a man married to one wife ends up spending all his resources on her, but where there is more than one wife each wife takes care of her own affairs thus freeing the man to support members of his natal family. This shows the contrast between separation and pooling of resources in polygamous and monogamous households. Sahadatu said for instance that:

There can be a lot of savings made by a man and his wife; the problem they may have will be from extended family members. Some of them think that the man has been bewitched by his wife so that he cannot marry a second wife. They think that such a woman wants to enjoy the fruits of the man's labour alone (Sahadatu, 48 years old, FGD, Kanvili Community).

These examples provide evidence that contributing to household resources is one of many factors that influence bargaining strength in monogamous families.

Many informants confirmed that married couples hasten to rent or build their own homes by the time their first or second child is born. When Mina and her husband moved out of his family home, her husband vowed not to marry a second wife because he had witnessed the problems his father had had to endure after marrying three wives:

I am happy my husband stayed in his father's house to see the difficulties his father went through as a polygamous man. Even though my husband has told me he will not want to go through the problems his father had to contend with, I have taken it with a pinch of salt because men in Dagomba land are always tempted to want to marry more. (Mina, 39 years old, monogamously married, seamstress, Lamashegu Community).

Mina indicated her strong position in her household, as mentioned above. She not only made decisions for the household, she also delegated household tasks. It is however difficult to

connect Mina's bargaining strength with her capacity to earn a significant income. She had a rare beauty with a fair complexion, a feature that is highly valued by Tamale men, and this 'asset' could possibly be an influencing factor that obtained her a favourable breakdown position³.

Women in polygamous households appear not only to be vulnerable but also to withhold some of their contributions (another instance of separation) that would otherwise benefit all household members:

I live with my husband, my in-laws and two other wives of my husband. I always remember that apart from being with in-laws I also have co-wives to live with and so I am careful not to make my husband's family disapprove of me. I also want to ensure that my co-wives do not unnecessarily pick quarrels with me considering the fact that I am the youngest of my husband's wives. Since I cannot also please everybody in the household, I keep whatever little thing I have for myself and my children. (Faiza, 30 years old, polygamously married, 2 co-wives, retail shop owner, Kanvili Community).

In the discussion above qualitative material has been provided to validate the argument that women's contributions towards household welfare are not necessarily associated with negotiating power. In other words, gender relations within households seem to have more than one determining factor and these include, ethnicity, religion and nature of economic activity engaged in.

6. Conclusion

This study has provided a picture of the effects of women's engagement in a productive activity on gender relations in households in Tamale. Through their reports of day-to-day encounters and experiences a point has been made about the various ways in which spouses relate to one another. The analysis shows that men are likely to express dominance over women, using cultural norms as the yardstick.

Amartya Sen's cooperative conflict model has been applied to household relations in Tamale. Sen's (1990) model suggests that intra-household negotiations around access and control of resources take place within a framework of simultaneous cooperation and conflict. This study investigated the links between women's and men's economic contributions to household resources through a productive activity and their negotiating power. The breakdown well-being response, perceived interest response and perceived contribution response have been explored and it was found that perception biases about women's and men's contributions to their households influence women's ability to negotiate terms for resource allocation favourable to them. This same bias also helps women to make decisions that enable them to focus on their children rather than their husbands.

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). The view of Jackson and Palmer-Jones (2000) is stressed that well-being is relational rather than individualistic. Kandiyoti's (1998) view is also shared 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 (see also Casley and Kumar, 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

³ Among men in Tamale, beauty is an asset that impacts on women's breakdown position and/or bargaining strength.

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 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. This scenario can be referred to 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. It has also been indicated in this study 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.

On examining the implications of the economic contribution of women on intra-household relations, the findings suggest that women's participation in productive activities and their subsequent contribution to their household's resources may be linked to their interest in obtaining negotiating power. However, the degree of power they can attain depends on several other factors, crucial amongst which are whether the household is monogamous or polygamous, as this shifts the nature of pooling or separation and consequently power in decision making. It has also been argued that the implications of contributions differ for women in polygamous and monogamous marriages and also that religion and ethnicity impact on women's contributions. Implicit in this finding is that economic power is one of many elements that grant women the scope for intra-household bargaining. It has thus been established in this study that the significance of women's engagement in a productive activity is for their economic independence and the extent to which this independence influences gendered power relations in the household.

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