

## CHAPTER 18

## DOMESTIC BUDGETING AMONG SOME SALARIED URBAN COUPLES

CHRISTINE OPPONG\*

The set of domestic rights and duties concerning finances is a crucial one in any general study of conjugal and kin relationships and one of central importance to the actors involved. The production, management, allocation and use of limited material resources are activities which all families, however constituted, have to organize and, as the literature on Ghana indicates, these patterns of organization vary considerably from population to population. For instance there are on the one hand rural communities with corporate kin groups owning and managing properties in common and on the other hand those in which individuals earn and control their separate incomes for the benefit of themselves and those relatives they select to maintain. There are moreover, as the foregoing papers have indicated, important variations in modes of intergenerational transmission of domestic resources. Some of these differences with respect to Ewe and Akan populations have been dealt with in a few of the preceding papers, which have, among other things, discussed the implications of two contrasting systems of inheritance, the associated economic rights and duties of spouses, parents and children and residential groupings both in rural and urban environments.

Here the theme of variations in the financial aspects of the domestic relationships of people from the Akan and Ewe areas is further pursued, this time in the rapidly changing context of Accra and among couples outwardly similar in many ways, such as type of occupation, level of education and income, place of residence and life-style. The focus is upon the economic content

---

\*Dr. Oppong is a Research Fellow at the Institute of African Studies, Legon. The data analysed in this paper were collected during a study of elite marriage in Accra, Legon and the Department of Social Anthropology Edinburgh University. Grateful thanks are due to Professor K. Little, Professor of African Urban Studies, Edinburgh University, who directed the cross-cultural study of which this formed a part.

of relationships between husbands and wives, spouses and kin. The aim is to indicate both the continuity of traditional patterns of behaviour and the persistence of certain cultural differences among urban, educated couples, similar in many respects.

### The Population

Data, collected from Akan and Ewe Senior Civil Servants working in Accra, are used to describe modes of domestic budgeting, including financial provision, ownership, spending and saving, current among a section of the urban educated 'elite', residing in neolocal conjugal households situated in the capital and its suburbs. The information used includes data from a survey of such administrators and professionals, working in several government institutions, carried out in 1968, and observations and interviews collected from a panel of Akan couples, selected from the same occupational category. The pattern of domestic budgeting found among the urban Akan couples is compared with the traditional pattern current among some of their kin and countrymen and also with that of their Ewe colleagues and neighbours, who have come to the capital from areas in which 'patriliny' is the norm.

It was during the course of informal preliminary investigations of conjugal relationships among educated couples in Accra that the relevance of documenting possible continuities of regional patterns of domestic economic behaviour and thus of inter-ethnic variations, among sectors of the urban elite, became apparent. The enquiry did not simply begin as an academic exercise. Husbands and wives were noted at the outset to refer with emotion to the effects of matrilineal inheritance upon domestic life among educated urban dwellers. Feelings of financial insecurity were said to be experienced by wives, both during the husband's life-time, owing to the conflicting rights and claims of his matrikin and also after his death through the norms of matrilineal inheritance, through which not only they, but also their children might be bereft of financial support. The two sets of facts (concerning property rights and duties during a man's life time and after his death) were offered as reasons why Akan wives persistently maintained their economic independence in the city, not only by earning incomes but by saving and spending their own

separate resources.

Such apprehension was not however, found among all the Akan wives interviewed initially and at the same time Ewe wives were observed who were maintaining a comparable degree of economic independence. It remained to be seen whether in fact there were significant, quantifiable differences in the extent to which Akan and Ewe husbands and wives in similar positions remained financially independent of each other, information which might indicate the possible effect of matrilineal norms. At the same time quantifiable evidence was needed to demonstrate whether the actors were right in their assumption that the separation of couples' financial activities was indeed a direct reaction to the financial involvement of spouses with their kin, particularly the husbands (for the most part the major wage-earners).

Thus salient aspects of the traditional norm of domestic budgeting among the Akan are first very briefly indicated and then the facts recorded among the selected urban Akan population. Finally the latter are compared with those collected from the Ewe couples similarly placed, to observe what differences, if any, are apparent.

#### The Domestic Budget: The Customary Norm

According to custom the Akan husband and wife do not own, manage or inherit together any exclusive or substantial property of their own. They do however normally cooperate in providing for their own and their children's maintenance. It is rather the matrilineage segment, as we have already seen, which forms the corporate economic group, membership of which gives rights in its family property, land and houses and members of which may act as substitutes for each other, with regard to the holding and fulfilment of economic rights and obligations, such as responsibility for debts or co-ownership of property. The matrilineage, not the husband/wife pair, has the single legal personality, with joint economic rights in the major sources of security.

#### THE URBAN NORM

The Akan Senior Civil Servants and many of their wives surveyed earn comparatively high and independent incomes. They are no longer dependent upon properties

owned jointly with kin for their livelihood or security, though a considerable minority do still maintain shares in properties held jointly with kin. It is however a virtually universal practice for some of this income to be spent on assisting kin, in the form of monthly remittances, provision of food and lodgings and educational support. There is evidence however that the extent to which such financial support is given varies considerably from individual to individual and region to region (Oppong 1969). The problem now is to see how Akan husbands and wives use their one or two sources of income in relation to the needs of their urban households; to what degree they spend, save and own goods jointly or separately, the extent to which they cooperate in managing their economic affairs.

### Financial Provision

Financial provision for the conjugal family and household is in most cases a shared responsibility. The majority of wives are in paid employment and some of those who stay at home are earning money by trading, sewing or baking. Since all wives, who are earning, contribute something to their own and their children's support, we may estimate that fewer than one in four husbands are completely responsible for the upkeep of their wives and children (see Caldwell, 1968:69-70). Few wives feel they can afford to depend entirely upon their husbands for support, because not only is the cost of living high in the capital, but many husbands and wives, as has already been indicated, have more or less extensive obligations to kin in addition to their own children.

The types of items for household use, which wives are likely to supply, can be divided into three categories, those which nearly all working wives provide, including their own and their children's clothes, those who make some kind of contribution towards such as food and domestic help and those items they are unlikely to pay for at all, such as school fees, rent and fuel.

### Spending and Owning

With regard to the long term management of resources, only a few couples own property, such as houses, cars and farms together or possess joint bank accounts. More than twice as many husbands own property together with

their kin, as with their wives, and fewer than one in ten couples have joint accounts. Moreover, although husband and wife typically both provide for household needs, many wives use their incomes in ways unknown to their husbands and few wives claim to know what their husbands earn and how they spend it. The new urban norm thus follows the traditional pattern to some extent in that responsibility for day to day maintenance of the family tends to be shared by most husbands and wives, while the majority maintain separate financial arrangements for spending, owning and saving. Only the minority deviate from this pattern and own property or save or spend jointly.

### Conflict Avoidance and Security

In discussions spouses commonly state that they insulate most of their cash and property dealings from observation and control by their partners on purpose, partly so as to avoid conflict. Thus the husband may preserve a measure of secrecy about his own allocation of resources, so as to keep from his wife the extent of his extra-conjugal family commitments. The wife, if earning, may keep her own savings accounts and property, both to avoid criticism about her spending habits from her husband and also to provide that measure of financial security, for herself and her children, both at present and in the future, which she may feel her husband is unable or unwilling to provide for her. Indeed in some cases, husbands aware of their own limitations, in this latter respect, are known to encourage their wives to maintain a high degree of financial independence. The extent to which spouses maintain separate money interests does however, vary from couple to couple and while in some cases the separation of interests is itself a matter of mutual agreement by husbands and wives, who consider the arrangement to be the most suitable adaptation to their domestic situation, in other cases the arrangement is a continual source of friction, each spouse repeatedly attempting to gain more knowledge of and control over the other's spending.

One of the major factors openly stated by the spouses concerned, to be associated with this general pattern of segregation, in particular with the determination of many working wives to maintain control over their own resources; is the fact that many husbands and their wives have a far

higher standard of living in terms of accommodation and spending power, as a result of their high educational attainment, than their kin, including their own parents and siblings, even though the latter may be richer in terms of family property ownership. Thus, they may be potentially or actually subject to persistent pressure to assist those with a much lower standard of living. If spouses have numerous claims made on them for help from kin, whom they feel obliged to aid, then their partners may be afraid that their personal resources are being used indirectly to support in-laws, instead of either maintaining their own and their children's comparatively high standard of living, or even helping their own relatives, who may also want their assistance. Thus rather than pool resources in full, spouses may only be willing to provide items from which they and their own children benefit directly. Hence wives may only be ready to pay for such items as clothes and food, and be determined to try and provide for themselves and children the kind of security they feel their husbands cannot provide.

The second factor as we have noted is the persistence of customary Akan norms and practices regarding the financial unity and solidarity of the sibling group and more inclusive matrilineage segment, for both the ownership and inheritance of property and, what is crucial, the exclusion from this unit of a man's wife and children. The matrilineage segment as remarked above remains in Akan society, in fact as well as customary law, the significant unit for the ownership and control of immovable property, houses and land. Groups of close matrikin, mothers and their children, sets of brothers and sisters continue to own and manage property, not only what they have inherited, but also new properties, which they have purchased. Thus if an individual builds a house or starts a farm, there may be the expectation on the part of his matrikin, that they will be joint benefactors. In fact they do sometimes eventually live in the house or work in the farm. Individual ownership of such property is not always taken for granted. It may have to be proved. Thus property a wife helps her husband to establish can eventually be considered to belong to his matrikin, his mother and siblings and maternal nephews. Knowledge that this can occur may make a working wife hesitant to enter financial ventures with her husband, unless she knows that her own and her children's rights are clearly stated and incorporated in legal documents. Such a risk may be increased

of course if the property in question is in the husband's home-town.

Two sets of comments from wives illustrate both the way in which separation of property interests by husbands and wives is seen as giving a measure of security to the wife and children and also the way it serves to minimise conflict. In the first case the couple has always kept separate resources, in the second case, the wife, Mrs. Kodjo bemoans her lack of foresight in early marriage. Her mother's remonstrances proved to be less effective in moulding her behaviour than did the plight of Mrs. Kwapong's mother during the latter's widowhood.

#### CASE I. A COUPLE'S RESPONSIBILITIES

The Kwapongs, an administrator and nurse in their early forties, have been married for ten years or more. They have a large household of thirteen, which includes eight children (five of their own and three older children by Mr. Kwapong's first marriage). They have both over the years spent a considerable amount of money on helping relatives and continue to do so, supporting young ones through school (siblings and maternal nephews) and maintaining the old and sick. Each owns property jointly with matrikin, the wife a trading concern in Accra with her mother and sister, the husband a citrus plantation and building project with his three younger brothers. Neither has an active or prosperous father or maternal uncle and so, as their (illiterate) mothers' eldest children, they find themselves asked to give a lot of help.

Mr. Kwapong does not openly complain of stress, but says that he is very hard pressed, on his present salary, to meet all his commitments. He has to keep avoiding taking on more responsibilities. He is partly or wholly responsible for the schooling of ten children, including his own, his mother's two youngest children and two sister's children. He admits that, if his wife did not assist him, by paying for many of the household items, such as her own and the

children's clothes and the food items bought at the market, he would not be able to make ends meet. He even had to borrow 40 from her one month to help pay the term's school fees for their two youngest children

One of his major complaints about his wife is that when he gave her 200 two years ago to start some trading at home in cloth and wigs, she handed it on to her mother, who trades with her in town. He hesitated to raise any objections as his mother-in-law was involved! The other subject, to which he makes rueful reference is the fact that his wife will not help him to build a house for them in his village.

Mrs. Kwapong is fully aware that, but for her own contribution to the weekly budget, they would not be able to make ends meet. She does not openly criticise her husband about this, but she comments that a colleague's husbands, on a similar salary, gives his wife twice as much for food each week as her own husband gives her. She also often decries at length the customary Akan system of family relationships, whereby women rely upon their sons and brothers too much and because of that men, as husbands, are not prepared to maintain their wives and children adequately. She feels particularly deprived, since she has no senior brother or mother's brother to turn to herself. Moreover her own father is dead.

She states quite forcefully that it is because of her personal awareness of the problems involved in matrilineal inheritance, that she has no intention of joining her husband in any of his property ventures, either farms or houses, she prefers to join her own mother and sister in starting to put up a small shop in town, so that they can increase their trade in wigs and cloths. She had a very bitter experience when her father died some years ago and



her poor mother was even turned out of the house she had been living in for fifteen years and her father's two stores and cocoa farm were immediately taken over by his sister's sons, leaving nothing for her mother and children. This happened in spite of the fact that her father had promised, sometime before he died, that he would provide for them. She, being the most highly educated of her mother's surviving children, then had to take over some of the responsibility. They call her father's nephew, (now in charge of the stores) 'father' when they see him, but he has done nothing for them.

It is because she cannot rely upon her husband or father or uncle that she is now busy doing so many things. She cannot afford to be idle as she has her children, as well as herself to think of. Thus as well as being a full-time nurse, she runs the trading business with her mother and sister, selling cloth and wigs, usually on credit terms to colleagues, friends and neighbours. In addition she has a little poultry farm of fifty fowls in her back garden and sells the eggs locally.

This example illustrates how the separation of control over their respective money and properties may be viewed by husbands and wives as an effective attempt both to avoid conflict and to give a measure of security to the wife and children, in a situation in which the husband's matrikin are unmistakably recognized as their rivals for his attentions. The maintenance of a courteous social distance between the spouses and their in-laws also helps to avoid any unpleasant confrontations.

An element of dissatisfaction is apparent on the part of both of these spouses. Each would like the other to assume more financial responsibility in the household to help with business and building ventures and to use

fewer resources on kin. Both also voice an element of strain in fulfilling their manifold obligations and look forward to a time when these will be reduced, through a decrease in the number of the young and old who depend upon them.

The second wife's comment, the outcome of bitter experience and regret, indicates vividly how a pattern of joint financial organization practised at the outset of marriage proved disastrous from the wife's point of view. At first she added all of her income to that of her husband, but did not control with him the use of their combined resources. She trusted that he would use them for the good of their conjugal family unit (themselves and their three children). When she later realized that this was not so, she consequently began to adapt her behaviour, so as to regain control of her own resources. Her mother's earlier warning had gone unheeded. Accordingly their financial interest became quite separate. By then however it was too late, as she points out, for her to regain control over her own assets, which had partly passed under the control of her in-laws: the salary which she had added to the house-building, the savings she had invested in a taxi, all of which as she realized had been diverted to her in-laws.

It is noteworthy that the husband of the wife in question Mr. Kodjo, is the most highly educated man in his own family. His mother is a widow and he has several younger brothers and sisters.

## CASE 2. A DISILLUSIONED WIFE'S COMMENT

Mrs. Kodjo contended that, when a woman marries an Akan man, she never becomes part of his family. Thus Akan girls are warned when they marry to beware of their in-laws. One may make a mistake of trusting them too much when married at first, she said especially if they seem welcoming, but later one will realize with a shock that one is a stranger and can never belong to their

family (matrikin).

An Akan man she continued may have so many demands made upon him by his mother and sisters and their children, that if he is not careful he will have to do a lot for them, naturally at the expense of his own wife. A woman must at least help to keep herself and her children, it is no use relying entirely upon the husband. Moreover the husband's relatives, even if the wife is working, will think that everything she is spending is her husband's. It is no use a wife keeping a joint account with her husband she will only regret it, unless her husband is very strong willed and thinks of her interests first. Otherwise she will see her money going to them.

Describing her own position Mrs. Kodjo said that she used to keep a joint account with her husband, but later learnt it was foolish and decided to have a separate account. She further warned that if a wife is going to build a house, she should not help her husband to build something in his name. With the best will in the world she will be heading for trouble. His relatives will think it is his and they won't mind her! It should either be in the name of the man and wife or a child.

She went on to admit that her mother used to keep telling her to make it plain which was her half of the house, when they were building. She thought her mother was talking too much and didn't take any notice of her, but now she wishes she had. What her mother forecast has happened. Her husband's relatives now live in the house! She would never do that again. What is more she added she helped her husband to buy a taxi which his brother drives and he never shows her any of the profits.

Mrs. Kodjo now has her own savings account and has started the foundation of her own house. She says that she also contributes less to the household expenditure than she did when they were first married.

With the help of indices, we may now use survey data

TABLE 1

Husbands' Financial Relationships with  
Wives and Kin

Score on Joint  
Financial Management Index (a)

		Joint (3-5)	Medium (1-2)	Segregated(0)
Score on Index of Financial Involvement with kin (b)	High (4-5)	0	5	9
	Medium (2-3)	4	12	14
	Low (0-1)	3	4	8

Scores were compiled as follows

(N=59)

- (a) Joint Financial Management Index  
 Couple keep joint current account 0/1.  
 Couple keep joint savings 0/1.  
 Couple own joint property 0/1.  
 Husband knows how wife spends income 0/1.  
 Couple spend jointly 0/1.
- (b) Index of Financial Involvement with Kin
1. Education of children of kin:  
 None =0; 1=1; 2 or 2+ =2.
  2. Remittances to kin: Nil =0;  
 £1 - 9 =1; £10 + =2.
  3. Co-ownership of family property:  
 No=0; Yes = 1.

TABLE 2

Percent of Couples with Joint Bank Accounts by Ethnic Group. (a)

Ethnic Group	%	N
Akan	6	(33)
Ewe	20	(15)

(a) N= 48 ethnically homogeneous couples in which the husbands are graduates and the marriages are registered under the Ordinance.

TABLE 3

Percent of Couples in which Husbands do not know how working wives spend their incomes by ethnic group.

Ethnic Group	%	N	(a)
Akan	45		(22)
Ewe	25		(12)

(a) N= 34 Ethnically Homogeneous couples with registered marriages graduate husbands and working wives.

to examine simultaneously the economic content of husbands' relationships with their wives and kin. As the actors themselves contend and the above comments illustrate, the segregation of financial interests by spouses does indeed appear to be specifically associated with the heavy financial involvement of husband with their kin. Table I shows that all of 14 couples in which the husbands send remittances, educate children of kin and own property with them, have more or less segregated financial relationships with their wives. There is no couple out of seven classed as joint in which the husband is intensely involved in this way with kin. It would seem then that the development of a close conjugal financial relationship tends to be incompatible with the persistence of close economic involvement with matrikin (cf. Schneider, 1962: 18).

#### The Regional Contrast

It now remains to be seen whether the second contention is valid, that is that there are noticeable differences in economic activities between spouses from the Ewe and Akan areas, that lacking the consequences of matrilineal inheritance the former can afford to maintain closer financial relationships. First of all, the extent to which Ewe wives contribute towards household expenses is comparable to that of the Akan wives. When it comes to saving and spending however, there are noticeable differences in the expected direction. Fewer Akan than Ewe couples have joint banking arrangements. More Akan husbands of working wives do not know how the latter are spending their incomes, thus supporting the contention that Akan couples economic relationships show a greater tendency towards segregation than those of couples from patrilineal areas. (See Tables 2 and 3).

## CONCLUSION

The limited comparison of adjacent economically homogeneous sectors of the Ghanaian population has previously demonstrated with effect, the association of the practice of matrilineal inheritance of property with differences in patterns of residence, domestic budgeting and co-operation, in households observed on many other accounts to be quite similar (Goody, 1958). In this paper aspects of domestic budgeting among 'elite' Akan migrants living and working in Accra have been described. Like the Lodagaba husbands and wives described by Goody, the Akan couples have been shown to practise a somewhat less "joint" form of domestic budgeting, with respect to saving and using resources, than their urban Ewe counterparts, who come from an area practising patrilineal inheritance. Moreover, differences among the Akan couples themselves in the degree to which budgeting practices are relatively joint have been shown to be associated with the extent to which the husbands of the couples are involved in a number of economic transactions with their matrikin. Actors' comments illustrate the way in which segregation serves as a means of conflict avoidance and also helps to provide an assurance of economic security for wives and children.

## REFERENCES

- Caldwell J.C. 1968 Population and family Change in Africa. The New Urban Elite in Ghana Australian National University Press, Canberra.
- Fortes M. 1970 Kinship: and the Social Order. Routledge and Kegan Paul.
- Goody J. 1958 (ed.) The Development Cycle in Domestic Groups. Cambridge Papers in Social Anthropology Cambridge University Press.
- Nukunya G.K. 1969 Kinship and Marriage among the Anlo Ewe. The Athlone Press.
- Oppong C. 1969 Education of Relatives' Children by Senior Civil Servants in Accra. Ghana J. of Child Development Vol.2 No.2 Dec.
- Oppong C. 1970 Aspects of Conjugal Relationships among Akan Senior Civil Servants in Accra. Cambridge Ph.D. Thesis.
- Schneider D.M. and Gough K. (Eds.) 1962 Matrilineal Kinship. University of California Press.





This work is licensed under a  
Creative Commons  
Attribution – NonCommercial - NoDerivs 4.0 License.

To view a copy of the license please see:  
<http://creativecommons.org/licenses/by-nc-nd/4.0/>

This is a download from the BLDS Digital Library on OpenDocs  
<http://opendocs.ids.ac.uk/opendocs/>