“We don’t have this is mine and this is his”: Managing money and the character of conjugality in Kenya

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Abstract

In the context of calls for more nuanced understanding of marriage as a dynamic institution, this paper addresses a gap in the literature on intra-household financial management. It examines financial management systems and levels of co-operation among 51 married couples in Kenya. It first presents a typology of intra-household financial management arrangements and then examines how this relates to the nature of co-operation between couples. It reveals a wide spectrum of co-operation, which highlights the neglected case of strong co-operation, which is found to be more frequent among younger couples. There is some evidence that this is the result of changing ideologies towards companionate marriage but there is also evidence of life-cycle influences, which result in declining co-operation over time.

Key words: Intra-household relations; marriage; financial practices; conjugality; Kenya; Africa,

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1 Introduction

Feminist economists and anthropologists broke open the 'black-box' of the household some thirty years ago. Captured by the concept of the 'conjugal contract' (Whitehead 1981), they focused on the structure of contributions and responsibilities, entitlements and claims, and the subordinate position of women in the household that these reflected and reproduced. This gave rise to a debate over the dynamics of co-operation through the development of economic models of negotiation and bargaining, most notably in Sen's analysis of 'co-operative conflicts' (Sen 1990). More recently these approaches have been criticised as giving too much weight to structure over agency and space has been opened up for the analysis of marriage as a dynamic institution rather than a 'co-operation puzzle' (Jackson 2012c:1). Nevertheless, this move is situated within a critical perspective on modernisation so as to overcome 'feminist queasiness' (ibid: 2) with overly positive analyses of change in the face of processes that produce complex and varied outcomes and persistent gender inequalities.

This paper contributes to this area by addressing a gap in the anthropological and sociological literature: it focuses on how financial management takes place in married couples and examines how this relates to co-operation. How money is managed in the household has been a focus of sociological literature in developed countries and the UK in particular, but hardly at all in an African, or more broadly developing country, context. The latter literature focuses on resource management (see also (Singh and Bhandari 2012) although rural households have long been engaged in the cash economy and processes of de-agrarianization and livelihood diversification (Bryceson, et al. 2000) create dependence on markets and consumption goods which make financial management of ever greater significance .

Addressing this gap from the perspective of conjugality is appropriate for two reasons. First, in economies where subsistence production is declining, the management of money – and the emergence of new forms of technology and money – such as e-money (Maurer 2012) – offers new opportunities for agency and 'e.g. for holding funds more safely, secretly and inaccessibly from husbands (Morawczynski 2009) (and presumably also vice versa). Second, economic conditions are co-evolving with social conditions and the noted rise of ideologies of romantic love and companionate marriage including in Africa (Thomas and Cole 2009; Wardlow and Hirsch 2006). These raise further questions about the relationship between money, material exchange and affect. The use and management of money in marriage is therefore a further prism through which to examine such changes.

The next section briefly reviews the emergence of the new focus on the 'character of conjugality' (Jackson 2012c:3) and the literature on companionate marriage in Africa before turning to the literature on money in marriage in Africa and the UK. The context and methodology of the research are explained. The empirical findings are then presented: first, I describe patterns of financial management among couples using a typology adapted from the UK literature. This reveals the prevalence of independent management where both have income streams and expenditures are allocated to individuals alongside these. Second, the evidence on the spectrum of co-operation that underlies these clearly reveals that control is not directly related to systems of management. While offering evidence for classic feminist concerns of conflict over circumstances such as polygyny, there is evidence of strongly co-operative behaviour, which appears to go beyond accepted norms and has been a neglected focus of analysis. I then examine factors that can help explain this spectrum. There is some evidence that strong co-operation is greater among younger compared to older couples. Further exploration suggests that the association with younger couples is in part a result of the companionate marriage ideal, but that this is working alongside – and is difficult to disentangle from – a life cycle dynamic in which the extent of co-operation also changes as roles and responsibilities change with age.

2 Literature review

2.1 Conjugality: From contracts to 'character'

Feminist economic anthropology has demonstrated the complex intra-household arrangements involved in rural household resource management – especially in Africa - where complex norms of land ownership and use combine with crop specificities and food provision in frequently polygynous and extended households. Whitehead's terminology of the 'conjugal contract' as the 'terms on which husbands and wives exchange goods, incomes and services, including labour, within the household' (Whitehead 1981:88) captured the 'observable and institutional arrangements by which women lose access to the resources they have produced themselves, or to equal shares in the household resources' (ibid:88). She argued that relative power in the household to access income streams and resources was a result of both access to economic and financial resources in the labour market, and ideologies of caring and collective consumption within the household. These influenced women's identification with sharing of their budgets whereas men's control of resources and consumption was more individualized.

The conjugal contract offered a focus on subordination that was a critique of economist's models of the unitary household (Akram-Lodhi 1997; Quisumbing and Maluccio 2003). Subsequently economists have tested collective models (Haddad, et al. 1994) including Sen's model of co-operative conflict which used breakdown positions outside the household as the key determinant of relative bargaining power (Sen 1990). But these models in turn render the norms of the conjugal contract as somewhat fixed and feminist research has since then developed a better understanding of the scope for women's agency (Kabeer 1999; Rowlands 1997). Jackson criticises feminist research for disaggregating and differentiating men's and women's interests, and 'and [seeing] marriage [as] largely a mechanism of subordination', arguing that 'we should not lose sight of the shared interests of women and men in domestic groups, and the perceived and potential value of marriage to women' (Jackson 2007:108). Criticising the gender 'myth' of women as risk averse and marriage as a social relationship through which men exploit women, she explores examples of risk-taking in Zimbabwe and Zambia arguing that men's responsibility for provision enables women to take risks with their own investments. She calls for a more nuanced understanding 'in which ambiguity, particular (re)interpretations of norms, exceptions and special circumstances, changing positions with ageing and with external conditions, and the ever-present yawning gap between stated and actual practice, offer fertile ground for 'creative conjugality'' (ibid:126).

In this view, marriage is an institution subject to forces of ideological, social and economic change which allow greater space for marital relations to operate and the declining influence of wider structures of patriarchy such as familial ones (Jackson 2012a), even though analysis must be done in ways that do not assert couple’s insularity from these relationships (Cornwall 2002; O'Laughlin 2007). This contrasts to Giddens’ view that the global standard for studies of marriage is the ideology of the ‘pure relationship’ of late modernity in which the need to stay together is dependent only on mutual satisfaction rather than material or social dynamics (White 2013). The anthropological literature finds little evidence to support this ideological norm although it finds evidence of shifting discourses and practices which put greater stress on agency and intimacy (White 2013) or use of the ideal to disrupt social formation in locally specific ways (Wardlow and Hirsch 2006).

Moreover, Thomas and Cole (2009) challenge the idea that love is altruistic and hence that material and emotional exchange are necessarily at odds with each other, in line with analysis of how social meanings are created and transmitted through money exchange (Parry and Bloch 1989) including in intimate relationships (Zelizer 1997). Thomas and Cole argue that the material must be understood as part of the affective but that money does have transformational effects which, in the context of more consumerist societies, lead to dilemmas and ambiguities with which people ‘constantly wrestle’ (ibid: 23). In the context of male unemployment and migration, unmarried women seek multiple relationships in which material support is understood as constitutive of emotional commitment (Thomas and Cole 2009:24). This new emphasis on the diverse and changing nature of conjugality, therefore, opens space for further exploration of the role of financial arrangements.

2.2 Explorations of money in marriage

Anthropological research into the sphere of cash management indicates that single budgetary units are not created through ‘the literal pooling of cash, but through the ongoing process of bargaining about the organization of interpersonal transfers and responsibilities under shifting conditions’ (Guyer 1988:171). Whitehead (1981) argues that in the case of North-Eastern Ghanaian households there was a key conceptual boundary between subsistence and money in which men’s and women’s relationship to the commoditised economy differed and men were more able to hold onto their income while women are intent on ensuring food provision in the context of shortfalls. This conceptual boundary can be seen as underpinning the gap between discourses of household provisioning and the reality of actual practice which has shown that women’s contributions to household provisioning are frequently under-played: whether in-kind as in rural Burkinabe (Thorsen 2002) or in cash among urban and educated Nigerian households (Karanja-Diejomaoh 1978). Karanja-Diejomaoh (1978) reports that concerns about revealing incomes runs both ways in urban middle-class Nigeria: men are concerned women will make claims on their incomes, disapprove of expenditures and try to control their financial activities; while employed women did not want their husbands to know what they earned as they saw this as an invitation to them to shift their expenditure to their relatives and ‘outside wives’ (ibid:416).

In her study of urban Kenyans, Stichter (1987) examined whether the entry of women into the formal labour market resulted in increased women’s decision-making in urban two-earner couples in line with expectations of more companionate forms of marriage. She found a trend towards ‘jointness’ in decision-making and resource pooling among the middle-income group but this was less evident among the lower income group. But housework remained the woman’s domain and may indicate somewhat reduced autonomy. While, not representative of rural populations with few formal employment opportunities for women and finding rather low rates of formal polygyny in her study, she notes that it is impossible to assess the extent of 'disguised polygyny' and 'outside wives' with the likelihood that this operates more strongly among higher income men.

Except for Whitehead's seminal contribution (1981) the UK literature in this field has largely evolved in isolation of each other ((Singh and Bhandari 2012) is an exception). Pahl (1989; 1995) examined the role of both ideological and income and material factors influencing systems of financial management among married couples, in particular for their insight into systems of patriarchal control. She explored this by producing a typology looking at issues of management and control recognising that these were not co-terminous, and this has subsequently been extensively used in the literature. The typology that has now evolved has two systems dependent on the extent to which money is seen as jointly owned with individual autonomy subordinate to the needs of the collective unit, or operating as separate individuals with independently owned money and neither entirely dependent on the other (Vogler 2009). The first system is where the couple functions as a single economic unit with joint control where management is either joint or delegated to the man or woman. The second system is where they operate as more autonomous units with separated control and either management is completely independent with each having expenditure responsibilities; or there is a partially pooled fund for collective expenses. Pahl concluded (1989) that six factors affected these arrangements: ideologies about gender roles, marriage and family; socio-economic variables of income, employment, class and education; expenditure responsibilities; psychological characteristics regarding money and skills in its management; practicalities of access to banks; and 'cultural' variables of generation, occupation and geography (ibid: 122). She emphasised the class-based variation in these arrangements, while also noting the effect of age and particularly co-operation among young couples in her review of historical archival material. However, interestingly a life-cycle aspect to these relationships was not further explored, rather giving analytical precedence to social structural factors.

The evidence to date (Sonnenberg 2008) shows that the relationship between management and control depends on final decision making, and that greater management responsibility does not necessarily mean greater control. In particular patriarchal norms were found to be strong and female management was associated with low-income households where managing budgets creates greater challenges. It is also found that control and management tends to be conferred on men as family income rises. At the same time breadwinning wives were likely to underplay their potential for greater control to uphold the notion of the breadwinning head of household. Even where pooling occurs then women tend to restrict their access to pooled funds depending on notions of financial contribution and fairness – which in turn relates to men's position in the labour market and higher wages. Employed wives are found to be more family focused than men and devoting more of their earnings to children. Moreover, separated management is now more frequent in the context of cohabitation, re-marriage and same-sex relationships, and with stages of the life-cycle and, satisfaction with relationships and life in general has been found to be associated with joint decision making in contrast to the suggestion that trends to greater individuation reflects moves to 'pure relationships' ((Giddens 1992) cited in (Vogler 2008:118)).

With these two literatures in mind, this paper uses the categorisation of management systems as a practical entry point for the analysis. In line with the developing country literature’s concern over co-operation and conflict, I then develop the analysis using this focus because this resonates with an enquiry into the character of conjugal relationships.

3 Methodology

This paper uses material from qualitative interviews conducted as part of a wider project that examined changing use of financial services among low income Kenyans. It focused on three towns and their rural environs, chosen to represent terciles of Kenya’s district poverty rankings (according to GOK, KNBS 2006) and also therefore capturing cases from three ethnic groups. Mathira (top tercile) on the slopes of Mt Kenya, which is ethnically Kikuyu, represents agro-ecologically higher potential zones with extensive small-holder tea and coffee production, while Nyamira (second tercile) also had small-holder tea and coffee but also areas of lower potential among the ethnically Gusii. Both of these locations have relatively high population densities and hence proximity to public services. Kitui, (bottom tercile) is a semi-arid environment where population densities among the Kikamba ethnic group are low and service access difficult, and which experiences crop failure and food insecurity on a frequent basis with consequently high levels of male out-migration. A survey instrument with a randomly chosen sample of 194 households and interviewing 337 individuals in them, was followed by a sub-sample of 148 semi-structured interviews. The sub-sample was chosen to ensure representation of different levels of income, age, household structure and extent of formal financial service use. The survey showed that main income sources (by individual) were: own agriculture, livestock and fishing (35%); employment in agriculture, casual labour or domestic chores (21%); own business (20%); public or private sector employment (11%) and pensions or transfers (11%). 56% fell below the $2.50 per day poverty line and 20% below $1.25 per day[1].

This analysis uses 102 of the semi-structured interviews with married couples in 51 households - a relatively large sample for qualitative research allowing patterns to be identified. The couples were mostly co-resident and were interviewed separately. Further interviews with women whose husbands worked away and we were therefore unable to interview, them have been used as supplementary material to the main analysis.[2]

Respondents were asked open-ended questions about how they managed their income streams, provisioning for the household and what kinds of discussion and issues arose with their partner.[3] They were also asked about the extent of co-operation over or joint use of financial services. In the main a male researcher interviewed the husband while a female researcher interviewed the

1 The Poverty Assessment Tool was used to estimate expenditure level and compare it to the poverty line, see www.poverytools.org.

2 In cases where the husband was a migrant worker, there is a possibility that this may be caused by poor intra-household relationships and hence mean that strong negative instances were excluded. We could mainly expect that there would be a signal of this in the women’s interview. Of the six households where the wife was interviewed two indicated that there was some real breakdown of the relationship and the other four that there was regular provisioning by the husband and discussion of needs. This evidence does not therefore suggest that these cases were strongly skewed towards discordant relationships and hence result in their under-representation.

3 The interview protocol is available in an annex online. Interview data is owned by FSD Kenya and application to access them can be made via the author.

wife at the same time.[4] Same sex translators also assisted, as researchers were not necessarily fluent in local languages.

Researching how couples deal with money is a 'potential minefield' (Burgoyne and Sonnenberg 2009:103) and recently the role of discursive practices around money management and how it reflects on what this says about respondents as a couple has been recognised (Sonnenberg 2008). In an African context, Jackson similarly highlights how de-briefing participants after choice experiments constructed discourses of women's subordinate roles although women had won out in the pool-sharing (Jackson 2012b). She suggests that this allowed men to present 'successful marital masculinity' (p 787) and women to reinforce male status which men appreciate. In this case, familiarity and rapport which had already been developed by the research team through the survey interviews (held two weeks earlier) undoubtedly improved the quality of discussion allowing many sensitive issues to be discussed, and aspects of the discourse are noted in the discussion below.

Early on we adjusted our approach from asking about areas of agreement and disagreement, which was too sensitive to asking about different priorities and how these were resolved. Separate interviews of spouses addressed concerns about individuality and confidentiality but raised issues regarding consistency of reports both in terms of what is objectively reported as well as their subjective views of levels of co-operation such that in a number of cases the consistency between the spouses' accounts was low or even directly contradictory. The approach to analysis has therefore recognised similarities and differences in accounts as part of understanding the separation of monies and levels of transparency and co-operation involved. Given these problems, it might in future be useful to consider interviews *both* separately and together (see for example (Dema-Moreno 2009)), in order to get a better perspective of the couple's dynamics and identify discursive practices. However, whichever approach, is taken it is also of course possible that they had agreed on a narrative to offer to the research team in advance although in-depth probing of responses made these harder to sustain. Nevertheless, a couple of individuals gave us 'hard luck' stories that there was little other evidence to support and I consequently treat these cases with caution while not excluding them from the analysis.

The analysis below categorises management systems using an adapted version of Pahl's typology and through this discussion explains the livelihood context. I then described the basis of a three-fold classification of co-operation which allows the spectrum of co-operation to be discussed: weak/discordant; medium and strong. Arriving at an overall assessment of these criteria necessarily involves some subjectivity on the part of the researcher in weighing the evidence.

4 In 5 out of 51 cases, a male interviewer interviewed the wife. The concern here would be that they may under-report problems disagreements or lack of transparency and keen to present themselves and their relationship as compliant with social norms. However, in four of these five cases the women reported either where they had disagreements or did not disclose issues to their husbands. I therefore conclude that the interviewing was done sufficiently sensitively such that this was not a significant problem.

4 Findings

4.1 Intra-household financial management systems

The typology of intra-household management systems used is given in Table 1 (and represents a range from separate to shared management. The first and most prevalent system is independent management – where couples retain income separately and each has expenditures they are responsible for spending this income on. The second is independent management with variable housekeeping where the husband gives the wife funds but this is not a fixed amount. Male management is where he manages all the funds for the household usually from a range of work and enterprises, and she has no income. Female management captures two cases where the wife earned in the context of the husband being unemployed. Finally is pooling where all income is shared and both have access.

Table 1: Intra-household financial management systems by location

Management System	Mathira	Nyamira	Kitui	Overall
Independent management	9	15	8	32
Independent management with variable housekeeping	1	1	4	6
Male management	1	1	6	8
Female management	0	2	0	2
Pooling	2	1	0	3
Total	13	20	18	51

Consistent with earlier work (Johnson, 2004), independent management is the dominant system across the three sites. It is men's overall responsibility to provide for the household and, on the whole they retained responsibility for major items of expenditure related to the farm, school fees and of course their own business activities. They frequently allocate specific income streams to the wife to purchase the basic household and kitchen items and 'to minimise the money that she asks from [him]' (611/1).[5]

It is particularly the case that daily income from milk or monthly incomes from tea are allocated to women for these purposes. For example, women pick tea on patrilineal plots (in Mathira and Nyamira) close to the house as this is convenient and involves a couple of hours work in the morning followed by a trip to take the leaves to the local buying centre. Therefore she knows the quantity produced and women frequently emphasise that they see the tea earnings slip, which are sent monthly. However, men tend to retain control over the annual bonus, which is the largest part of the payout, although women frequently have a say in its use. Given these dynamics it is now increasingly common for women to have their own tea 'numbers' – i.e. accounts with the tea factory and this particularly occurs if women do not feel they are getting adequate access to the income.[6] With buying centre officials often supporting these claims, so creating additional pressure on men to give women voice in the use of the income. Hence, where incomes are the result of joint labour (men frequently undertake heavier tasks and apply

5 Bracketed numbers refer to the household code. The number after the '/' is 1 for husbands and 2 for wives.
6 Although in areas where the free market operates, this can also be used to avoid repayment of debts secured against the income.

inputs) or joint assets (e.g. rental housing) women are now much more entitled to know about and negotiate over the use of them and men's overall control has gradually declined.

Traditionally women had their own crops and responsibility for providing relish to go with staple foods provided by the man, and she could also sell these to meet her own needs (Johnson, 2004). With falling land sizes, another approach to providing a woman with her own income stream is to enable her to start a business. This is a strategy to make housekeeping funds go further as the funds produce some return and alleviate the husband from the responsibility of daily provision – a strategy also found in Malawi (Johnson, 2005) and historically in West Africa as a means of establishing multiple wives in household units (Karanja-Diejomaoh 1978). However, even then under independent management, she will not necessarily be able to cover all the household expenses and, since it is still his responsibility to provide, she may instead refer to this as 'chip(ping) in' (909/1) when he is unable to manage rather than an important part of provision. This terminology involves both a greater idea of ownership of that income stream compared to an on-farm stream, but also retains a strong idea of subordinate status.

Independent management can therefore involve very different relative levels of husband and wives' income. A small number of women went out to do casual labour simply in order to pay their monthly women's saving group contribution of a couple of hundred shillings. At this very low level where the husband is still the main provider, the gradation between independent management and male management is therefore thin. Consequently, in many of these cases there was still a need for daily discussion between them of what was needed in the household and given the unpredictability of incomes the relationships behind the daily discussion is one that gives a strong insight into the character of the relationship.

It is norm for men not to disclose the incomes from their individual sources: 'a woman should not know how much the husband earns because when they do, they come with budgets of salon, shoes and other things' (907/1). But nor do men necessarily expect women to reveal what they have earned in their business or daily labour as 'women have numerous needs' (211/1). Women often do seek to ensure that men do know when they receive substantial amounts of money as in the case of a ROSCA payout since 'if there is a new sofa set then he will ask from where!'(909/2), indicating the importance of allaying fears that they may be receiving money from other men.

Nevertheless, transparency varies and does not necessarily result in agreement. One young man reported that he informed his wife of the money he makes, but she complained that he could never give her more than Kshs500 and would not buy items in the quantities she wished even when he had more, by arguing that there should be some left for 'eventualities'. She complained that he would then go and drink some of what remained – a situation she would 'bear with' (812/2). At the other end of the spectrum, a young man who was running four motor-cycle taxis (*boda boda)* and trading in livestock demonstrated complete transparency with his wife reporting 'we don't have this is mine and this is his' (506/2). He gave her his daily earnings to look after before taking them to the bank monthly (still independent management) but she was clearly very proud of this, which in turn indicated how it breached the norm.

The second most used system of male management, was where women had no income stream and was rather more common in Kitui than elsewhere. This was because the woman was sick, taking care of small children or working only on their own farm and not selling produce from it because it was inadequate for their own consumption. Additionally, the poor rains in the last couple of years had resulted in very limited farm labour opportunities for women.

Two cases of female management arose in Nyamira where the husband was unemployed: one a young man who had lost his job due to injury and the couple were struggling to live on her meagre earnings working in a salon so they discussed expenditure in detail. Another was a much older man who had returned home have lost his job during the 2008 post-election violence and appeared unable to adjust to the new situation leaving his wife to provide from the farm and taking no interest at all.

Cases of pooling were only three but are interesting because they involve different approaches but clear transparency. Two were young couples mainly dependent on casual or low paid farm labour. One couple pooled the funds daily which meant telling each other what they had earned and discussing what to do with it; the other had her weekly income and his monthly income and they recounted incredibly consistently their discussion of how each was used. The third was a married couple who worked together from home as tailors. They literally pooled the funds in a drawer from which either took money to either buy materials or household needs – the only case of actual cash pooling.

This categorization of management systems confirms the predominance of independent management and the discussion also confirms how these operate with very varied degrees of co-operation such that independent management is by no means co-terminous with greater disagreement and autonomy and nor is male management co-terminous with complete male autonomy in decision making. While it was clear that men retained a degree of ultimate authority and control over resources which influenced how their wives engaged with them, it was also clear that social norms about how they exercised this control presented instances of co-operation in negotiation and agreement. The next section explores this in greater depth.

4.2 Co-operation and management

This section assesses the narratives on the basis of the following criteria: first, the reported extent of their discussion about household provisioning and the extent to which a husband fulfilled his responsibilities to provide with little need for insistence or intervention by the wife; second, the evident transparency of how much each knew about each other’s financial service use and degree of co-operation over this; and third, overt expressions of how much they trusted each other over the use of funds (such statements being made by both men and women). The spectrum of cases is wide, and the criteria have been used to identify three broad categories of co-operation: weak/discordant; medium and strong. Table 2 gives the distribution of these cases by location and management system.

Table 2: Levels of co-operation by location and management system

Level of co-operation	**Weak/Discordant**	**Medium**	**Strong**	**Total**
By location				
Mathira	3	6	4	13
Nyamira	6	7	7	20
Kitui	4	8	6	18
By management system				
Independent management	7	15	10	32
IM with variable housekeeping	2	2	2	6
Male management	3	4	1	8
Female management	1	0	1	2
Pooling	0	0	3	3
Totals	13 (25%)	21 (42%)	17 (33%)	51

First are cases where the couple were co-operating weakly or were discordant in their dealings. They are reasonably well distributed by location, and most cases are within independent management systems as would be expected. The cases range from instances of clearly expressed antagonism or disaffection which meant that managing basic daily requirements was often a problem, through to instances where there was lack of transparency and couples did not even report accurately what each other's main income earning activities were. At their most discordant, four cases involved the marital relationship itself: two were cases of polygynous marriage, while a third involved the anger of the wife over another woman; and a fourth involved a man who (we came to learn) had had an affair and reported to us that he did not want 'joint financial dealings' with his wife. Only one case involved allegations that funds needed for the family were drunk. In others there was a clear lack of knowledge or trust in the other; an expression of non-belief in the husband's stated position of funds availability; persistent disagreement over some element of the household budget; or apparent resignation by the wife to the situation of his ultimate control over the finances. Indeed, as table 2 shows, three of these cases involved male management systems. The situations here involved one case where he claimed she did not manage funds well so managed the expenses himself; but another where she was clearly critical of her husband's lack of a stable income source claiming there was no income to discuss while he reported that they discussed the budget monthly. In this case he said that if she refused his proposals he toed the line because 'a mother can mobilise children against the father until he becomes the only bad figure in the home' which not only confirmed her dissatisfaction with his contribution (706) but which also expressed her ability to resist and subvert.

The category of medium co-operation represents cases where the conjugal contract of predominantly male provisioning is largely being adhered to while women accept or negotiate their way through these arrangements with varying degrees of vigour or acceptance. This resulted in relatively successful and significant co-operation in resource allocation, often with the husband supporting her or clearly responding to her suggestions and input, but none of these cases involved complete transparency over what was earned on either side. The cases are again reasonably proportionately distributed across locations and in relation to the management system. Most again involve independent management though with slightly more male management cases.

Nevertheless, the extent of discussion and agreement still ranged markedly. Sometimes there was a clear pattern of responsibilities and little need for discussion as he reliably provided and she expressed satisfaction with the way funds were used and that she would ‘let him take control’ (115/2). Areas such as food and school fees were invariably the easiest to agree on while larger priorities for expenditures such as house construction might be areas of disagreement since he might prioritise other issues such as income earning ventures. In other cases women reported that they could influence their husbands. However, there can also be areas of disagreement that are recognised but these do not result in falling out (as it did in the weak/discordant cases). In a few cases women expressed that they had not consulted their husband or had gone outside the parameters of their agreements. For example, one had ordered children’s clothes that had not been budgeted and he therefore refused to use their harvest to pay so she did additional labour to purchase them. The wife of a couple who were both teachers admitted borrowing from her savings and credit co-operative beyond what he had agreed to and using these funds in a venture to purchase cars to be hired out which then failed.

The cluster of four male management cases reflects the situation where women have no income source independent of the man’s but this can produce very contrasting situations illustrating how it did not mean his control ran unchecked. While in one they regularly discussed and agreed the household budget, the man did not wish his wife to know exactly what his income was because she might make further claims, and another gave his wife funds to keep but continually checked what she had left. In the other two, husbands clearly expressed their wife’s ability to influence allocation: one saying he would let an issue ‘die off’ if his wife didn’t agree (805/1) and another that ‘if an idea doesn’t make my wife happy I drop it’ (902/1).

In the very co-operative category cases are characterised by higher levels of trust and/or transparency which is often overtly expressed, and for which financial management practices provide supporting evidence. This does not mean there is no disagreement over allocation but that they respected each other when they disagreed and did not go behind each other’s backs or proceed regardless of the other partner. As one husband put it: ’if one does anything by force he/she ends up hurting himself…people have to reason together’ (708/1). In a similar vein a man running a panel beating business who had set up his wife in a car spare parts business reported that they can disagree on setting priorities but not to quarrelling stage ‘men take things lightly…unlike ladies’ (913/1). For example, one couple in their thirties had recently disagreed about the secondary school to send their son to as she wanted him to go to a more expensive one. She explained that she had prevailed and that ‘someone has to bend low for the other to be a winner’. Moreover, this progressiveness appeared to be reflected in practices as she explained: ‘[my account] is my money; but his account is our money’ (418/2). Or again, as in the case of the title of this paper: ‘we don’t have this is mine and this is his’ where the husband gave his earnings to his wife to keep for him. She knew and discussed with him what was to be done with them although he retained ultimate control and had decided to go ahead and buy motorcycles as taxis, although she was concerned about the risks of injury.

On the other hand, strongly co-operative cases were also evident where women had more reliable income streams than their husbands. In one, where they depended on her small income from salon work and had a small child, they had to be very careful and so discussed all expenditure. In another, the woman was a nurse at the local private maternity hospital and she explained how she was careful to inform him if she had spent on something that was not agreed - such as an 'interesting clothe in the market and you cannot leave it there!' (601/2). So that while exercising some autonomy as a result of feeling that the funds were her own, she at the same time was tending to underplay the power this role gave her and recognising his ultimate authority (see also Silberschmidt, 1999).

Perhaps unsurprisingly, all the three cases of the pooling management system fall into the strong co-operation category demonstrating it to be a special case. One of these was a newly married couple who were very strong Seventh Day Adventists and explained down to the last shilling their tithing contributions and their approach to managing household requirements with the husband emphasising that 'discussing financial issues is very vital in enhancing family unity. ...When you put God in family issues then the family affairs will be very smooth and successful...' (112/1).

Only one case of strong co-operation fell in the male management category and was where the husband was sole provider in a poor young couple because the woman had incurred an injury to her arm and had not been able to do agricultural work and also recently given birth to a child. He was willingly assisting in paying her group contributions, which - given their precarious income as he was dependent on daily labour - justified the strong co-operation category as these are frequently seen as a woman's own choice and hence responsibility.

This analysis has clearly demonstrated the diversity of levels of co-operation underlying financial management arrangements and offered greater insight into the extent of male control. At the discordant end of the spectrum, examples strongly suggest that it is issues in the relationship such as polygyny and affairs that then affect how provisioning is practiced as well as perceived by the wife. It has highlighted how at the strongly co-operative end of the spectrum are cases of joint strategizing and support. While most cases (42%) fall into the medium category of co-operation, stronger co-operation represents some 33% of cases while the weak and discordant categories combined represent 25%. The distribution of cases is not particularly strongly associated with locations - and hence socio-cultural contexts. Nor do they strongly converge with levels of co-operation other than in the case of pooling. The instances of strong co-operation suggest that, even while incomes may be managed separately, there are processes of change that are rendering men's ownership and control of their own incomes and property less rigid. In particular women's rights to land and property were a controversial focus of debate over the new constitution finally passed in 2010 (Cooper 2012) which has ultimately enshrined non-discrimination. Alongside the National Land Policy (2009) and a landmark legal case of 2008 (Ntutu) which affirmed land inheritance by daughter's against tradition (UN Office of the High Commissioner for Human Rights and UN Women 2013), these reflect an underling shifting environment regarding women's treatment in property rights which can also be expected to influence norms regarding of income management.

In arriving at these findings, there was also suggestive evidence that stronger norms of co-operation arose with younger couples. The next section therefore explores the relationship between levels of co-operation and poverty in more depth.

4.3 Examining age and co-operation

Table 3 also categorises couples by age and level of co-operation. It suggests that in the youngest group weak/discordant cases are relatively fewer than in other age groups and strong co-operation is proportionately much higher. Among medium co-operation medium cases are proportionally most numerous among the middle age group, and in the highest age group – with the caveat that is has fewer cases overall – it has the lowest proportion of strong co-operation cases and highest proportion of weak/discordant cases.

Table 3: Levels of co-operation by age

By age (row %s)	Weak/ Discordant	Medium	Strong	Total
Young couples (both under 35)	3 (15)	7 (35)	10 (50)	20
Middle (both under 45, one may be under 35))	5 (26)	10 (53)	4 (21)	19
At least one over 45	5 (42)	4 (33)	3 (25)	12
Totals	13	21	17	51

This evidence suggests the view that degrees of co-operation may change over the life cycle. This can be explored from two perspectives.[7] First, as suggested by the literature, this could be arising from shifting norms of conjugality with younger couples operating with enhanced ideologies of sharing in both access and decision-making. However, there was also evidence that early marriage was a stage of strong co-operation for some but also of fragility for others, which these ideologies might also, in turn, exacerbate. Combined with evidence that co-operation was less strong among older couples, this therefore suggests that a life-cycle dynamic may also be at work.

Indication that norms may be changing towards expectations of greater sharing of decisions over material resources amongst younger couples was most clearly evident in two of the cases already cited above: ‘we don’t have this is mine and this is his’ (506/2) and even more progressively by the woman who indicated ‘[my account] is my money; his account is our money’ (418/2). This was however not uniform, for example, the young woman salon worker who while co-operating strongly over household expenditure expressed the view that she certainly did not want to share a bank account with her husband because ‘men are men and they can always disagree on anything’ (621/2).

Previous research (Johnson, 2004) has show that early stages of marriage are a time of vulnerability on both sides Young women may return home as a means of having her husband sanctioned by family and elders over his womanizing or drunken behaviour; and young men are

7 NB: There is no obvious association between poverty levels and age in the sample.

afraid that their wives would leave if they were allowed to go to the market for business where they could meet other men. In this research these dynamics were illustrated by a young woman in this sample whose husband was working in Nairobi through contacts of his cousin (and who we were unable to interview). She explained that she 'feel(s) a lot of pain' (810/2) because she thought he was earning more and not sending her funds, on which she was heavily dependent because of drought. She also compared her situation with others nearby where young migrant husbands were building good houses and buying livestock. The implicit suspicion is that he has another woman, though she did not directly express this. This resulted in a dispute in which the husband accused her of having an affair with his cousin when the cousin returned home. She decided to leave and return to her parents so that he would have to make these allegations in front of them. They were both warned by her parents to behave and respect each other; he had to buy a goat to be slaughtered and eaten and she returned home with him. This illustrates the tensions involved. Her comparison with the material position of other young couples locally can be seen to clearly reflect expectations of co-operation in which the material dimensions are closely linked to the affective and in which their non-achievement can rebound to produce greater disaffection.

Among young couples there was more diversity in the financial management systems used, in contrast to middle-aged couples where independent management was the stronger pattern. This appears to be associated with less well-established differences in economic activities and hence income streams such that men's are not so clearly dominant by comparison to women's at this stage of the life cycle. This is more likely to result in economic pressures, which precipitate greater co-operation. However, this can then change dramatically over the life cycle as men inherit land, develop businesses, or become more established in their trades so building their authority within the household. Women increasingly face the constraints of income-generation alongside childcare through small business or which farm related income streams, so opening up larger earnings gaps. On the other hand, given that inherited farms get ever smaller, on-farm incomes are also under pressure and there is greater expectation and need for women to work off farm. By the stage where there are children and pressure on subsistence is even greater, men are also more confident that wives will not 'take off' with other men.

At the older end of the spectrum, time and aging also produces specific conditions, which can produce weaker co-operation. Age differences between couples start to become particularly relevant in older age also as the man may retire or be less able to undertake farm or outside work. The mean and modal age difference in this sample was men being seven years older than the wife (who was interviewed) with a range of -3 to +20. In only five couples were they the same age or the wife older though these were not confined to young couples. One woman of 60, whose retired husband was 79, explained how he had his pension and had allocated her a tea plot so that she could manage her own needs. She lived in a separate house which she reported that he had refused to assist with funds for renovation, but arranged labour for his tea plots, reporting that 'there is nothing like discussing or arranging' (218/2). This shift in roles therefore underlies age differences in married couples.

A further factor that arises with age is polygyny and 'outside wives'. Men's capacity to take these can rise over time as they become better established in their economic activities. In our sample the case of a 59-year-old woman, wife of a 74-year-old man was the second of three wives, the first having died. While he appeared to be quite a successful livestock trader, he believed that he had allocated adequate farm income streams - including coffee - for her use. This woman had been relying on one of her sons who had been a teacher and a significant source of financial support. With his death, and the additional burden of one of her daughters leaving her husband and returning home with four grandchildren, she had greater need for funds but felt she could not ask him and greatly resented the third wife as a result.

Examining the evidence of strong levels of co-operation among younger couples compared with evidence of weaker co-operation in older couples, suggests that both life-cycle dynamics and changing ideals around transparency and co-operation in financial management arrangements are at work.

5 Conclusions

This paper has responded to calls for a more varied and nuanced understanding of marriage as a dynamic institution through an analysis of financial management among contemporary married couples in Kenya. The paper has argued that trends towards de-agrarianization amidst technological change that is affecting financial service availability makes the understanding of financial management in the household of ever greater importance as an arena in which the dynamics of conjugality are played out. Moreover, anthropological literature has found evidence for changing discourses and practices around agency and intimacy even if it does not go as far as a companionate marriage ideal of 'pure relationship'. Indeed, in an African context, and resonant with other literature in economic sociology, it has been argued that material exchange is constitutive of affective relationships.

The paper has approached the analysis by adapting frameworks from the developed country literature into a typology for the Kenyan context. In doing so it brings greater clarity to the diversity of arrangements that occur in practice while demonstrating the prevalence of the case in which men and women have incomes that they manage independently. However, the degree of control exercised by men is by no means uniform and the analysis has revealed a spectrum of co-operation ranging from discordant to strong. While those that are more discordant reflect the contexts of relationships with which feminists have long been concerned such as polygyny and 'outside wives' these cases were a minority. Relationships that have been classified as presenting medium levels of co-operation were the largest category and also converged with the independent management norm, although also containing cases of male management. One third of cases were categorised as strong co-operation because they demonstrated relatively high levels of trust and transparency with examples of how men expressed the need for the avoidance of quarrelling and disagreement. Such a focus on the dynamics of strong co-operation has been missing from this literature to date.

Strong co-operation was then explored in relation to age. And found to be more associated with younger couples. This can in part be explained as the result of immanent change in ideologies of co-operation as wider societal changes in gender norms and property rights occur. But equally the early marriage stage of the life cycle had its own vulnerabilities, which such ideologies may be exacerbating. This, combined with evidence from older couples suggests there is a life-cycle effect at work. Indeed, it even suggests that financial arrangements may be of particular importance among young couples in acting as a barometer of their relationship by capturing some of the interaction of material and emotional exchange. This research indicates that greater attention to the analysis of financial management and a greater emphasis on the circumstances in which strong co-operation arises present a neglected but fruitful focus for further exploring the dynamics of conjugal relations.

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