

**FEMALE BREADWINNING AND FAMILY RELATIONS AMONG  
MARKET WOMEN IN IBADAN, NIGERIA**

**By**

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## **CERTIFICATION**

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## **DEDICATION**

This thesis is dedicated to God Almighty who is my ever present helper at all times, and to the memory of my late father, Pa Eniolabi Adegbola who believed so much in my academic prowess. Even though he is not here anymore, his memories will live forever.

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## **ABSTRACT**

Globally, Female Bread-winning (FBW), a phenomenon where the female contributes above fifty per cent of the household's expenditures, is increasing. In Nigeria, this trend has occasioned a shift in traditional patriarchal norms. Previous studies on FBW largely focused on professional career women. However, there is paucity of evidence-based study on FBW among market women in Ibadan where there is a high incidence of FBW. This study was therefore designed to investigate the patterns and specific roles of female breadwinners, female breadwinners' commitment to marital obligations, relationship with children and other kin; and coping strategies adopted among market women in Ibadan, Nigeria.

Role Strain Theory guided the study, while the cross-sectional survey design was employed and mixed methods used. Stratified purposive sampling method was used to select three markets (Agbeni, Bodija and Gbagi) where there is a high concentration of female traders. On the second strata, three merchandise sections (fabrics, groceries and raw foodstuff) were selected. A sample of 903 respondents was drawn using Yamane's (1967) formula, while the snowball technique was used for selecting interviewees and participants in FGD. Proportionate to size sampling method was used to administer a structured questionnaire to traders in Agbeni (289), Bodija (322) and Gbagi (292) markets. In-depth interviews were conducted with female breadwinners in each market and with selected spouses of female breadwinners. Six focus group discussions, two in each market, were held among female breadwinners. Quantitative data were analysed using descriptive statistics and Logistic regression at  $P \leq 0.05$ , while the qualitative data were content analysed.

The majority (76.5%) of the respondents (aged  $42.55 \pm 8.91$  years) were married, and 49.1% had secondary education. FBW was high (52.0%). It was significantly associated with those with unemployed husbands (AOR=80.75) in general, and specifically with those who sold raw foodstuff: vegetables/pepper (OR =3.85), rice, beans and garri (OR=3.27). Female breadwinners played specific roles, particularly expenditures on transport fare (76.9%), children's clothing (74.7%), feeding (56.4%), medical bills (46.5%) and children's school fees (35.6%). Female breadwinners with unemployed husbands (OR=0.16) were less likely to be committed to marital obligations than those who lived apart from husbands (OR=0.26) and those with more than five children (OR=0.50). Cordial relationship with other kin is significantly associated with sellers in Agbeni market (OR=4.42), those who lived apart from husbands (OR=0.42) and those with unemployed husbands (OR=0.23). Thirty-seven percent had cordial relationship with other kin: and this had significant association with sellers in Agbeni market (OR=2.20), those who earned between N40001 and N60000 (OR=1.70) monthly and women living apart from husbands (OR=0.47). Indicated coping mechanisms include: trusting in God (79.7%), seeking counsel from relatives/friends (6.3%), keeping calm (5.0%) and using music therapy (2.9%). Husband's infidelity, inability to provide for the family, gambling and drunkenness are some of the problems contributing to FBW.

Socio-demographic variables, roles and commitments to marital obligations affected Female Breadwinning and family relations of market women in Ibadan. Social support mechanisms should be targeted at helping female breadwinners to minimise spousal conflicts arising from performing Breadwinning roles.

**Keywords:** Female breadwinning, Family Relations, Marital obligations, Ibadan market women

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## ACRONYMNS

FBW:	Female Breadwinning
CSIST:	Chi Square Independent Statistics Test
AOR :	Adjusted Odds Ratio
OR :	Odds Ratio

## **CHAPTER ONE**

### **INTRODUCTION**

#### **1.1 Background to the Study**

Female breadwinning (FBW) contradicts the traditional ideal of motherhood and beliefs associated with womanhood, as the woman is primarily associated with giving birth to children, serving as caregiver and conveying moral values to her children. Odunaike (2012) and Olson (2017) observed that in the primitive and contemporary societies, the role of the man right from his tender age has been precisely defined as the breadwinner, which makes provision of food for his family a duty, regardless of his wife's economic status. Aman's position as the breadwinner, who is expected to provide food and shelter for the family, while protecting them and generally taking the role of a leader is further emphasized by the Nigerian patriarchal society (Eboiyehi, 2013). Traditional gender role is even further established in the Nigerian society where family relations, both nuclear and extended are very important. Hence, whatever affects family relationships and familial obligations is considered as important.

Traditionally, most Nigerian societies are hinged on patriarchal authority, with the man as the one with the power and control over his family (Jaiyeola and Isaac, 2020; Asiyanbola, 2005; Aina, 1998). However, the traditional gender idea that portrays the man as the provider and the woman as the one to take care of the home and the children has changed overtime, with contemporary societal standard resulting in both gender having higher regards for their source of income and their traditional roles (Gordon and Whelan-Berry, 2005). Also, economic realities have led most families to look for other sources of income to meet their family's financial obligations. Women globally have responded to this economic reality by contributing largely to the economic sustenance of their households which is contrary to societal and religious disposition (Bertrand, Kamenica and Pan, 2015; Choji, 2012). In the process, family forms and domestic relationships have undergone changes, leading to issues coming up around marriages and family relations; with



implications for family stability (Akanle and Nwaobiala, 2019). This economic crunch has led to a rising trend in female breadwinners who are saddled with the responsibilities of providing for their families. Many women are now assuming the role of primary breadwinners and sole providers in their homes (Bertrand, Kamenica and Pan, 2015). This is clearly observable in the growing proportion of women who are their family's breadwinners contrary to societal and religious disposition (Choji, 2012).

This trend of increasing female breadwinner families is a global phenomenon. One in three working mothers in Europe is now her family's main breadwinner, while females are the higher earners in one third of married or cohabiting couples in the United States of America (Pew Research Center, 2018). In the Baltic countries of Latvia and Lithuania, a significant number of females among couples who have no children are breadwinners, while over 40% of Slovenian women earn more than their partners (Klessment and Bavel, 2015). This is also common in other parts of Europe like Slovakia, Romania and Germany, where more than 20% of the female population are the major financial providers in their households (Klessment, and Bavel, 2017). In a recent poll jointly conducted by Consumer News and Business Chanel (NBC) and Wall Street Journal (2018), 49% of American women who work agreed that they are working mainly to support their family financially.

As women battle to keep up with the new trend and shift in gender roles, African women are also taking over the breadwinning roles in their homes despite the cultural dictates. With this shift in gender dynamics of family life, women are taking up more financial burdens in family life. Many Nigerian women are going through this challenge by engaging in different kinds of work and conducts, trying to keep their families together financially. While some of these women are widows on whom nature and circumstances have thrust the responsibility of breadwinning, majority of them are married women whose husbands are alive but are unable to take on the role of breadwinners of their households. Even though this role-reversal may be beyond the women's control, the consequences are sometimes very challenging, especially in a patriarchal society (Eboiyehi, 2016). Not only are they expected to be submissive wives, mothers, caregivers, homemakers and a hard worker, Nigerian women are also an integral part of the economic progress of the nation, especially through entrepreneurship. They dominate the informal market sector especially in relation

to sales and marketing of goods and services, which makes their contribution not only essential for their households, but also to the nation's economic development and survival (McIntosh, 2009). However, the effectiveness and productive efforts of these women are jeopardised by the strain of working to provide for the family and effectively carry out the multiple functions of wives, mothers and caregivers.

Further, the challenges faced by women in securing paid employment have driven a lot of Nigerian women to the informal sector, particularly trading, to generate income to assist with the family financial burdens. The Nigerian informal sector is a major contributor to the Nigerian economy, accounting for a significant portion of employment and GDP (Bank of Industry Working Paper, 2018). According to the IMF, the Nigerian informal sector alone raked in about 65% of the country's 2017 GDP (IMF, 2018). In other words, unregistered household enterprises (trading) comprise a significant portion of Nigeria's economy and one of the most common and readily accessible forms of employment in the Nigerian informal sector.

Trading is very common among Nigerian women due to its time flexibility with little or no government regulation. As a result, more than half of Nigerian women are engaged in trading of various commodities (Balogun, Owoaje and Eme, 2013). Market women are part of the informal sector which is characterised by time flexibility, opportunity to join and leave without force, nearness to residence and compatibility between work and ability to combine with family obligations, particularly childcare (Balogun et.al, 2013). One of the factors endearing Nigerian women to trading is limited or total lack of skills or education as it requires little or no educational qualification to start. However, a significant number of these women are found in the open markets where they can be seen hawking their wares or sitting in their stores where their wares are displayed. According to Filani (1994) a good number of the people living in most Yoruba towns are involved in one trading activity or the other, while majority of Igbo women also combine trading with their household income (Chukwu, 1999). The market in its capacity as a business organization has therefore provided women with economic prospect and social security (Adelamo, 1979).

However, despite its flexibility, trading in Nigeria is full of challenges (Okeke and Eme, 2014), which these women have to contend with along with fulfilling their familial obligations as wife and mother. To make this situation even worse, many of them lack the basic expertise or formal education needed to secure a career path in paid employment. Not only are they burdened by the challenges of carrying out their traditional roles while also acting as the family breadwinner, they often have to devise measures to help them combat the challenges of their dual roles. Such significant imbalance in the different role activities put a strain on the woman, especially when she faces constraints and difficulties attached to the roles (Talreja, 2017). In other words, an individual's sense of well-being is mostly connected to their gender identities; any variations in these identities are a source of concern for both gender, often with far reaching consequences. There is, therefore, the need to reach a compromise between the challenges of their business and fulfilling their familial obligations in the home front.

Even if the role reversal poses no problem for the couple themselves, there will likely be external and societal pressures which may affect the social and cultural well-being of breadwinning market women and family balance. This is owing to the fact that breadwinning market women are often deeper into the cultural values owing to their lack of exposure and education, and because the Nigerian patriarchal society still finds it difficult to accept female breadwinning as normal. Whenever the male authority is threatened by anything, including role reversal, whereby the woman takes over breadwinning which is traditionally the role of the man, there are consequences for family relations, especially marital stability and child care.

When given the opportunity and an enabling environment, women have the capacity to multi-task and succeed in transforming their resources when they are empowered (Kahkha, Kahrazeh and Armesh, 2014; Burke and Mattis, 2013). However, women's participation in economic activities is limited by the constraints of their traditional family roles which sometimes stall their career advancement (Agi, 2014). The man, however, is not constrained by the traditional role of caregiving and homemaking, as the man's idea of family headship has been shaped, right from childhood (Eboiyehi, 2013). As the head of the family, his role is to work and provide for his family, control the family resources and manage his family.

The role of the man commands a lot of respect and according to the World Development Report (2012), a good father is the one who is able to play this role well.

Women who are breadwinners in their households are continuously saddled with this tough responsibility of going out to source for fund for the family and still come back home to perform their wifely and motherly duties. Female breadwinners experience the challenges of balancing work and home life more, because societies are still engrossed in the traditional gendered role of women as wives and mothers with household responsibilities. This traditional femininity totally contradicts the modern role of women as breadwinners in search of successful careers. Despite heightened awareness and advocacy for the involvement of women in the economic and societal orbs which saw to the improvement in gender gaps in Nigeria with more number of women taking over executive positions, the challenge of creating a balance between career and family continues to be a major hindrance to the enhancement of women in Nigeria (Animasahun and Oladeni, 2012; Davison and Burke, 2011).

As a result of the change in gender roles and more women taking on breadwinning, there is a rising need for studies on the effect of this shift on market women, their businesses and their familial relationships. Thus, female breadwinning among market women in Ibadan metropolis needs to be examined within the unique context of culture, social relations, especially family relations. It is against this framework that this research work set out to explore female breadwinning and its consequences for family relations among market women in Ibadan metropolis.

## **1.2 Statement of the Problem**

Men have traditionally satisfied expectations by taking on the role of work-devoted breadwinners, supported by a wife who does not work or who earns little income to augment the husband's earnings while taking care of the children at home. With more and more

women joining the labour force and becoming more career oriented, the tables are turning, and the traditional gender roles are changing. On the other hand, many women are increasingly becoming the sole financial providers in their families as a number of factors prevent their husbands from playing their traditional breadwinner role. This change in roles however expands outside women in formal wage employment to those in the informal system, particularly the market women with all the challenges of entrepreneurship in Nigerian informal economy.

Breadwinning market women in Ibadan metropolis are caught up between pursuing business opportunities and ensuring the stability and sustainability of their business, while striving to have a balanced family life. They are expected to find a way to split time and energy between business and home duties as the success of both weighs heavily on them. This has made female breadwinning roles more challenging for the market women who may have to pay their children's tuition, clothe and also feed the entire family, and sometimes their extended family members, while working hard to sustain their businesses and maintain familial relations.

Even though several studies have been carried out on the inputs of women in economic, community and physical development, little has been done on breadwinning among market women in Nigeria generally, despite their economic contributions to the nation's development. Most studies pertaining to traditional gender roles have focused mainly on work-family life balance of women in paid employment, their survival, experiences and gender inequality with few focusing on the challenges and experiences of female breadwinners and consequences on family life. Previous studies have focused on balancing career and family. For instance; *changing but fragile: breadwinning and family stability in Nigeria* (Akanle and Nwaobiala, 2019) which focused on the changing gender roles within the Nigerian family; *balancing career and family; work-life balance and gender equality* (Chung and Lippe, 2018); *The Nigerian woman's experience* (Eze, 2017), which explored how Nigerian women experience management and leadership positions in relation to their domestic lives; *female breadwinners and survival in South West Nigeria* (Akanle, Adesina and Nwaobiala, 2016) which focused on female breadwinners in Lagos; *business-life balance and wellbeing of women in low income to middle-income countries* (Ugwu,

Orjiakor, Enwureuzor, Onyedibe, and Ugwu, 2016) with a focus on the economic survival of Nigerian women; political economy of women breadwinners in Ile Ife (Eboiyehi, Muoghalu, and Bankole, 2016); women in the informal work sector and sustainability options (Adenugba and Adedoyin, 2013); Effects of workplace characteristics on work-life balance in Nigeria (Adejumo and Olowookere, 2012). However, these studies did not look at how women in the informal sector balance work and family life and sustain family relations.

Hence, it is important to explore how a shift in the traditional system of male superiority and provider affects family relations, especially the marital obligations, relationship to husband, children and extended family members. This study is therefore distinct as it provided insights on the emerging issues relating to female breadwinner families while exploring the pattern, causes, challenges and consequences of female breadwinning in relation to family ties among market women in Ibadan metropolis.

### **1.3 Research Questions**

The study was guided by the following research questions:

1. What are the circumstances leading to breadwinning roles among market women in Ibadan?
2. What specific roles do breadwinning market women in Ibadan play?
3. What are the possible effects of female breadwinning on marital obligations, parenthood and childcare and other familial relationships among market women in Ibadan?
4. What strategies are adopted by market women to cope with the challenges of breadwinning, work and family relations?

### **1.4 Objectives of the Study**

The general objective of this study was to investigate breadwinning roles and its consequences on family relations among market women in Ibadan metropolis. The specific objectives of the study were to:

1. Examine the pattern of female breadwinning among market women in Ibadan;
2. Identify the specific roles played by breadwinning market women as breadwinners in their families;
3. Investigate how female breadwinners combine their business life with their marital obligations;
4. Examine the effects of female breadwinning on parenthood and childcare among market women;
5. Examine the effects of female breadwinning on other familial relationships among market women; and
6. Identify the strategies and support systems available to breadwinning market women in Ibadan metropolis.

### **1.5 Significance of the Study**

Combining the role of primary financial provider and the role of wife and mother can be very tasking for breadwinning market women who have to strike a balance between financing and sustaining their family, while being responsible for the success or failure of their source of livelihood. Currently, there is a paucity of information and adequate literature on the consequences of female breadwinning on market women, their family dynamics and stability especially regarding family relations.

This research work explored breadwinning phenomenon among market women in Ibadan metropolis in relation to its consequences on family relations. It is expected that the information obtained through the study will detail the rise in breadwinning roles among market women and the effects of this role reversal on their personal and familial well-being. The study contributes to the existing literature on female breadwinning by providing insights into the effects of female breadwinning role on female breadwinner families in terms of family dynamics and family stability. Findings from this study will also give insight to the factors leading to breadwinning roles, their challenges in playing this role and their coping strategies. Findings from this study will provide guidelines on the planning and implementation of necessary welfare packages to assist female breadwinner families among market women in Ibadan metropolis.

Furthermore, most previous studies have focused on work-family life balance of working class women in the formal sector, while paying little attention to the informal sector where we have a huge population of women who are their family's major financial provider. This study therefore advocated for policies that can enhance the social well-being of female breadwinner families among market women, through availability of loans and support groups. Finally, findings from this study are also expected to contribute to existing knowledge in previous studies aimed at balancing family-work life of female breadwinners in the informal sector in general.

## **1.6 Scope of the Study**

The study examined female breadwinning among the market women and how this affects family relations in Ibadan, Nigeria. Therefore, the study focused on market women generally and specifically on female breadwinners who are 20 (twenty) years and above in three major markets in Ibadan. The study also sampled the opinions of men whose wives are breadwinners. The study explored the pattern and causes of female breadwinning, the specific roles played by breadwinning market women, the factors leading to female breadwinning among market women, the consequences of female breadwinning as well as the challenges and coping strategies adopted by breadwinning market women. Ibadan was selected because of the high concentration of large markets and female traders with different religious, educational and cultural backgrounds to provide a broad perspective of female breadwinning phenomenon among market women in Nigeria. The study was carried out in three markets namely: Bola Ige International market (Gbagi), one of the largest fabric markets in the country; Agbeni market, known for wholesale grocery and Bodija market, a wholesale food market. The markets were selected based on size, location and merchandize.

## **1.7 Conceptualisation of Concepts**

**Breadwinner:** Breadwinner as conceptualized in this study refers to the family members who provide more than fifty percent (50%) of the family's needs like: Food, Clothing, Shelter, School fees and transportation.



**Breadwinning Role:** Breadwinning role in this study refers to the financial roles played by the family members who provide more than fifty percent (50%) of their family's needs.

**Coping strategies:** Coping strategies in this study refers to those conscious efforts breadwinning market women put in solving the challenges that arise as a result of their role as their family's breadwinner.

**Familial relationship:** Familial relationship in this study refers to relationship with other members of the family apart from spouse and children e.g in-laws and other relatives

**Family relations:** Family relations as used in this study refer to romantic relationships, the relationship by blood, adoption or marriage, which includes relationship with: Husband, Wife, Cohabiting partner, Children whether biological or adopted and other extended family members including in-laws and siblings

**Female Breadwinners:** This refers to the market women who are their family's major or primary financial provider, who provide more than fifty percent (50%) of the family's needs like: Food, Clothing, Shelter, School fees, and market women whose husbands/partners contribute little or nothing financially to support the family, because they are incapable whether temporarily or permanently.

**Female-headed Households:** Female headed household in this study refers to households in which an adult female is the major income provider and the one who makes the decision.

**Informal sector:** Informal sector in this study refers to the economic sector that is not fully regulated or not wage-employed. These include trading activities in the marketplace and other public places, enterprises that may or may not be officially registered; and workers whose jobs lack basic social or legal protection.

**Market:** Market in this study refers to Bodija, Gbagi and Agbeni markets which are approved public spaces where traders go to display and sell their wares, and where buyers come to meet them to buy their wares.

**Market Women:** Market women in this study are the women who bring goods to the market to sell, and who have stalls in the market where they display their wares.

**Non-female breadwinner families:** Non-female breadwinner families in this study refer to those households where the majority of financial obligations in the household are taken care of by the husband or both the husband and wife equally.

**Social support:** Assistance from family and friends to cope with challenges of female breadwinning. This includes: Showing affection/love, financial support, companionship, Instrumental support, giving advice

## **CHAPTER TWO**

## **LITERATURE REVIEW AND THEORETICAL FRAMEWORK**

### **2.0 Preamble**

A review of literature relevant to the challenging role of female breadwinning (FBW) is central to the subject of this study. The information gathered was summarized and critically analyzed in order to substantiate the gaps in the existing literature. Female Breadwinning in the informal sector in Nigeria is an evolving phenomenon, hence the lack of adequate relevant literature. With the increasing access to education and jobs for women, increasing poverty, loss of jobs for men and other factors, women are increasingly saddled with breadwinning (Akanle and Nwaobiala, 2019).

Literature was therefore reviewed based on conceptualizing female breadwinning, the pattern of FBW, specific roles played by breadwinning market women, how female breadwinners combine their business life with their marital obligations, effects of female breadwinning role on parenthood and childcare and other familial relations, coping strategies and support systems available to breadwinning market women. Literature is thus reviewed under the following sub-headings:

1. Conceptualising Breadwinning
2. Conceptualising family and family relations
3. Gender Roles
4. Family Roles and values
5. Factors leading to a shift in breadwinner role
6. Female Breadwinning status
7. Patterns of Female breadwinning
8. The Specific Roles Played by Breadwinning Market Women
9. How female breadwinners combine business with marital obligations
10. Effects of female breadwinning on parenthood and child care
11. Effects of female breadwinning on other familial relationships
12. Coping strategies and support network adopted by female breadwinners
13. Theoretical framework: Role Strain Theory
14. Application of Role Strain Theory to Female breadwinning practice

## **2.1 Conceptualising Breadwinning**

The concept of breadwinning is based on the idea that a member of the family who earns any or higher income supports the family financially. According to Longman dictionary (2020), breadwinner refers to any member of the family who works outside the home and earns income to support the other members of the family. In other words, the family depends on the income of this member in order to cater for the needs of the family. While other members may work and earn income, their earnings are either to meet other personal needs or to augment the earnings of the main breadwinner. Breadwinning was derived from the word “Bread”, which serves as a slang for money and winning from the word win. Schmidt (2017) defined breadwinning as the duty of parents or adult members of the households to work and earn income in order to provide for the family’s financial or monetary needs.

The term breadwinner may mean single income families where only one spouse or partner has a source of income while the other partner takes care of the children and the homefront. However, there are households where both partners work and earn income, but they have one member of the family who has a more profitable and economically sound job and is the breadwinner. In this case, the other partner is simply “earning”, and not a breadwinner (Akanle, Adeshina and Nwabiala, 2016).

Several attempts have been made by scholars to conceptualise breadwinning within the family structure. However, many of these academic discourses have not gained much traction within the study of breadwinning. One major exception to this is the work of Warren in conceptualizing and operationalising breadwinning. Warren (2007) conceptualized breadwinning by identifying four major features of breadwinning roles.

These major features are:

1. The person who provides financial support to the family; the major financial provider in the family as well as the main or active participant in the labor market.

2. The person who is active or the main participant in the labor market. This is clear for single-income households but is more ambiguous in dual career couple. This is predicated on the fact that both the man and the woman are increasingly becoming active participants in the labor market. Hence, it becomes difficult to use this feature to identify the breadwinner in the family.
3. Breadwinning is a focal point in social policy formulation and implementation. In this feature, she acknowledged the roles of gendered division of labor; she argued that policy makers are of the perception that breadwinning roles are played by men. Hence policies on economic empowerment or tackling poverty are mostly focused on providing social assistance to men. She however noted that this perception is declining due to reduction in prevalence of male breadwinning and the increasing number of women taking up breadwinning roles across societies and social class.
4. Breadwinning serves as a means or standard for gender identity, more specifically male identity. Hence, decline of male performing the breadwinning roles or women increasingly performing the breadwinning roles is fueling emergent debates that this equates decline in 'masculinity' identity (Ralph, 2020; McLean, 2020; Evans, 2016; World Development Report, 2012) or an evolving form of masculine identity (Izugbara and Egbesa, 2019; Leung, Chan and Tam, 2019; Nixon, 2018).

The third and fourth features were an indication that the concept of breadwinning was seen as a male role within the family, especially in relationship to caring and meeting household needs. The gendered division of labour entrenched within the family structure delineate the role of who gets to work and earn income and who gets to stay at home to take care of the children. This is further institutionalised and reinforced by social policy geared towards the men, which support these gendered stereotypes and which may seek to economically empower the men more than it empowers women. This is done so that men would be capable of performing this role. Hence, men would claim this role even if they are not adequately performing the role or they are being supported by their wives. Warren (2007) gave a simple but prevalent definition of breadwinner as the dominant or sole income provider within the family, who also works full-time.

According to You (2020), the concept of breadwinner emerged towards the end of the industrial revolution, towards the end of the 19th century, which coincide the emergence of the middle class in western countries. Before the industrial revolution where means of production were basically subsistence, all members of the family were expected to contribute their quota for providing the family needs. During the industrial revolution, both gender worked within the factory systems. However, towards the end of the industrial revolution, Strange (2012) noted that there was an increasing number of men than women in the workplace, which resulted into a shift in the gender division of labour. Prior to the shift, women were more focused on non-paid work such as ‘caring for’ the children and ‘taking care of’ the homes while men focused on earning income, which implies breadwinning. Strange (2012) and You (2020) argued that this was caused by the rise of skilled labour which favours men who are likely to work longer hours and increasing wages which allow many family to thrive on a single income rather the dual low income that characterize the early industrial revolution. This period also coincided with removal of children from the workplace, which helped to facilitate the spread of the breadwinner model dominated by men in Western societies.

The idea of male breadwinning grew and became more entrenched with colonialism and its gender tenets, thereby placing women under the authority of men. According to Akanle, Adesina and Nwaobiala (2016), in Africa, more specifically in Nigeria, the concept of breadwinning especially male breadwinning model emerged and was deeply entrenched by colonialism. According to Parry and Segalo (2017) the male breadwinning model was further entrenched by an emergent rigid division of labour which places women in subordinate positions to men. This creates a situation where women become more dependent on men for all socio-economic activities. This prevailing gender ideology also undervalue female who are also breadwinners and attributed derogatory labels on these women. Akanle et-al (2016) also noted that the political economy during colonialism which was heavily reliant on cash crop production tend to favour men while relegating women to subordinated economic positions. Thus even when women have the financial capability to take up breadwinning roles, they still relegate these roles to the men. Hence, the idea of male breadwinning grew and became more entrenched with colonialism and its gender tenets, thereby placing women under the authority of men (Akanle et-al, 2016)

## **2.2 Conceptualising family and family relations**

According to Douglas (2004), the family may be viewed from various view points which include the genetic, which focuses on blood relationships; the social, which stresses the roles of those who are in a family relationship with each other; the psychological which explores the ties and emotional aspect of family relationship; the legal perspective which depicts the legal bonds in family decisions and rules; and finally, the ideological perspective which promotes certain family structure and behavior as acceptable and the norm.

Drawing on these various view points of family, the family has been conceptualized as a kinship group that is connected by blood and marriage, and also occupying or sharing a common household (Ekong,2003). According to Olutayo and Akanle (2007), we cannot conceptualize family in general terms due to the different perspectives in family structures and functions. Basically, the family is the foundation and the first agent of socialization and failure to be properly socialized by the family is bound to have dire consequences (Olutayo and Akanle, 2007). Hence, family relations, whether nuclear or extended is an integral part of individual and societal growth and development.

The fundamental institution in every society is the family, and it is based on this social context that every member of a society draws their identity (Jack, 2015). In Sociology and Anthropology, the concept of family has different definitions, because the family as a social entity has different manifestations and structures in the various societies of the world. One major function of the family however, is to serve as a unit for the purpose of resource sharing, as well as providing mutual emotional support for members, while upholding traditional values of the society. In Africa, family relations is an integral part of the societies, hence a very important point of discourse. Relationships within the family are important for the children's development and well-being, likewise the well-being of every other member of the society (Andresen, Hurrelmann, and Schneekloth, 2012). The preamble of the Convention on the Rights of the Child (The United Nations, 1989), regarded the family as an environment where children should grow in and learn without being subjected to harsh or unhealthy conditions, hence the UN declaration that children must grow up amidst family, in an atmosphere of happiness", "love" and "understanding". In other words, the well-being of the children can be affected by the quality of relationship between the family

members, especially the father and mother. When there is a friction in the family relations, other dependents suffer dire consequences.

### **2.3 Gender Roles**

Gender is often attached with the womenfolk because of the challenges attributed to the female gender in the societies. However, gender is a social construct which signifies certain roles and norms associated to individuals based on their sex; whether female or male (Olonade, Oyibode, Idowu, George, Iwelumor, Ozoya, Egharevba and Adetunde, 2021). In most patriarchal societies, the role of the breadwinner is expectedly played by men who provide for not just the immediate family members but also the extended family (Akanle et-al, 2016). Family relationships are generally regulated and influenced by unwritten male supremacy and patriarchal principles (Labeodan, 2015).

In Nigeria, while women are expected to take care of the younger members of the family and handle domestic chores, the men are expected to provide finances for the general upkeep of the family. This gendered division of labour is strictly dictated by social norms and shaped by social expectations for men and women (Margunn, 2014). Nonetheless, changes in socio-cultural patterns and in gender relations have reverberating effects on gender division of work and care in the family and also on gender roles. Following increase in the work sphere, and more especially in male dominated occupations, gender roles within the family are also changing. Nevertheless, with the changing patterns in the family structures and increasing level of dual work couples, traditional norms dictate that women are expected to play complementary roles by supporting the men with their income (Akanle et-al, 2016). Thus, economic changes were introduced through both foreign and indigenous private capitalists with the support of colonial authorities (McIntosh, 2009). This strengthened male supremacy further (Akanle et-al, 2016; Chukwu, 2009).

Basically, these traditional gender roles of men and women which the society has bestowed on them have continued to shape the forms of gender roles. As a result, men and women have continued to play separate roles in the home, in the workplace and as consumers (Benokaitris, 2002). Traditionally, men have been socialized to be the provider and the women socialized to be homemakers, mothers and caregivers. For decades, couples kept



their traditional gender roles because it promotes stability, continuity and predictability (Benokaitris, 2002). According to Fafunwa (1987), women are supposed to be obedient and submit to their husbands; cook, clean and take care of their children while supporting their husbands. In other words, gender role is a traditional norm that dictates how people dress and act (Yusuff, and Ajiboye, 2014). In the pre-colonial period, tasks were carried out based on gender, where women were mostly found in occupations like mat weaving, food harvesting, cooking and child rearing, while men were the household heads (Falola, 2007). Men's traditional gender roles were basically that of family heads and breadwinners in both primitive and modern societies (Olson, 2017).

#### **2.4 Family roles and values**

Family relationships in Nigeria are generally regulated and influenced by unwritten male supremacy and patriarchal principles (Labeodan, 2015). Nigerian women have not always been docile and inactive in political and economic activities as some of them were warriors, rulers and political leaders in the pre-colonial era. Because the private and public arenas were inseparable; the women's power to control resources and people in their households was akin to political power (Falola, 2007). Yoruba women for instance, have been economically independent as a result of their trading activities which made it easy for them to be less independent on their husbands.

In the old traditional Yoruba setting, Yoruba women had economic independence which enhanced their ability to be part of the decision making process, not only within the household but also in the community (McIntosh, 2009). Igbo women were dynamic, and they participated in social, political and religious systems, while they asserted power over their rightful place in the society (Chukwu, 2009; 2015). The idea of male breadwinning grew and became more entrenched with colonialism and its gender tenets, thereby placing women under the authority of men, while a contrary position is believed to go against the traditional family values. Economic changes were introduced through both foreign and indigenous private capitalists with the support of colonial authorities (McIntosh, 2009), thus further strengthening the supremacy of the men folk.

However, there has been a big deviation from the traditional gender role differentiation due to an array of circumstances ranging from change in family structures, increase in women academic enrolment, economic downturn, the media and several other factors (Yusuff, and Ajiboye, 2014). Animasahun and Oladeni (2012) observed that there has been an exponential increase in the proportion of women seeking and getting paid jobs as against the previous years and women are gradually going back to the earlier days when they participated actively in economic decisions.

Despite this, breadwinning women are still found to contribute more house work than men (Aassve, Fuochi and Mencarini, 2014). This is in line with the findings in a study on gender ideologies conducted by Pinho and Gaunt(2021) which focused on comparing male carer and female breadwinner families. Pinho and Gaunt observed that despite the increased participation of women in financial contribution to the household, men have unconsciously remained disinclined towards participating in household chores. Overtime, the array of changes in family structure has led to a change in the Nigerian traditional value systems, particularly with kinship and family values (Ajani and Fakunle, 2021). Thus, there has been an array of changes in the family roles and values, where women are no longer limited to home makers and caregivers.

Although, the increase in state of consciousness, knowledge and advancement of women in relation to economy and societal values led to an improvement in gender equality for women with more women highly placed in both public and private institutions, there is the challenge of combining career and family life has which has continued to suppress their growth (Kahkha, Kahrazeh, and Armesh, 2014; Animashaun, and Oladeni, 2012).

## **2.5 Factors leading to a shift in breadwinner roles**

Eboiyehi (2013) observed that regardless of the economic position of a man's wife, he is expected to provide for her. However, in the past few decades, some factors like introduction of cash economy and paid jobs as well as globalisation have led to a shift in these traditional roles (Eboiyehi, 2016). The introduction of structural adjustment programs (SAP) of 1986, and more recently, the 2015 economic recession in Nigeria, has led to several job losses in the country, affecting both gender. Female breadwinning has continued to increase as more and more women join the labour force, taking up jobs that were previously reserved for men (Akanle, Adesina, and Nwabiala, 2016).

With more and more women joining the labour force and becoming more economically viable, the tables are turning and the women are taking over as family breadwinners. In other words, the emergent social, educational and economic realities has contributed to shift in breadwinning roles, hence, family roles are constantly changing within the family (Solomon, 2014; Teachman, 2010). Blom and Hewitt (2020) in their study on becoming a female-breadwinner further opined that increased unemployment rate, change in earnings whereby the man experiences an income reduction or the woman experiences an increase in her income are major factors responsible for change in breadwinning status. Thus, a male-breadwinner household may transition to a female breadwinner household and vice versa if there is an increase or decrease in earnings (Blom and Hewitt, 2020).

Furthermore, women's participation in active labour force has also led to an increased similarity in men's and women's lifestyle (McGuinness, 2018). The implication of this is that women are continuously enjoying improved financial stability which is fast changing the male-breadwinner stereotype across the globe. This is because women are becoming more educated and are able to get well-paying jobs, with the capacity to earn more than their husbands or male partners (Klesment and Bavel, 2017) and are able to take on the role of sole or major financial provider.

In more egalitarian societies, a shift from male-breadwinner household to female-breadwinner household may not constitute a problem, but for traditional societies; it can be a problem for family stability (Blom and Hewitt, 2020). While women are expected to

support their partners with family finances as a result of the economic downturn, Ezeani and Sabboh in their study; Psychological predictors of the changing role of husbands as breadwinners in a depressed economy, posited that female breadwinning has continued to foster complex family settings (Ezeani and Sabboh, 2021). Hence, in traditional societies like Nigeria and most African countries, a shift in the traditional male-breadwinning status often result in dissatisfaction and family instability.

## **2.6 Female Breadwinning (FBW) Status**

Societies are increasingly witnessing a rise in female breadwinners due to social, educational and economic factors (Solomon, 2014; Teachman, 2010). It is not surprising that today; there are a large number of women who are bigger earners than their husbands, making them the financially stronger one in the family. Oláh, Richter and Kotowska (2014) observed that the two factors that seem to drive transformations towards the female breadwinner model are: women's stronger labour market presence and career development as a result of women's increased investment in education. In some cases also, the men are out of jobs or their businesses are not doing well, leaving the women to take on the role of breadwinners. Female breadwinning can be challenging, particularly in traditional societies like ours that is deeply rooted in patriarchy. According to Akanle (2016), more and more women in Africa's urban centers are becoming financial lifelines for their families as against the traditional believe of male provider status. Also, in a report by Parry and Segalo (2017), a growing number of South African women are becoming the primary breadwinners of their households and this is the case in several African countries.

However, recent events are challenging these norms, as there are increasing numbers of women who play the role of breadwinners in the households (Wendy, 2017; Margunn, 2014). Cory and Stirling (2015) defined female breadwinners as women within the household who have total earnings of 50% or more of the household income. Drago, Black and Wooden (2005) defined female breadwinners as women who earn the most in the family. Gylmn (2019) noted that they are working females whose earnings are either at par or more than their partners. Nevertheless, earning more may not translate to women taking up the breadwinning roles, as the male may still be the major contributor in taking care of household needs. Ben-Galim and Thompson (2013) described them as women who earn

more than their husbands or earn the same amount; or women who are single mothers and the sole income earner in the family.

However the first definition given by Ben-Galim and Thompson (2013) may aptly fit the description of dual-couple earners or breadwinners. Eboiyehi, Muoghalu and Bankole (2016) described female breadwinners as women who are mainly in charge of maintaining household economic or monetary needs while the husbands provide little or no sustenance for the household. Glynn (2014) identified two forms of female breadwinning; they are co-or shared breadwinning and primary or sole breadwinning. Primary or sole female breadwinners are those who contributed 50% or more in taking care of the family financial needs while those who contributed less than 50% and up to 25% of the household income are co-or shared breadwinners.

Nevertheless, women who are the primary or sole breadwinner are the main female breadwinners. Drago et-al (2005) also identified two other forms of female breadwinning; temporary and persistent or permanent female breadwinning. Temporary female breadwinner occur in a situation when the women perform breadwinning roles due to problems their partners face at specific time period, for instance due to loss of jobs of the husband or period of economic recession. In this case the women earn more than the husband at a particular period. They noted that this maybe intentional or accidental. While persistent female breadwinning occur when the woman have been performing breadwinning roles for a long period of time, this is common in single parent households.

Drago et-al (2005) also identified two more forms of persistent female breadwinners- “economic”- due to the man being unemployed for a long time or earn low income compared to the woman. The second may be due to “gender equity” which implies that couple have gender equality ideology, the man encourage the wife’s career advancement; contribute in greater measure to housework in order to ensure and “egalitarian family structure”. An indication of this is that family will be a dual breadwinning household. Nonetheless, Nnubia, Ibeanu and Okechukwu (2020) noted that while cross-sectional studies have revealed prevalence of female breadwinning, they have not shown if the forms of female breadwinning identified are persistent or temporary. This is because temporary

female breadwinning may later result into persistent or permanent breadwinning if it continues unabated.

## **2.7 Pattern of Female Breadwinning (FBW)**

Breadwinner has been defined as the parent who provides the main source of economic support in the family (Glynn, 2014). Forces of globalisation have continued to break cultural and traditional barriers that had previously prevented women from getting certain jobs. Hence, female breadwinning is becoming more popular (Akanle et al., 2018). The rise of a burgeoning informal sector with lax rules and regulations for entry and exit and the decline in formal jobs and the heavy industries- manufacturing – have been attributed as the major economic factor for the rise of female breadwinners (Akanle et-al, 2016; Klesment and Van Bavel, 2015; Eboyei, 2013). Nevertheless, there is an increasing number of female in hitherto male dominated occupations (Warren, 2007) which could increase the number of female or dual breadwinners in households. As a result of its flexibility, the informal sector can easily adapt to economic shocks or recession, as it provides alternative means of livelihood for those who are affected by recession. It is estimated that 89.7% of women in the labour market in Africa work in the informal sector compared to 82.7% of men (ILO, 2018). Chaudhuri (2018) noted that the informal sector provides opportunity to perform the breadwinning roles during period of recession.

Ekong (2006) argued that women are the driving force of the economy and are very important to the country's sustainable growth. Women's participation in the work force is an emerging global phenomenon as women now compete with the men for paid labour (Kroska, 2004). As a result of this rising participation of females in the economy, and the job loss resulting from the economic crunch in the country, women are becoming breadwinners, and getting more involved in decision making in the home (Eboiyehi et al., 2016). In the same vein, Eboiyehi (2013) observed that there is an increase in the number of female-headed households in Nigeria. He opined that the economic recession and the antecedent job loss of many male workers has forced many women to seek employment outside the home and become breadwinners (Eboiyehi, 2013; Bankole, 1996).

Two factors have further been associated with the unprecedented rise of female-breadwinner couples, namely: women's career ambitions and economic necessity driven by men's unemployment or underemployment. Dar and Singh (2018) in a study of female breadwinners in India revealed a cross-section of various categories occupation for these women. Nonetheless, the most categories are self-employment (36%) and private employment (13%). Nnubia, Ibeanu, and Okechukwu (2020) also revealed a high prevalence of female breadwinners in the educational sector, with about 73.6% of female teachers in the primary schools in Enugu taking up breadwinning roles. They noted further that teachers in public schools are twice more likely to perform these roles than those in private schools. This is due to those in public schools having higher salaries than their private school counterparts. Eboiyehi et-al (2016) noted that majority of the female breadwinners in their study were either self-employed/petty trading (37.5%) or civil servants (34.4%) respectively. Brewster & Padavic (2000) also highlighted the increase in women's education and workforce participation as one of the most significant factors. As women have become more educated and entered the workforce in greater numbers, they have been able to attain higher-paying jobs and increase their earning power, which has made them more likely to become breadwinners. (Brand 2019).

Meisnebach (2009) attributed the rise of female breadwinning and rise of women in white collar jobs to increasing educational opportunities. As women continue to break the shackles of female dependency, it provided access to better education, hence better jobs for the women. Klesment and Van Bavel (2015) in their study revealed that women with more education than their partners are twice likely to earn more income than them. Therefore this places the burden of breadwinning on these women. Eboiyehi (2013) equally noted that economic depression which resulted into loss of jobs for the men pushed many women to look for alternative source of income. Hence, they go into the informal sector which is less skilled and requires less education and little funding to cater for the financial needs of the family. Akanle et-al (2016) attributed this to increasing involvement in the labour force. Hence, female breadwinning often coincide with period of economic downturn, increasing level of jobs cutback or dislocation and high level of unemployment in a country.

Casale (2004) also observed that the percentage of economically active women in the labour market has continued to rise, as more women are drifting away from the traditional order of female dependency and are acquiring educational qualifications. This position is corroborated in a report on family survey in the conversation. According to this survey, female breadwinning is basically driven by economic necessity and hardly voluntary. Also, other studies have supported this view. In Vitali and Arpino (2016); Klesment and Van Bavel (2017), male unemployment is a major reason explaining why the woman becomes the main earner in the household. However, more and more women join the informal labor force, especially trading; due to the fact that it does not require much formal education and it is easy to venture into. Studies have shown that the role of women is changing from that of wives, mothers and caregivers to the roles of providers in the home front.

The traditional Nigerian family has continued to undergo significant changes due to the changing economic situations which resulted in the inability of the men to provide for the family, giving rise to female breadwinning. This was also asserted to by Bankole (1996) and Eboiyehi (2013), who argued that economic recession and the subsequent job loss of many male employees has led many more women to seek alternative source of income to support their household. As a result of this, family relationships have been altered significantly. This change in role from their traditionally-assigned roles of wives and mothers to providers has led to change in the relationship between married and unmarried couples as well as relationship with their children (Bankole and Adeyeri, 2014), with a persistent conflict between career and family (Kahkha, Kahrazeh and Armesh 2014). Nigerian working women not only supplement family income; they are now providers, which has made it necessary for them to seek alternative source of income and more clamour for promotions and workplace advancement (Bankole and Adeyeri, 2014). Most family literature has focused on the view that men are breadwinners and women are dependents. This view has however changed as more women have taken up the role of provider which was formerly associated with the male (Townsend, 2002; Castelain-Meunier, 2002; Nock, 1998).

There are various statistics about the prevalence female breadwinners globally. Phillip (2015) revealed that about 50% of the families in Latvia had women as the main



breadwinners. A study conducted in South Africa by Malema (2019) also revealed that 69% out of total respondents of 7000 women were the major breadwinners in their households.

This stream of review indicated that extant studies on the prevalence of female breadwinners are few. A study conducted by Nnubia et-al (2020) among public primary school teachers in Enugu state revealed that 73.6% of women in the study perform breadwinning roles out of which 37.1% were co- or dual breadwinners, while 36.5% were primary breadwinners. Cory and Stirling (2015) also noted a correlation between income, education, occupation of women and female breadwinning in European countries. They revealed that female breadwinning is common among mothers in families with low income as they are more inclined to be female breadwinners. In the same vein, women with higher education and those who work in the public sector are more likely to be breadwinners. This is evident in Nnubia et-al (2020) which indicated a high prevalence of female breadwinners in public schools in Enugu State. Extant studies in Nigeria have not extensively discussed the socio-economic characteristics of female breadwinners.

Glynn (2014) also described the socio-economic characteristics of female breadwinners in the US. She revealed that 46% of single mothers who are breadwinners have the lowest income among female breadwinners while married mothers who are dual breadwinners have the highest income with 34.6%. On the hand, married women who are primary breadwinners had 30.6% high income. She also noted that 24.1% of married women are primary breadwinners while 28.8% are co-/dual breadwinners. An indication of this is that female breadwinners are common in family with lower income and single parent families. She also revealed that white women who have the highest percentage of female breadwinners who are single or single parents (44.3%) and who are married and are female breadwinners (63.3%). Eboyei et. al (2016) also revealed a high prevalence of single parents who either lived alone (31.3%) or with their children (28.1%). Glynn (2014) noted that white women are twice more likely to be dual breadwinners. Nonetheless, she revealed that black married women have the highest rate of women who are part of the active labour force (only 10.2% of black women have zero earnings)

Glynn (2014) also described the educational status and age of female breadwinners in the US. She noted that single female who are breadwinners have the least education with just

35.6% of them having higher education. This is in comparison with married female primary breadwinners who had about 45.9% and married women who are dual breadwinners with about 52%. Nnubia et al (2020) in their study also revealed that 85% of women who performed breadwinning roles had higher education compared to 14.5% who do not perform breadwinning roles, while 65.1% of the women who do not perform these roles had just secondary education. An indication of this is that the higher the educational status of women, the more likely they will perform breadwinning roles. Akanle et.al (2016) supported this assumption as well. Eboiyehi et.al (2016) however noted that 40% of female breadwinners in its study had no formal education. In the same vein, Glynn (2014) noted that majority of women in single parent households that are primary breadwinners fall between the age range of 30-44 while majority of the women in couple households who are primary breadwinners (61.7%) and women in dual breadwinning households (63.1%) also fall between the same age range. Nnubia et-al (2020) also noted in their study that 68% of female breadwinners fall under the age range of 20-40 while 95% of women within the age range 41-60 also perform the breadwinning roles. They also noted that 88% of women who are female breadwinners are in their middle career.

Solomon (2014) noted that increase in the number of women who perform the roles of breadwinner maybe due to the combination of social, educational and economic factors. Akanle et.al (2016) and Eboiyehi et.al (2016) also revealed that globalization forces have eliminated socio-cultural and traditional barriers that have limited women's accessibility to the labour market. Moreso, the increasing service sector which is traditionally dominated by women, and the shrinking manufacturing and industrial sector which are heavily dominated by men, has led to loss of jobs for men. This has created a situation where women now take over breadwinning roles to provide for the needs of the family.

Another social factor is the rising spate of divorce resulting into prevalence of female headed households and single mothers (Eboiyehi, 2013). Apart from globalization, Akanle et.al (2016) observed that the increasing urbanization is also a major driving force for women performing the breadwinning roles. According to them, urbanization disrupts the socio-cultural nuances which define the gendered traditional roles. This disruption results into expanding service sector, increasing divorce rates in urban centres and it invariably

increased the level of working mothers. Gerson 2009 added that as more women have become single mothers, they have had to take on the role of breadwinner to support their families. Additionally, changes in family structure, such as an increase in dual-earner households and a decline in male-dominated industries, have also contributed to the rise in female breadwinners (Cotter et al., 2011).

Eboyei et.al (2016) and Nnubia et.al (2020) noted that women in polygamous marriage are more likely to perform breadwinning roles. This they attributed to the inability of the male head to provide for the family's financial needs due to the increasing number of the family, diminished economic capability of the male head and lack of cohesion within the family. Glynn (2016) and Nnubia et.al (2020) also argued that women in urban areas are more likely to undertake breadwinning roles than those in the rural areas. This, Nnubia et.al (2020) attributed to the strict cultural norms in the rural areas which attribute the role of breadwinning to men. They also noted that early career women are less likely to perform breadwinning roles. While women who have longer work hours are likely to take on these roles.

Munsch 2015 suggested that marital infidelity is also a factor that causes female breadwinning and also be a negative outcome of female breadwinning, as women's economic success challenges traditional male breadwinning roles. Similarly, Teachman (2010) found that women's economic resources are strongly linked to a higher risk of divorce. Therefore, female breadwinning may result in weaker commitment levels from one or both partners, ultimately decreasing family stability and increasing vulnerability (Yu, 2015). Research on the impact of female breadwinning on family outcomes has also emerged in Asia, including studies by Cheung and Choi (2013), Yeung and Yap (2013), and Yu (2015). The general consensus within the literature is that, due to the inherent differences and historical variations in female breadwinning and traditional societal norms, there tends to be a need to renegotiate and reconstruct family and marital stability, leading to potential complications. Yu (2015) specifically notes that this is particularly prevalent in urban areas, such as among Chinese migrants in the United States, where economic, cultural, and familial factors contribute to couples' views on traditional family models and their decisions to either

adapt or reject them. These decisions are often associated with perceived levels of marital stability within these contexts.

Cheung and Choi (2013) discovered that as husbands encounter economic pressures and insecurity and face spousal economic disparities, they tend to struggle and desire greater power in their relationships. This struggle for power significantly contributes to an increase in physical assaults by husbands on their wives, as well as other forms of domestic violence, ultimately leading to family instability.

## **2.8 The Specific roles played by breadwinning market women**

The increase in state of consciousness, knowledge and advancement of women in relation to economy and societal values has led to an improvement in gender equality for women with more education and women highly placed in both public and private institutions, but there is the challenge of combining career and family life which has continued to suppress their growth (Kahkha, Kahrazeh and Armesh, 2014; Animasahun and Oladeni, 2012). According to Aassve, Fuochi and Mencarini (2014), despite the rise in female breadwinning, women who are their family's breadwinners are still found to contribute more in terms of house work than men.

Glynn (2014) also noted role increase between the roles women play before performing breadwinning roles. These roles include caring roles which are the predominant roles women perform in the family, as well as providing for the financial needs. This results into role strain for many of the female breadwinners as they find themselves performing more roles than they can handle. Nonetheless, she noted there are variations in how they perform these roles. For women in dual breadwinning households, the same way breadwinning is shared; caring roles are also shared between the couple. Nnubia et.al (2020) also noted an increase in the roles women perform in the households as well. A study by Moser (2009) found that breadwinning market women play a critical role in poverty reduction by providing income for their families, ensuring food security, and contributing to local economic growth. The study showed that their earnings often go towards household expenses such as education, healthcare, and housing, which positively impact the well-being of their families.

Akanle and Nwaobiala (2019) noted that women are now performing roles that are traditionally expected of men in the household, especially roles pertaining to breadwinning in the family. They also noted that while there is reluctance for men to accept or approve their wives performing these supposedly men's traditional roles, the women themselves have come to terms with performing these roles. Another study by Kabeer (2000) highlighted the impact of breadwinning market women on gender relations. Kabeer found that these women challenge traditional gender norms by assuming roles traditionally reserved for men, which has resulted in increased bargaining power and decision-making ability within their households. Eboiyehi et.al (2016) revealed that apart from the caring roles women normally perform, other roles include- buying foodstuff in the house (75%), house rent payment (62.5%), children school fees payment (55.6%) and buying clothes for children (75.5%). They also noted that majority of the female breadwinners in their study provide for utility and medical care in the household. Parry and Sagalo (2017) noted that cultural gender stereotype sees house care as "maternal instinct". Hence, caring tasks are traditionally attributed to women, since they are seen as feminine tasks. Therefore irrespective of if a woman is performing breadwinning role, she is not likely going to relinquish her caring roles because these roles are expected of the women.

This is not farfetched since there is still gender division of labour in the active labour force (Akanle et.al, 2016) where women are disproportionately placed in the lower stratum of the labour market and are predominant in the informal sector. Hence, Parry and Sagalo (2017) opined that many women see their involvement in the informal sector as an extension of the caring roles they perform in the household. In the same vein, involvement in the informal sector provides them with more time and flexibility to combine required family responsibilities and income earning. They also noted that these family responsibilities are basically unpaid labour. Family responsibilities for women, especially those in rural areas may also include subsistence farming- an occupation that's unpaid as well. This may place double burden in terms of household care and income earning responsibilities on the women.

However, the situation is also worrisome for women in the formal sector as combining family/caring responsibilities may result into role strain and role conflict as indicated by Joseph, Mohammed, Salawu, Raji, Atolagbe and Joseph (2018) in their study of women who work in the medical sector in Nigeria. This according to them is due to the demand of work which necessitated the medical personnel to place patient needs above their needs and long working hours. Parry and Sagalo (2017) used the term “subjugated worker” to describe the burden female breadwinners face in performing their roles within the households and work related roles. They revealed that due to socio-cultural implications, working class women or female breadwinners are not free from performing the roles expected within the family when they take on breadwinning roles. However, men can use the toga of being the head of the family to avoid performing their socially expected roles. Joseph et-al (2018) noted that for many of the women working in the medical sector, inability to strike a balance between their work roles and family roles will invariably result to one role suffering at the expense of the other roles. Doing this also affect their mental and physical health. This is further exacerbated by the female medical personnels attributing the blame to the lack of balance in the dual roles they perform.

In the same vein, socio-cultural factors and the patriarchal structure of the society may induce some men not to recognise the breadwinning roles of their wives (Akanle and Nwaobiala, 2019). Rao (2019) noted that men are reluctant to acknowledge the role of women as breadwinners. Chesley (2016), in another study conducted in the US where the earnings of the wives make up 80% of the household income, revealed that only 38% of the men acknowledge their wives as the breadwinner of the family. This is further exacerbated by the perception of the women themselves as majority of the women do not acknowledge themselves as the main breadwinner in the family. This according to Rao (2019) is based on the still prevailing notion of an “ideal family structure” where the man is expected to be the breadwinner, while the wife is the “homemaker” and “caregiver”. This is despite the gains over several decades in women employment in the formal labour market that is gradually breaking down the gender ceiling globally.

Hence, Tichenor (2005) noted that even when women earn more than their husbands, they often downplay their jobs while elevating the man’s job and roles as being more important

than their job and roles. In the view of Tichenor (2005), instead of these women to use their superiority in terms of earning to agitate for better roles within the households, they in their words and actions perpetuate and encourage male superiority within the family, thereby confirming the unequal gender roles at home. Rao (2019) also noted an increase in the caring and other household chores of breadwinning wives, despite the burden which career places on these women. Nonetheless, He argued that the women undertaking these increased roles are rather being compelled by the men or due to socio-cultural constraints which specially demands that women perform roles, as previously argued by Akanle and Nwaobiala (2019) and Parry and Sagalo (2017).

Rao (2019) instead noted that breadwinning wives as well as those who earn more than their husbands have the fears that acknowledging their status will amount to flouting gendered norms and societal expectations for women. Therefore to him, women see themselves playing their actual gender roles by emphasizing their “femininity” and by taking increasing housework roles. The same goes for men who find themselves in female dominated occupations. This is further observed in Rao (2017) where it was established that couples often view the husband’s unemployment as a major problem while the wife’s unemployment is trivialized. This however could be due to guilt and resentment on the part of these women as they believe they are responsible for “emasculating” their husbands (Meisenbach 2010). These according to April and Soomar (2013) are related to the predominant cultural notion of masculinity and patriarchy.

Rao (2017; 2019)’s analysis on the roles of female breadwinning in the household laid credence on Warren (2007)’s seminal discourse on breadwinning as still male influenced and dominated despite the gains in paid employment and income for women over the past two decades. This male dominance according to Rao (2019) has less to do with entrenched patriarchy or traditional gender stereotypes. Rather, it is because the focus of the agitation for gender equality is in the workplace, there is less focus on gender equality in the home. Hence, women who sought for gender equality may regress to accept unequal gender roles in the family. However, he noted that it might be difficult to tackle gender inequality at home due to the fact that the issue of unequal gender roles is between couple rather than between colleagues.

Women can excel in any role when they find themselves in an enabling environment because they have the ability to generate economic resources (Burke and Mattis, 2013; Kahkha et.al, 2014). Unfortunately, the pressure of combining career advancement and family roles stall their career progress as they are confronted with the challenges of being a mother, an employee, and a wife (Agi, 2014). These multiple roles constrain their full involvement and concentration in business and economic development. Eboiyehi (2013) argued that in the Nigerian patriarchal society, a man is socialized right from his young age to be the head of his family. He is also made to understand masculine roles as he grows up and socializes. These masculine roles include providing for his family, taking up leadership role and family headship. As the head of the family, he is expected to control the family resources. He is not just the father of his biological children, but the father of all the people living under his roof. Based on this, he commands a lot of respect and high regard from his family members and the community. According to the World Development Report (2012) on some Countries, a good husband is the one who provides food, clothing and shelter (Afghanistan); the one who provides everything and pays the bills (Burkina Faso); the one who goes to work, earns income and keeps his family in comfort (India), and the one who pays for children education, provides food and accommodation (Nigeria).

However, over the years, the traditional Nigerian family has undergone significant changes due to the changing economic situations which made it difficult for the men to take care of their family, resulting in many women becoming breadwinners in their households. These major changes in the family structure have ripple effects on family relations. Role of women in Nigeria is observable from their traditionally assigned roles of wives and mothers to providers (Bankole and Adeyeri, 2014). However, the conflict between career and family persists as women now carry majority of the financial load in the family (Kahkha et.al, 2014). Nigerian working women do more than supplement family income. Instead, these women now act as providers, necessitating entrance into the labor market and advancement in the workplace (Bankole and Adeyeri, 2014).

## **2.9 How female breadwinners combine business with marital obligations**

While married women's involvement in the labour market often results into improved financial stability within the family structure, there are persistent challenges (Blom,



2019). One of the challenges female breadwinners face in Nigeria is how to strike a balance between the multiple roles of breadwinner, wife and mother. These major changes in the family structure have consequences on marital relationships. The traditional male ego comes to play when there is change in gender roles and the wife becomes the breadwinner. For men whose wives earn more than them or is the sole provider in the home, the family dynamics is not comfortable. Hence, female breadwinners feel isolated in their marriages (Latshaw and Hale, 2016). Nonetheless, it should be noted that extant studies in Nigeria have not extensively studied the effects of female breadwinning on the marital obligations of the female breadwinners. Globally, many studies on this are mainly on the gendered identity construction, effects of female breadwinning on masculinity and traditional gender norms within the family structure.

Oduro and Adjei (2012) discovered that female breadwinners in Ghana often face gendered expectations regarding their roles and responsibilities within the household. These expectations can create tension between their business and marital obligations, as they struggle to balance their work and family duties. Studies by Chen and Lee (2017) and Mejía-Guevara et al. (2019) indicated that female breadwinners in low- and middle-income countries are often forced to combine business activities with childcare responsibilities, which can be challenging due to the lack of affordable childcare services.

Lantara (2015) noted that women in the 21<sup>st</sup> century perform two major functions within the family structure- internal functions- which indicate being a mother and wife within the family, and external factors which involve participating in the labour market to earn income for the family. For many female breadwinners however, trying to perform these roles often lead to imbalance which subsequently lead to problems either within the family or outside family life. This high prevalence of intimate partner violence was asserted by Meisenbach (2009) who revealed that performing breadwinning does not relegate or change the roles female breadwinners perform within the family. Instead, there is a high rate of intimate partner violence within the family structure. Research by ILO (2018) found that female entrepreneurs often face difficulties in accessing finance, technology, and training, which can limit their ability to grow their businesses and increase their earnings. This lack of access to resources can make it more challenging for female breadwinners to meet their marital obligations, as they are forced to spend more time working to make ends meet.

One of the ways female breadwinners achieve the balance between business and their marriage is by setting clear boundaries between work and home. According to a study by Cho, E., & Kwon, J. (2014), women who established strict boundaries between their professional and personal lives reported less work-family conflict and greater job satisfaction than those who did not. Additionally, some female breadwinners maintain effective communication with family members in order to manage their obligations. This means discussing work-related responsibilities with spouses or partners, assigning household chores to children and other family members, and delegating tasks at home. According to a study by the Halpern (2005), effective communication can reduce stress levels and increase satisfaction in both work and family roles.

In a phenomenological study conducted by Meisenbach (2009) on female breadwinners in the United States of America(USA), the position of the woman as breadwinner does not necessarily secure the woman's autonomy within the family structure and may explain why there are higher rates of physical violence and abuse against women with female breadwinners. Findings in Boonzaier (2005) further reinforced the findings in a research conducted on intimate partner violence. According to Boonzaier (2005), it is challenging for men to relinquish their breadwinner role in the home as this makes them feel emasculated, hence the violence.Boonzaier further revealed that men find it difficult to allow women take up the breadwinning roles. Springer, Lee and Carr (2019), opined that relinquishing the role of breadwinner to the wife can cause mental or emotional stress for the husband. This is due to prevailing perception that relinquishing roles remove masculinity (Rao 2019; Springer et.al, 2019; Parry and Sagalo 2017). April and Soomar (2013) noted that the gendered socialization of women has instilled in many women the notion that they are the primary care giver in the family. This has led to some form of benchmark women want to uphold in the society. Hence, women are less likely to go against these marital obligations within the family thereby placing themselves under undue pressure in order to meet these obligations, while also trying to meet their financial needs and maintain family wellbeing (Blom, 2020). However, attempts to meet their personal fulfillment which goes askance against these marital obligations are resisted by men,

resulting into the intimate partner violence or abuse within the family (April and Soomar, 2013).

Medved (2016) noted an ideal standard of workers which dwells on early breadwinning model that favours men. The ideal worker is expected to be career oriented, one who is not faced with performing marital obligations in the households. The ideal worker is expected to work long hours, be career oriented and depend on others for activities at home. This therefore gives men a form of “fatherhood bonus” and the career oriented women a form of “motherhood punishment”. This then invariably affects women’s ability to perform their marital obligations in the household. This is one of the reasons why Warren (2007) argued that early model of breadwinning favours men more. This is because it frees men from their marital obligations while women are expected to combine familial responsibilities with their work/career. Jurcyk, Jentsch, Sailer and Schier (2019) also observed contradictory developments within dual spheres of family and workplace/public. While there have been drives for equal opportunities within the public sphere, traditional gendered norms still persist within the family sphere and women still hold firm to these traditional gender norms at home. Jurcyk et.al (2019) revealed that in Germany, a large number of breadwinner mothers still bear major responsibility for household care. In families where breadwinning mothers share care work, women act as “gatekeepers” to ensure their male counterparts perform these chores.

An indication of this is that irrespective of their breadwinning status, women still perform more marital obligations than men and there is little or no reduction in the household chores they perform (Wieber and Holst, 2015). Meisenbach (2010) also revealed that while involvement in breadwinning by women is resulting into changing gendered identity; men are trying to perpetuate gender identity and gender supremacy by insisting on bread winning women performing their marital obligations at home. This persistence in the home according to Parry and Sagalo (2017) may be due to society not recognizing the unpaid roles women perform in the household. Glynn (2019) also argued that despite the economic gains of women, and the increasing number of women in the active labour force, there is still the underlying notion that women’s earnings are not vital to the family’s economic interests. This is perhaps one of the reasons why there have only been minor changes in the marital

obligations of female breadwinners. This according to Glynn (2019) may also be the restraining factor to bridging the gender wage gap and the reluctance for workplace policies to support working mothers.

In Olaniyi (2015), a study conducted on the causal factors of divorce in Africa, couples' role obligation in which decision making such as provider, home maker and child care has been a modest cause of increase in divorce in Africa. However, findings from another study contradicted these previous findings. According to a study conducted by Munsch, Rogers and Yorks (2016) and published in the University of Connecticut (Uconn) journal, being the family breadwinner can be unhealthy for men. Another study on change in gender roles also shows positive and negative effects of this change on relationships. Nevertheless, Wieber and Holst, (2015) argued that performing traditional roles often result into conflict between female breadwinners and their partners, often as a result of trying to combine two contradictory ideologies both in the family and workplace.

Hence, Olaniyi (2015) revealed that one of the major reasons for increasing rate of divorce in Africa is due to these conflicts in the family. This may also lead to increasing rate of intimate partner violence and abuse within the family. Butikofer (2013) noted that couples who are raised in families with entrenched traditional gender norms often have less satisfaction when wives become the main breadwinner in the family. Akanle et.al (2016) also identified some challenges in families with female breadwinners in Nigeria, these include- incessant arguments between the couple, stress dealing with work and household care, marital conflicts, domestic violence, strained marital relationships and low self-fulfillment and happiness for the women. The husband would also experience low self-fulfillment while at same time have the feeling of being emasculated by the wife. Wang (2019) also revealed that women who earned more than their husband are less satisfied about their family life, compared to women who earn less than their husbands or are not the primary breadwinners.

Akanle and Nwabiola (2019) also revealed that socio-cultural gendered norms within the family in Nigeria society see breadwinning as one of the marital obligations of the men within the family. When these roles are being performed by women, it leads to strife in the

family. However, instead of leaving the family, many breadwinning mothers would remain while trying to deal with the tumultuous situation. The major reason why many women refused to leave may be due to perceived negative effects of divorce/separation on the children and social stigma attached to divorce. However, by staying, they begin to treat their spouses with disdain and try to rationalize their staying back as the “need to take care of their children or for the future of the children”. Eboiyehi et.al (2016) and Akanle and Nwabiola (2019) noted further that subsequently in the eyes of these women, the status of the husband changes, he is no longer seen as the “husband,” but rather he is seen merely as ‘Baba Omo’ (father of the children). In this context, there is little or no conjugal relationship between both spouses. They are not divorced yet, but due to the inability of the man to provide for the family, he is no longer seen as the “husband”, rather they are just bedmates or housemates. The woman becomes “defacto” independent while the husband resorts to domestic violence or abuse to reassert his “masculinity” and authority over the woman.

Traditional role reversals can thus be unsettling and awkward for both the female and the spouse, leading to frustration and constant arguments among both parties. On the one hand, an increased financial burden is placed on the woman, and on the other hand, there is potentially bruised male ego and insecurity. This social phenomenon has financial, emotional and psychological implications for the family. In a study of married couples’ households conducted by Brines (1993), husbands who do not contribute much to the household economically also contributed less to household labour than husbands who are economically independent. She reasoned that the economic insecurity of the less economically viable men makes them more conscious of their role as providers and family heads, which will be threatened when they take on more domestic responsibilities. According to Akanle and Ejiade (2012), Akanle (2011), Adesina (2010), Aina (1998), female breadwinning is one of the contradictions and abnormalities of recent social developments. Hence, this changes the dynamics in the household and places the traditional gender roles on shaky ground particularly in a patriarchal society that is embedded in traditional cultural values.

Further findings reveal that marital relationships are usually strained, while happiness and fulfillment is usually low when men cannot perform their traditional breadwinning role

while the women step into their shoes. Butikofer (2013) also finds that in cases where the husband was raised in a traditional family, husband satisfaction is negatively affected by having a wife who works and contributes to household income.

### **2.10 Effects of female breadwinning on parenthood and childcare**

The rise in female breadwinners has led to dynamic changes within the family structure more especially in terms of household chores and childcare (Ben-Galim and Thompson, 2013). Nevertheless, Glynn (2019) reported that mothers who are the primary breadwinners are more likely to see an increase in child care responsibilities in comparison to fathers who are breadwinners. Akanle and Nwaobiola (2020) also revealed from their findings that women who are female breadwinners are not expected to relinquish their domestic roles which include child care to others in the family. Rao (2019) also revealed that female breadwinners in the USA spend more time doing house work and child care than their partners and male counterparts who are married and working as well. Wang (2019) equally asserted that working fathers spend less time in household work and childcare activities compared to working women. These are indications that women are expected to combine household care, more specifically child care and paid work, irrespective of the difficulty in performing these functions together.

In recognizing this difficulty, Sibert (2011) asserted that many female breadwinners find it difficult to successfully play their domestic roles as the main caregiver and pursue a successful career in the workplace. Emsile and Hunt (2009) also supported this assertion by opining that women, especially married women, would find it problematic combining work and family lives. These challenges are exacerbated by lack of support from their male partners who instead feel emasculated by the fact their wives earn the main income in the family (Rao, 2019; Sweet, S., & Meiksins, P. (2010) found that when women are the primary earners, they tend to experience higher levels of stress and lower levels of satisfaction with their family lives. This can lead to less time and energy spent on parenting and childcare, (Wang 2019). This perhaps could be one of the reasons for the persistence of the gender wage gap and career ceiling from many women despite massive gains in gender equality in the last two decades globally. As women continue to navigate their ways around these difficulties, these difficulties will affect women's roles as caregiver as they will find

it difficult taking care of children. Performing all of these roles subsequently create strain for women (Rao, 2017; Perry and Sagalo, 2013).

According to Barnett and Hyde (2001), having multiple roles can equally be beneficial in terms of mental, physical and relationship health for both men and women. However, one negative impact to role reversal in relation to female breadwinning as identified by Meisenbach (2010) is that breadwinning women experience feeling of guilt and resentment when they are away from their children on business or pursuing their careers. Chesley and Flood (2017) also noted that socio-cultural factors, government and organisational policies continue to perpetuate traditional gender norms within the family. This is done via various state and organizational policies supporting male breadwinner/female carer family by having a gender gap which favours men; low cultural support for working class mothers or fathers who decided to be a stay-at-home caregiver; and limiting support accessibility to child care support, depending on who carry out childcare activities in the home. Wang (2019) equally asserted that women especially married women are more likely to accept socio-cultural gender norms than men. An indication of this is that married women who are female breadwinners are less likely to relinquish childcare responsibilities because of these norms.

These socio-cultural factors have also influenced perceptions on the effects of female breadwinning on childcare responsibilities. A survey conducted by Pew Research Centre (2013) revealed that while 86% see childcare as the responsibility of the mother, 74% of the respondents had the opinion that female breadwinners may find it difficult to carry out childcare responsibilities while about 50% hold the opinion that it will make marriage difficult. In the same vein, two (2) out of four (4) respondents also argued that children will be properly taken care of if the mother becomes a stay-at-home wife to take care of the children.

Nonetheless, recent studies are showing indication that male partners are increasingly interested in participating in domestic duties which include childcare responsibilities by either sharing (Glynn, 2019; Wang, 2019) or taking responsibility for large chunks (Chesley and Flood, 2017; Wang, 2019). However this varies for either dual breadwinning couples, women who are the main or primary breadwinner and female breadwinner with sit-at-home

male partners. Wang (2019) revealed that while 41% of the female breadwinners in her study perform more breadwinning roles, 17% also revealed that their husband perform more household chores while 41% agreed they share household chores including child care responsibilities with their male spouses. Chesley and Flood (2017) equally revealed a growing trend of fathers who partake in childcare activities in America, showing a prevalence rate of 57% in dual couples, 5% of men acting as stay-at-home father to take care of children and about 23% men having wives who are the primary breadwinners.

In relation to childcare and family demands, after school parental duty is one major source of struggle working mothers also contend with. These findings are also in line with Duxbury and Higgins's (2008) study which argues that when women are saddled with the demands of work and family, involvement in one role will make participation in other functions very difficult. In fact, Sibert (2011) opined that a woman cannot successfully play her role of wife and mother while maintaining a high-powered career at the same time. It has also been argued by Emslie and Hunt (2009) that having an organized work and family life is difficult for women generally but even more problematic for married women. Consequently, Chesley (2016) posited that female breadwinners are often forced to place more importance on their employment tasks than their parenting roles.

Undoubtedly, market women who are also their family's breadwinners face several challenges. Further studies have also shown that despite women empowerment, gender disparities are still present (Spring, 2009). As women negotiate roles between career and family, going to school and struggling for career advancement, the social climate and political system in place does not adequately promote or support women in the workplace but rather places women in traditional roles, which gives them challenges (Inmyxai, and Takahashi, 2011). This can have a negative effect on the women's role as a caregiver to the children, as they have to work most of the time with little or no time to spend raising the children and doing basic things for them like assisting with homework and other care giving roles, especially in their growing years. These can affect the women's ability to cope with their roles, thereby putting further strain on them.



Jurczyk et-al (2019) asserted that as equal opportunity principles are being promoted in the public and governance, this is having reverberating effects within the family structure leading to challenging of traditional gender norms within the households. Gender roles are becoming fluid as female breadwinners are demanding for spousal active involvement in childcare and household care activities by acting as “gatekeepers”. They also noted that government agencies in western countries are creating structures for early childhood care thereby lessening the burden of childcare on female breadwinners while at the same time provide employment for women. While supporting Jurczyk et-al (2019)’s assertion on emerging fluid gender roles, Medved (2016) also revealed that some men are taking time off work to take care of children while their spouses work.

However it should be stated that while this is common among men with lower income than their spouses, this is not a common phenomenon. Medved (2016) noted men are still challenging these changing gender roles, while Welber and Holst (2015) and Glynn (2019) insisted many female breadwinners are skeptical about accepting these emerging gender roles and are afraid of challenging the prevailing traditional gender stereotypes within the household. Meisenbach (2010) and April and Soomer (2013) revealed that many female breadwinners who still accept the traditional gender roles, with a feeling of “guilt of emasculating” or “shaming” their male spouses by taking up breadwinning would insist on taking up childcare responsibilities. This is irrespective of the strain this brings to them in balancing work and family life. Hochschild and Machung (2003) refers to this as the “second shift”, where women after paid work- which is the “first shift” would still insist on taking a larger share of housework and childcare. Wang (2019) noted that this perhaps the reason why many married female breadwinners feel overworked and are having lesser familial satisfaction in comparison with other women who are sit-at-home wives.

### **2.11 Effects of FBW on other familial relationships**

Nigerian societies like many other African traditional societies are essentially patriarchal, which gave men an edge over women (Familusi, 2012). In Yoruba land for instance, the mantle of leadership belongs to the man. For a woman to assume this mantle of leadership, the man must be irresponsible, lazy or even dead (Familusi, 2012). However, the traditional

role of the woman includes the expectation that she shows respect to the extended family members, especially the in-laws who sometimes exert very strong influence in marital relationships. With the spread of education in Nigeria, it would be expected that Nigerian families would have been westernized, but this is not totally so (Labeodan, 2015). This is evident in Leslie (1994), where she opined that the woman has no control over her body or the products from her body, including her children who belong to the man's family.

Extended family relationships are important to Nigerian marriages. Hence, the woman is expected to maintain good relationship with them (Labeodan, 2015). This is also important because the task of training the children is more of community effort, rather than the parents or individual effort (Labeodan, 2015). This position is also similar to the position of Olutayo and Akanle (2011) where they opined that socializing is a community effort. Hence, extended family relations cannot be overemphasized and the relationships must be upheld by the family. Findings in a study conducted in Australia showed that an increase in the prevalence of female breadwinning globally has undermined the traditional male-breadwinner model associated with family life which has in turn contributed to a lower relationship and family stability (Blom and Hewitt, 2019). In other words, family relations and stability is influenced by family status. One of the positive effects of female breadwinning on extended family relations is the potential for increased family cohesion. Research by Emily Rauscher and Leif Jensen found that when women were the primary earners in their families, they reported feeling more connected to their extended family members (Rauscher & Jensen, 2019). This increased connectedness can lead to greater family support and can help to strengthen familial relationships.

A study by Monica Kirkpatrick Johnson and Jennifer E. Glick 2016 found that women who were breadwinners in their families reported feeling more respected and valued by their extended family members. Women who are able to earn a good income and provide for their families may be seen as more successful and respected within their extended families.

While female breadwinning can have positive effects on extended family relations, it can also have negative effects. One of the negative effects is the potential for resentment and jealousy among extended family members. Research by Daniela Negraia and Daniel J.

Myers found that when women were the primary earners in their families, their extended family members often reacted with a mixture of admiration, resentment, and skepticism (Negraia & Myers, 2015). This reaction can lead to tension and conflict within extended family relationships. In some cultures, the role of the breadwinner is traditionally held by men, and women who take on this role may be seen as going against cultural norms. A study by Ana M. Gonzalez and E. Brooke Kelly found that Latina women who were breadwinners reported experiencing cultural conflict with their extended family members (Gonzalez & Kelly, 2014). This conflict can lead to strained relationships and a sense of isolation from extended family members.

### **2.12 Strategies and Support networks adopted by female breadwinners**

A study by Summons School of Management (2013) observed that network and support system is very important to the female breadwinner families. The study conducted on 400 female breadwinners who attended the conference in New York City opined that one of the reasons why breadwinning women do not get enough support is that they do not talk openly about their role as the breadwinner. However, support system is very important, hence the need to change the dichotomous and outdated assessment of gender roles, Yoruba women are usually part of one social group or the other, especially the market associations (McIntosh, 2009), they often get support from this social network groups. The study by Eboiyehi et.al (2013) accentuated the importance of support system for breadwinning women. The study found that the support rendered by family members is essential, but where breadwinning women lack such support, some seek this support through other channels such as local market associations and cooperative societies, while some even turn to alms begging (Eboiyehi et.al, 2013).

Similarly, a study by Ali (2015) found that female breadwinners in Pakistan often relied on support from their families and communities to manage their multiple roles. They also emphasized the importance of self-care and setting realistic expectations for themselves to avoid burnout. Research by Eze et al. (2021) found that female breadwinners in Nigeria often relied on social support networks to manage their work and family responsibilities. They also engaged in time-management strategies, such as prioritizing tasks and delegating responsibilities, to balance their roles.

Review of literature further revealed that Religion is a very important factor in the African societies, and is capable of impacting on the behavior of people. In Akanle (2016), one of the coping strategies adopted by breadwinning women is their belief in God. According to the findings in the study, the primary coping mechanism adopted by female breadwinners is the belief that God will turn the tables and give them a ‘better tomorrow’ where the man’s economy will improve once again, and he will be able to satisfy social expectations and uphold the societal norms and tradition. This is not surprising as Yoruba women have always held on to their believe in the traditional gods like ‘Ogun’, ‘Oya’, ‘Sango’, ‘Aye lala’ and others. Hence, it was easy for the Christian missionaries to introduce the Christian God and Islam was also welcome (McIntosh, 2009). In fact, a Johns Hopkins study on modern contraceptive use agreed that women whose religious leaders support the use of contraception will likely use it because of their religiosity (John Hopkins Center for Communication, 2018). Religion is a vital part of the social and traditional form of many Nigerian societies. Hence, religious well-being of an average Nigerian woman is important (McIntosh, 2009).

Findings in another study conducted on abused female breadwinners also indicated that coping strategies adopted by these women included making official reports at the police station, getting counseling and religious intervention (Chimeri, Tshifthumulo and Musvipwa (2019). This further implies that while the cases may be different, female breadwinners often adopt similar coping strategies which includes; Religiosity, emotional expression and getting social support.

Similarly, Johnson (2016) indicate that most women rely on access to loan facility as a coping strategy to female bread winning. Mayoux (1995) emphasized the lack of access to credit and other financial services, which constrains their ability to expand their businesses and generate greater income. This lack of access is often compounded by discriminatory social and cultural norms that limit women's access to resources and information.

## **2.13 Theoretical Framework**

### **Role Strain Theory**

The purpose of the study was to investigate female breadwinning roles and its consequences on family relations among market women in Ibadan. Role Strain theory was therefore found to be appropriate in order to elaborate the research design and the study objectives in grounding the study in a firm theoretical construct. This is aimed at ensuring that results from the study are meaningful and contribute to knowledge. Thus, in order to investigate the effects of breadwinner-roles on market women in Ibadan, role strain theory was crucial in the research design, while the study's ideography framed its theoretical orientation.

Neuman (2002) opined that it is important to be aware of how a specific theory fits into the research process, as this helps to clarify murky issues, leading to a better designed, easier to understand and better conducted research work. It is the duty of the researcher to select the problem, design the research and analyze the result by reference to existing theory. This section will therefore use the Role Strain Theory to analyze the perceived consequences of breadwinning roles among market women in selected markets in Ibadan metropolis on family relationships. The study will be hinged on the role strain theory which critically explains the role conflicts in FBW roles. Role strain theory proposed that human behaviour is guided by expectations held not just by individuals but also by other people. The expectations correspond to the roles individuals perform or enact in their daily lives. Individuals generally have and manage many roles.

Roles consist of a set of rules, norms that functions as plans and blue prints to guide behaviours. Roles specified what tasks must be done by who, what goals should be pursued, and what performances are required in every given situation. A role is a collection of norms associated with a particular position in a society. Mead (1934) views role as the norms that describe how someone in a particular position is expected to act or not to act, especially when it concerns other people. Each position carries with it a number of roles, or a set of behavioural expectations. Roles theory sees individuals carrying out their roles on the stage or as players in a football field. Roles theory presupposes that if we have information about the roles expectation of an individual we can as well predict a significant portion of the behaviour of an occupant of a position.

Roles strain theory thus postulates that to change behavior, you need to change the roles of the people. Roles influence behaviours, beliefs and attitudes. Thus a change in the roles individuals perform will lead to a change in the behaviour of the person (Goode, 1960). The functionalist sees roles as an important way of socially regulating the activities of an individual. Roles, being predictive and showing regular pattern of behaviour, allows individuals to function effectively. Collectively, a group of interlocking roles create a social institution like the family which can be seen as a combination of many roles;- where different people that constitute the family play different roles. Thus women within family play several roles which include the role of wife, mother, comforter, caregiver, performing house chores and by working outside the home earning income, and now assuming breadwinning roles either as sole breadwinners or dual breadwinners (Meisenbach, 2010)

In the family setting, interaction is structured by expectations attached to positions. In the household, even the gender is an important element in identification of roles. Hence the home is a combination of many actors who have different roles. The man traditionally plays multiple roles of father, husband, care provider, rule maker and main income earner as the main breadwinner. The mother on the other hand is expected to compliment the roles of the father by performing the functions of caregiver, mother, rule enforcer and emotional support for other members of the house (Blomand Hewitt, 2020). While the children are expected to be obedient, respectful and follow orders. Performing these roles with the expectations attached to the roles may result into role confusion for the individual. This is a situation where an individual has trouble determining which role he should assume, while roles conflict exist where an individual encounter tensions as the result of incompatible roles. Role strain refers to the felt difficulty in fulfilling role obligations. Unlike role conflict where tension is felt between two competing roles, tension in roles strain comes from just one role. There is Role strain in fulfilling obligations of self-health maintenance.

There may also be role distance when there is a separation between an individual and his putative role. This is when an individual does not deny the role but the virtual self-implied in the role by all accepting performer. There is also role embracement which is the complete adoption of a role by an individual. The individual becomes completely diffused into the role. Goode (1960) posited that social institutions are developed and sustained by role

relationship. These roles relationship are expected to be fulfilled by individuals members of the society. He noted further that Role strain may occur due to the difficulty in performing to fulfil these role relationships. This occurs due to the social relationship prescribing and ascribing social obligations to different members of the society and members are required to carry out these obligations without being compelled to. Individuals are also expected to perform multiple roles in different settings be it family or work setting, hence the pursuance of these multiple roles result into role strain for the individuals.

Merton (1938) argued that societal pressure on individuals encourage deviance behavior to a large extent. He believed that the American society for example, celebrate people who accumulate wealth, regardless of how they make their money, even if it is made through crime (Merton, 1938). He argued that socially accepted goals and standards put pressure on people to conform. This perspective provides appropriate explanation to the perceived socio-cultural consequences of breadwinning roles on female breadwinners, family dynamics and stability among female traders in Ibadan.

According to Merton (1938), Role strain could occur in the following ways-

- a. **Structural Role Strain:** when society ascribes different roles to individuals. However, due to social structures inability to provide the means of achieving these roles, it may lead to role strain on the individuals. In the case of female involvement in paid occupations or female assuming male roles as the breadwinners, this may be due to the inability of men who are traditionally regarded as the main breadwinner in the society. Nonetheless, the more women perform these breadwinning roles and combine them with other roles they perform, the more they suffer from social strain.
- b. **Individual Role Strain:** This entails the frustration and pains individuals face in the pursuance of performing the several roles they face. Many female breadwinners face several constraints in performing the different social roles expected of them in the society. The strain is more pronounced if they lack social/emotional support from significant others around them or they face issues of gender ceiling or discrimination in the workplace despite the fact that they are the breadwinners at home.

The concept of roles in sociology is used to describe an individual's anticipated behavior and obligations based on his or her position in the society. There will be role strain when there is role conflict. Mostly, the strain is caused by opposing responsibilities and obligations which result in conflict of interest, especially when a particular role has different statuses.

Furthermore, the role strain theory suggests that when a person plays roles contrary to their expected roles, there is conflict of roles which leads to strain. Therefore, when a woman whose traditional role is that of a mother and caregiver experiences role-change that makes her the breadwinner, there is a strain, as a result of pressure on her to carry out her role successfully. By implication, breadwinning roles by women lead to role conflict between the traditional role of the husband as the financial provider and that of the breadwinning woman. Roles are not just a blueprint to guide behavior, they also outline the goals to pursue, chores to be done and how these goals and chores are to be carried out. Role strain can therefore arise when career impacts on other aspects of one's life, leading to deviant behavior on the part of the individual experiencing the strain, and when it affects statuses, it results in status strain.

For instance, the traditional role of the woman is not that of a financial provider, but when she assumes that role, thereby having a change in status from caregiver to provider, there is role and status strain. As a mother, wife and breadwinner, she is strained because of the excessive demands and obligations caused by the multiple roles. In other words, Merton's role strain theory explains adequately how combining the dual roles of a wife and mother with that of financial provider conflicts with the traditional role of women and this can lead to strain both on the woman and the family as a whole. When the strain becomes too much and the woman cannot provide for her family as expected, she may be forced to involve herself in illegal activities or even prostitution to get enough money to meet the goals her role has placed on her. In every human society, there are norms and traditions guiding the activities of the people. As a result of this, we have traditional gender roles which dictate that man is the breadwinner of his family, where he is expected to provide financial and material needs for his wife and children. When this traditional role is maintained, there is order, stability and balance.



## **2.14 Application of Role Strain Theory to female Breadwinning Practice**

For many female breadwinners, having to perform their traditional gendered roles in the home alongside work-related and breadwinning roles often result into role strain for them (Akanle et-al, 2016). This strain is exacerbated by perceived lack of support from their spouse. They find themselves unable to cope with caregiving, household chores and earning income at the same-leading frustration and stressful situations for these female breadwinners. Likewise inability to fulfill societal expectations place some sort of social burden on them.

According to Bertrand, Kamenica and Pan (2016) gender norms embedded within the socio-cultural milieu in female settings still show an aversion for women serving as the main income earner in the family irrespective of the society. Thus, trying to perform these gender norms coupled with the need to earn income inline with recent economic challenges that have sidelined the male counterparts will lead to role strain for market women who are the main breadwinners. This will also affect the wellbeing of the women when they are unable to credibly perform the different roles and social obligations expected of them (Brown and Roberts, 2014).

A major factor for the social strain female breadwinners suffer is lack of recognition given to female breadwinners by societal norms (Parry and Segalo, 2017). This lack of recognition is based on the gender norms, hence many female breadwinners lack need social support to deal with strain arising from performing multiple roles in the society. This lack of social support may be due to the male spouse feeling useless and resentful due to the wife either being the sole income earner or the main income earner (Glynn, 2016). Many husbands see this as a challenge to their masculinity; hence may try to re-assert their masculinity by not supporting their wives or insisting wives perform household social ascribed roles (McLean, 2020; Evans, 2016; Meisenbach 2010). A worrisome situation is when female breadwinners attempt to justify the problems they face due reasserted masculine identity by blaming themselves for the resentment their spouses face (Akanle and Nwaobiala, 2019; Taru, 2019; Eboye et-al 2016).

At the structural level gendered and patriarchal norms prevalent in the society means that market women who are female breadwinners are likely to suffer social strain in performing multiple roles in the society. Meisenbach (2010) and McLean (2020) noted that despite this social strain, female breadwinners are beset with gender wage ceiling and discrimination with affect career mobility and advancement; they also dominate low wage occupations. At the individual level, lack of support from significant others especially the husband means that female breadwinners suffer from social strain in the homes (Taruc, 2019). Eboye (2013) and Taruc (2019) noted that the inability to cope with social strain at individual level results into feelings of rejection, lack of self-respect, depression for the woman and marital conflicts in the home.

However, despite the constraints of traditional gender norms, female breadwinners are able to participate more in decision making in their households (Klesment and Bavel, 2016). The implication is that despite the role strain of being financial providers, female breadwinners participate more in household decision makings especially where their children are involved. Hence, women are able to negotiate power relations (Farnworth, Badstue, Williams, Tegbaru and Gaya, 2020). As a female breadwinner therefore, the need arises for you to invest in time, effort and personal development in order to carry out the duties successfully.

## **CHAPTER THREE**

### **METHODOLOGY**

This section discusses the procedures and methods used in the study. The chapter describes the methods of obtaining data, sampling techniques, procedures, and the study area. This is a very important aspect of research study that ensures the validity and reliability of instruments that were used for collection and analysis. To achieve this, the chapter outlined the methods through which the research objectives of this study were achieved.

### **3.1 Study Design**

The study was cross-sectional, and it employed a mixed method approach, where a methodological triangulation was utilised. The study adopted the sequential explanatory design as proposed by Creswell (2003). Qualitative data was used to build on, complement and follow up on the quantitative findings. This variant was adopted because it perfectly fits into the simultaneous collection and analysis of data which may not be effectively addressed when other variants are used in a social research of this nature.

The essence of the use of this design is to provide an in-depth understanding of the social phenomenon the study sets out to investigate which only one approach may not effectively present in a more coherent and logical manner.

### **3.2 Study Area**

The study was carried out in Ibadan metropolis, Oyo State. Ibadan metropolis was selected because it is a metropolitan city with a high concentration of markets and people with diverse ethnic, religious and educational backgrounds (Tomori, 2007). The choice of Ibadan is also based on the size of the city and population of female traders and merchandise with anecdotal evidences of the prevalence of FBW among market women. Moreover, there are over ten (10) notable markets scattered within Ibadan metropolis. Despite this, there is still limited research evidence available on breadwinning roles among female traders and non-career women in Nigeria.

Following this, Ibadan is administratively the capital city of Oyo State with eleven (11) Local Government Areas (LGAs), namely: Ibadan North-West, Egbeda, Ibadan South-West, Akinyele, Lagelu, Iddo, Ibadan North, Ona Ara, Ibadan North-East, Oluyole and Ibadan South-East. Historically, Oyo State was carved out of the former Western State of Nigeria in 1976. Oyo State is made up of 33 Local Government Areas with a population of 5,580,894 according to the 2016 census, with a projected population of over seven million in the NBS 2017/18 Demographic Statistics Bulletin (National Bureau of Statistics, 2017).

The State is also situated on a total land mass of 27,249 square kilometers and it is bordered in the north by Kwara State, bordered in the south by Ogun State, in the west it is partly bordered by Ogun State and partly by the Republic of Benin, while the Eastern part of the

state is bordered by Osun State. Being the most populated city in the state, the population of Ibadan stands at about 3.6 million (National Population Commission (web) (N.P.C., 2017).

Due to its proximity to the industrial city of Lagos, Ibadan enjoys economic and economic-aiding activities in the form of commercial activities, industrial organisations and educational institutions. The city also is home to the nation's premier university, the University of Ibadan, the Polytechnic Ibadan and a few private universities. Ibadan enjoys heavy commercial activities due to the population and the number of local and international markets like Bola Ige international market, Bodija market and Agbeni market.

### **3.2.1 Gbagi Market (Bola Ige International Market)**

Bola Ige International Market, often referred to as New Gbagi is located in the Egbeda local government area of Ibadan. Bola Ige textile market is one of the biggest markets of its type in Africa and it is mostly dominated by women, with a population of about five thousand (5,000) female textile traders, according to Informal Market Sources. Gbagi (Bola Ige International Market) is known as one of the major international markets in Africa. The market is located on the Ibadan-Ife express road, a few miles from the Ibadan airport and it is about a kilometer from the Lagos-Ibadan express road, giving it easy accessibility for traders from Ondo, Osun, Ekiti, Kwara States and other parts of Oyo State, who visit the market for wholesale fabrics. Many languages are used in transaction of business in the market including English, French, Arabic, Yoruba, Igbo and Hausa. The market is known mainly for the sale of Textile materials and Fabrics.

Gbagi international market was relocated from its old location in Ogunpa to its present site as a result of flooding. In 1991, sellers were motivated to vacate Ogunpa to the present site by Governor Adisa. Meanwhile, the foundation stone of the new site was laid by late Chief Bola Ige, the former Governor of old Oyo state in 1980s. Thus, the market was subsequently named after him in 2002 by the then Oyo State Governor, Alhaji Lam Adesina.

### **3.2.2 Agbeni Market**

Agbeni Market is situated in the heart of the city, in Ibadan South west local government area. It is a large wholesale market popularly referred to as the wholesalers' market. The market, situated right in the heart of the City, between Beere, Ogunpa and Orita –Merin, has a high concentration of female traders. The market is located right in the heart of the City, a few meters from the Central Business District of Dugbe and Ogunpa, and is known mainly for wholesale distribution of processed household groceries and on a smaller scale, household utensils and cosmetics (informal market source). Like Bola Ige international market, Agbeni market is dominated by female traders, some of who started their trading activities with their mother, father or both parents at a tender age. Some of these women got married, had children and have also set these children's path on the same trading activities. Agbeni market, like most typical open markets in Nigeria, does not have any defined architectural design or layout; even the stalls are not well defined by any standard. However, trading activities are transacted in millions of naira in the market on a daily basis as people come from neighboring states to buy their wholesale supplies from the market. The market is coordinated through the efforts of Babaloja and Iyaloja and other market executives.

### **3.2.3 Bodija Market**

Bodija market is a popular open-air market located in Bodija district in Ibadan North local government area. The market was established in October 1987 due to congestion in the old Orita merin food stuff market by the then military administrator, Tunji Olurin. Popular for the sale and distribution of foodstuff, planks and cattle, there is a large population of Yoruba and Hausa traders, with some Igbo and other ethnic groups. Like most open air markets in the South Western area of the country, the market is also dominated by female traders. Bodija international market has thousands of registered and unregistered traders, out of which majority are female (Informal market source). The market is known as the largest informal foodstuff market in the South West Nigeria (Omobowale, 2020).

Like Agbeni and Bola Ige markets, Bodija foodstuff market has retained its popularity as the number one foodstuff market in Oyo State and other neighboring states. Unlike Agbeni market, Bodija market boasts of a defined markets structure, with facilities like toilets and offices. Market leadership has also taken an elitist pattern with various market executive office holders being technocrats, unlike leadership form by age which was the structure in

place until the mid-1990s (Omobowale, 2020). However, traders and hawkers can still be seen all over the market, hawking their wares or some of them have permanent spaces where they display their wares on a daily basis. Some of the traders are there with their spouses and children.

**Table 3.1: Registered male and female traders by Selected Markets in Ibadan Metropolis**

<b>Market Location</b>	<b>Registered Male Traders</b>	<b>Registered Female Traders</b>
Agbeni	705	1,112
Bodija	812	1,709
Gbagi (New Gbagi)	831	1,319
<b>TOTAL</b>	<b>2,348</b>	<b>4,140</b>

Registered male and female traders' records. *Source:* Informal market source

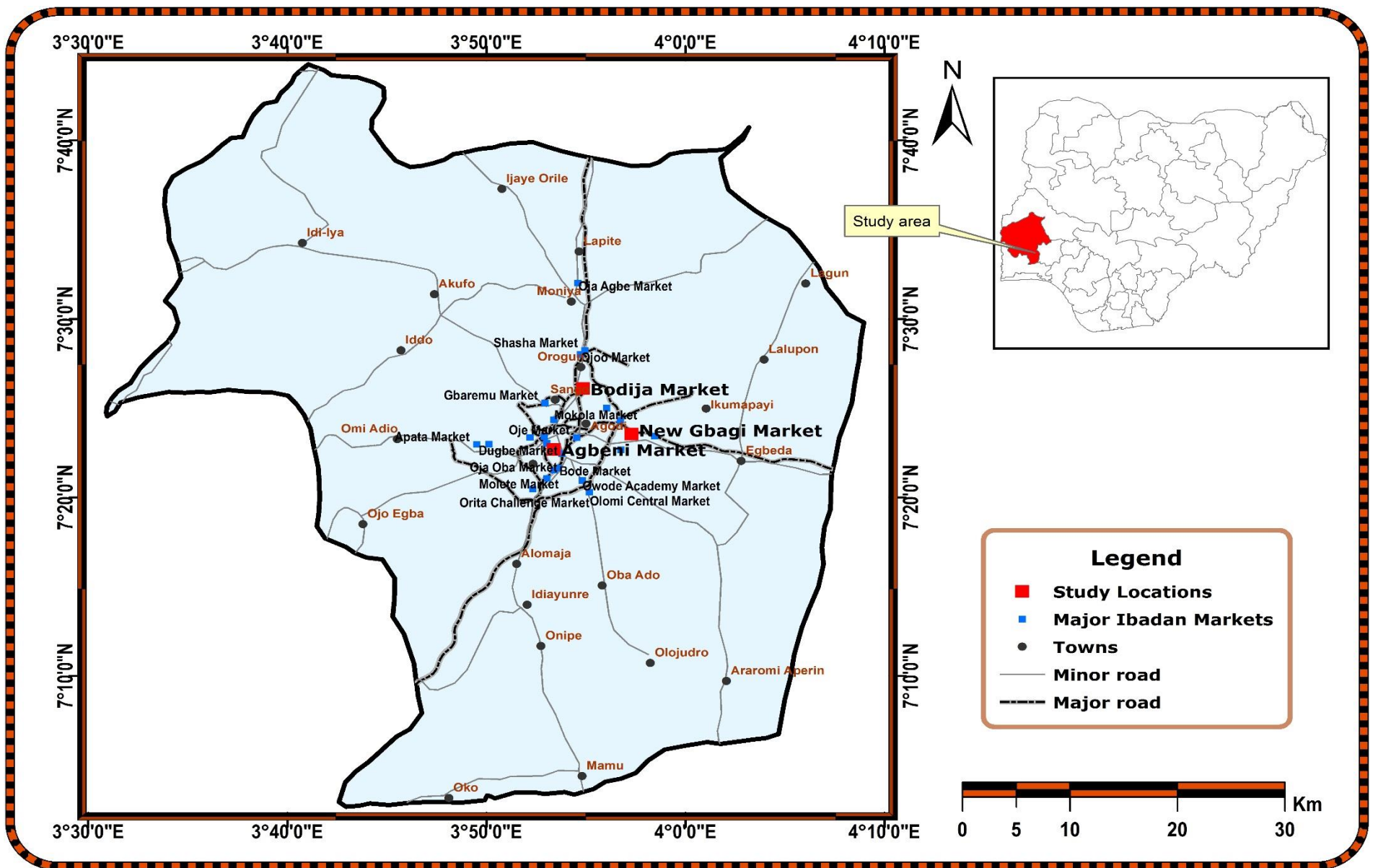


Figure 3.1: A Map of Ibadan Metropolis Showing Various Market Locations and Selected Study Areas

### **3.3 Study Population**

The target population of the study was mainly market women in the three selected main markets. The population included women who had trading stalls in the selected markets, who were married or co-habiting with their partners. Also, some spouses of female breadwinners among the participants were incorporated. They are the target population because the prevalence of FBW was investigated among the market women.

#### **3.3.1 Inclusion Criteria**

The inclusion criteria are categorized based on the approach of data collection. From the quantitative aspect of the study, the following criteria were observed:

- Registered market women who have market stalls;
- Female traders who must have attained at least twenty (20) years of age at the time of the study;
- Female traders who must have married or cohabited with their partner for a minimum of one year as at the time of the study.

The inclusion criteria for the qualitative study are stated below:

- Registered trader in selected market who have market stalls;
- Playing breadwinner role in her household for not less than one year as at the time of this study;
- At least twenty (20) years of age at the time of the study;
- Married or cohabiting with their partner for a minimum of one year as at the time of the study;
- Spouses of female breadwinners.

### **3.4 Sample Size**

First and foremost, a sample is a subset or some part of a larger whole. It also means the number of subjects that is chosen from a target population of study from which data are gathered for analysis. The sample size for the study has been categorized into quantitative and qualitative sub-groups.



### 3.4.1 Quantitative Sample Size Determination

The quantitative sample size for the study was determined by the use of Yaro Yamane's (1967) sample size determination formula. This was motivated by the fact that the total number of registered female traders in each of the selected markets as at the time the study was conducted was known. The formula is stated and defined as follows:

$$n = \frac{N}{1+N(e)^2}$$

Where n = Sample size

N = Total population of study

1 = Constant

e = Margin of error (0.05).

Thus, the calculation and retrieved samples by market is presented in Table 3.2.

**Table 3.2: Quantitative Sample Size Determination by Selected Markets in Ibadan Metropolis**

<b>Market Location</b>	<b>Registered Male Traders</b>	<b>Registered Female Traders</b>	<b>Sample Size Calculation</b>	<b>Sample Size Determined</b>	<b>Sample Size Retrieved</b>
Agbeni	705	1,112	$n = \frac{1112}{1 + 1112(0.05)^2}$	294	<b>289</b>
Bodija	812	1,709	$n = \frac{1709}{1 + 1709(0.05)^2}$	324	<b>322</b>
Gbagi (New Gbagi)	831	1,319	$n = \frac{1319}{1 + 1319(0.05)^2}$	307	<b>292</b>
<b>TOTAL</b>	<b>2,348</b>	<b>4,140</b>		<b>925</b>	<b>903</b>

Registered male and female traders' records. *Source:* Informal market source

### **3.4.2 Qualitative Sample Size Determination**

The qualitative sample size was determined by the following as stated in Table 3.3.

**Table 3.3: Distribution by the qualitative sample size determination**

<b>Participants</b>	<b>Bodija Market</b>	<b>Agbeni Market</b>	<b>Gbagi Market</b>	<b>Calculated Sample Size</b>	<b>Instrument</b>
Younger Female Breadwinners (20-49)	3	3	3	9	IDI
Older Female Breadwinners (50 upwards)	3	3	3	9	IDI
Younger Female Breadwinners	1	1	1	3	FGD
Older Female breadwinners	1	1	1	3	FGD
Spouses of female breadwinners	3	3	3	9	IDI
<b>TOTAL</b>	<b>11</b>	<b>11</b>	<b>11</b>	<b>33</b>	

### **3.5 Sampling Techniques and Procedure**

This research utilized a multi-stage sampling technique. This implies that the sampling procedures were carried out in stages. These were in four stages and as follows:

**Stage One:** The first stage of the sampling procedures entailed a purposive selection of Ibadan metropolis based on the knowledge gap of the phenomenon under investigation as well as the high concentration of female traders in the city without an evidence-based research documenting the phenomenon in Oyo State.

**Stage Two:** This stage of the selection involved a purposive sampling of three major markets in Ibadan metropolis based on their uniqueness of merchandize and easy accessibility for buyers from outside the state and other areas of the state. These markets were located in Bodija, Gbagi (popularly known as Bola Ige International Market), and Agbeni.

**Stage Three:** The third stage of sampling process utilised stratified sampling method. In this method of selection, the selected market locations were stratified into sub-groups based on merchandise types (types of goods sold) wherein respondents and participants were recruited for the study. The three selected markets (Bodija, Gbagi and Agbeni market) were basically stratified into sales of food stuffs and seasonings, fabrics and clothing and groceries (provisions), based on strategic merchandise sold in each market

**Stage Four:** This stage adopted simple random sampling technique to select respondents in the segmented markets and snowball technique for the selection of participants in the selected market locations. Bearing in mind that FBW among market women could be tasking to select, the quantitative approach proportionately administered a structured questionnaire to randomly selected market women (aged  $\geq 20$  years) through which prevalence of FBW was determined with the aid of the questionnaire design. On the qualitative aspect of the study, a snowball technique was used to select participants for the focus group discussion sessions (FGD) and in-depth interviews (IDI) conducted. The two methods were found appropriate for the study in order that quantitative data gathered were representative of the target population of study, while still maintaining the canon of conducting a scientific research. Hence, they are most suitable for a mixed method approach in order that the prevalence and patterns of FBW are known.

**Table 3.4: Summary of sampling procedures by stages of selection**

<b>Stages of Selection</b>	<b>Sampling Procedures adopted</b>
<b>Stage 1:</b>	A purposive selection of Ibadan metropolis based the high concentration of female traders in the city without an evidence-based research documenting the FBW among market women in Oyo State.
<b>Stage 2:</b>	A purposive sampling of three major markets in Ibadan metropolis (Bodija, Gbagi and Agbeni) based on their strategic locations, merchandize and high concentration of female traders in the markets.
<b>Stage 3:</b>	Stratified sampling method was used to select market segments in the selected markets based on merchandize types (types of goods sold).
<b>Stage 4:</b>	Simple random sampling technique was used to select respondents in the segmented markets for the administration of a structured questionnaire to respondents (aged $\geq 20$ years) and the use of snowball technique for the selection of participants for the IDI and FGD conducted in the selected market location.

### **3.6 Method of Data Collection**

This research adopted methodological triangulation where both quantitative and qualitative instruments of data collection were utilised.

#### **3.6.1 Quantitative Instrument**

The quantitative instrument adopted a structured questionnaire to elicit relevant information about the socio-demographic characteristics of the respondents, patterns of female breadwinning among market women, their specific roles in the family, effects of female breadwinning on children and familial relationships, and coping strategies for female breadwinners in the household. While these objectives were taken into consideration in the design of the structured questionnaire, the instrument was categorized into sections (A – G) to capture and address each of the specific objectives of the study.

#### **3.6.2 Qualitative Instrument(s)**

The qualitative instruments were used to elicit qualitative information about the social reality of the subject matter. The instruments that were used to gather qualitative data included In-depth Interviews (IDIs) and Focus Group Discussions (FGDs).

##### **3.6.2.1 In-depth Interview (IDI)**

The in-depth interview was designed to collect relevant information from female breadwinners using a guide. The IDI was conducted among female breadwinners in two categories: first with younger female breadwinners (15 IDI) - aged 20 – 49 years, and second with older female breadwinners (15 IDIs) - aged  $\geq 50$  years. This was found expedient in order that in-depth qualitative information about their experiences and perception on female breadwinning are known among market women based on age categories. The guide was unstructured in order to enable participants expressed themselves without limitations, though with themes generated from the stated specific objectives of the study.

##### **3.6.2.2 Focus Group Discussion (FGD)**

The focus group discussion sessions were held among female breadwinners in the selected market location using a guide. Six FGD sessions were held among older and younger female breadwinners respectively, with two from each market location. The FGD sessions were

primarily held in order to gather qualitative data that may not be adequately elicited in the IDI. Indeed, the limitation from individualistic responses in the IDI were adequately addressed in the FGD since varied perceptions on the subject of investigation were subjected to a more rigorous debate than when it was on the bases of individuals.

**Table 3.5: Matrix of Research Objectives and Instrument**



S/N	Objectives	Structured Questionnaire	IDI	FGD
1.	Investigate the pattern of pattern of female breadwinner among market women in Ibadan	✓	✓	✓
2.	To identify the specific roles played by breadwinning women in the family	✓	✓	✓
3.	Investigate how female breadwinners combine their business life with their marital obligations		✓	✓
4.	Investigate the effects of FBW roles on parenthood and childcare	✓	✓	✓
5.	Investigate the effects of FBW roles on other familial relations	✓	✓	✓
6.	Identify the coping strategies and support systems available to breadwinning market women		✓	✓

### 3.7 Validity and Reliability of Instruments

Validity simply means the degree to which a test measures what it is supposed to measure. This study adopted content validity to authenticate that the study instruments measure exactly what they were designed to measure in relation to the specific objectives of the study. More so, a pre-test of instruments was carried out by administering 90 copies of the structured questionnaire to female traders at Aleshinloye market, Ibadan due to the fact that the market had a large concentration of female traders and a combination of similar characteristics of the selected study markets (Bodija, Gbagi and Agbeni market). Its consistency in yielding the same result was verified to ascertain its accuracy. Furthermore, the assistance of a specialist in gender studies was sought to develop the instruments and to determine the face and content validity of the instruments whether the indicators captured the construct it set out to measure.

The reliability of the instruments, on the other hand, is the consistency of a measure or instrument. Therefore, the reliability of the questionnaire (instrument), particularly the structured questionnaire was determined using Cronbach's Alpha correlation coefficient. In each of the objectives, the reliability coefficient ranged from OBJECTIVE 1 ( $\alpha = 0.52$ ), OBJECTIVE 2 ( $\alpha = 0.78$ ), OBJECTIVE 3 ( $\alpha = 0.50$ ), OBJECTIVE 4 ( $\alpha = 0.52$ ), OBJECTIVE 5 ( $\alpha = 0.62$ ), and OBJECTIVE 6 ( $\alpha = 0.46$ ). On the in-depth interviews, FGD sessions and case studies conducted, debriefing of the participants was not carried out so as to avoid psychological stress that may result from the interview sessions. The reliability coefficient for each of the objectives has to a large extent exhibited some levels of internal consistency, based on the average inter-item correlation.

### **3.8 Training of Field Assistants**

Researcher recruited and trained five field assistants for this study. The training focused on the study objectives, the sampling processes, asking of appropriate questions, translation of survey questions and securing informed consent. The instruments for this study were discussed in detail during the training sessions. Due to the likelihood of language barrier stemming from perceived low educational level of some of the market women and the cultural diversity of the traders, research assistants who were proficient in Yoruba language and Nigerian Pidgin English were trained to aid the collection of data.

### **3.9 Data Management**

The data collected for the study were managed based on the two approaches used. The quantitative data utilized a structured questionnaire and was managed with the use of computer software where responses from each respondent were entered, cleansed and edited in preparation for numerical analysis. Afterwards the structured questionnaires were numbered serially based on the location of the market in order that all of the questionnaires were retrieved accordingly and entered into computer and stored for further use.

For the qualitative approach, the responses from the interviews and focus group discussion sessions among female breadwinners were recorded on audio-digitally tapes while notes were taken concurrently. It should be worthy of note that the recorded interviews and discussions were afterwards transcribed and translated into the English Language, particularly those that were conducted in local languages and stored in a computer memory in preparation for analysis. However, the labelling of data into computer files for the interviews and discussions were based on the location of the selected markets for easy identification and use.

### **3.10 Study Variables**

This study has two main variables – the outcome variable (dependent) and the explanatory variable (independent).

#### **3.10.1 The Outcome (Dependent) Variables**

The research consisted of five outcome variables – (i) FB status, (ii) specific roles of market women/female breadwinner, (iii) commitment of female breadwinners to marital obligations, (iv) relationship of female breadwinners with their children, and (v) relationship of female breadwinners with other family members.

FBW status was measured by the proportion or percentage contribution of female to household income and expenditures. This was captured by a question of ‘what percentage (%) contribution do respondent make to household expenditure. The response categories for the question ranged from 0% - 25%; 26% - 50%; 51% - 75% and 76% - 100% where the respondents were at liberty to make a choice of any category.

These responses were further re-group into two categories. First group was categorized as non-breadwinning female “0” when a respondent contributed either between ‘0% - 25%’ or ‘26% - 50%’; while the second group comprised those who had contributed either between ‘51% - 75%’ or ‘76% - 100%’ and they were grouped to be female breadwinner “1”. This means that any respondent who is categorized as Non-Breadwinner (0% - 50%) contributed less to household income and expenditures, while any respondent who had been categorized as Female Breadwinner (51% - 75% or 76% - 100%) contributed the largest proportion to the household income and expenditures.

The specific roles of market women/female breadwinner, on the other hand, have been measured by series of questions such as – “Who pays the children’s school fees most times? Who takes care of accommodation? Who pays utility bills most times? Who pays medical bills most times? Who takes care of feeding most times? Who takes care of children’s clothing most times? Who takes care of transportation most times? And who takes the responsibility of buying land and building houses for your family?” The response categories for each question were “Me, Husband/Partner, Both Spouses and Relatives”.

However, the response categories for the specific roles of market in the household were further recoded as ‘ME’ “1” when a respondent indicated ‘ME’ as a response and OTHER THAN ME “0” when a respondent indicated any other response category. The sum of those who made a choice of “Myself” was determined and grouped into HIGH SPECIFIC ROLES “1” when the sum “Myself” responses for each measure was greater than or equal four ( $\geq 4$  MEs {4 – 8 MEs}), and LOW SPECIFIC ROLES “0” when the sum of “Myself” responses was less than or equal three ( $\leq 3$  MEs {0 – 3 MEs}).

Commitment to marital obligations of female breadwinner, on the other hand, was measured by 13-items with ‘yes’ or ‘no’ responses e.g.

*‘Do you still cook for your husband/partner on regular basis? Do you still have coitus with your husband/partner any time you or he desires? Do you still go out on dates with your husband/partner? Do you and your husband/partner still eat together as a family (husband and wife on the dining)? Do you have joint account(s) as a couple? Do you still go out together for shopping once in a while as a couple? Do you attend religious functions or worship centre(s) together as couple*

*on regular basis? Have you ever forgone business commitments (issues) for the sake of marital obligations in the last 12 months? Have you ever forgone business activities for the sake of going on dates/or shopping with your spouse/partner? Have you had to cancel some business commitments because of a date/function with your husband/partner in the last 12 months? Have you had any child with your spouse/partner in the last 5 years? Are you still living with your spouse/partner under the same roof? Do you still share (use) the same room with your spouse/partner?*

Respondents who indicated 'yes' in response to the question posed was scored '1'. Any respondent who scored a sum of 5 out of the 13 items was categorized as LOW COMMITMENT to marital obligations and coded '0', while any respondent who scored a sum of 6 and above out of the 13 items was re-grouped as HIGH COMMITMENT to marital obligation and coded '1'.

In an attempt to measure the effects of female breadwinning on childcare, a-12 item relationship with children by mother questions were asked with 'yes' or 'no' response e.g.

*- Do you still take your young children to school? Do you still have time to discuss things with your children? Do you still have time to discipline your children when the need arises? Do you still have fun with your children once in a while? Do you know your children's teachers by name? Do you know your children's friends by name? Do you still attend religious functions with your children together? Do you have more time with your children outside school than your spouse? Do you still have all your children who are of school age living with you? Have you ever had issues to resolve with any of your children and their teachers at school? Do any of your children stay with you after school hours? Do any of your children help you with your business in any form when the need arises?*

In respect to these, any respondent who agreed to an item was scored '1' and any respondent who did not agree was scored '0'. Further re-categorization was performed and also termed as relationship with children whether they were 'SLIGHTLY CORDIAL' or 'HIGHLY CORDIAL'. While those respondents who got the sum of 5 out of the 12-items were grouped as 'SLIGHTLY CORDIAL' relationship with their children and coded '0'; those who scored 6 and above out of the 12-items were grouped 'HIGHLY CORDIAL' relationship and coded '1'.

In determining the effects of female breadwinning on other familial relationship however, a 12-item question categories was developed with ‘yes’ or ‘no’ response e.g. *‘Have you attended any social function organized for/by any of your in-laws or relatives in the last 12 months? Have you turned down some business commitments to attend social functions organized for/by any of your in-laws or relatives in the last 12 months? Do you sometimes turn down business commitments/activities because of the need to visit your family members at home? Have you and any or most of your extended family members spoken on phone in the last 2 weeks? Have you visited any of your extended family members in the last 12 months? Do you allow any of your extended family members paying you a visit? Have any of your extended family members paid you a visit in the last 12 months? Has any of your in-laws come to assist in taking care of your young ones? Has either of your parents or in-laws paid you a visit in the last 12 months? Have any of your in-laws or parents stayed in your house on health challenge in the last 5 years? Have you had any child from your extended family staying with you for at least 1 or 2 months at a stretch? Have you paid the school fees or house rent of any non-biological children around you in the last 5 years?’*

Regarding these question categories, any respondent who agreed to an item was scored ‘1’ and any respondent who did not agree was scored ‘0’. A further re-grouping of the responses was done by summing up the responses which was termed relationship with other family members. While those respondents who got the sum of 5 out of the 12-items were grouped as having ‘SLIGHTLY CORDIAL’ relationship with other family members and coded ‘0’; those who scored 6 and above out of the 12 item question categories were grouped as having ‘HIGHLY CORDIAL’ relationship and coded ‘1’.

### **3.10.2 Explanatory or Independent Variables**

This research has given considerable concern to some variables that when included in the analysis of this study would impact significantly on the outcome variables – FBW status,

specific roles of market women/female breadwinner, commitment level of female breadwinner to marital obligations, effects of female breadwinning on childcare and relationship as well as the effects of female breadwinning on the relationship with other family members. The variables that were included in the analysis as explanatory variables were ranged from the nature of goods sold (food seasonings {1}, vegetables/pepper {2}, meat/fish {3}, food stuff {4}, clothing materials {5}, groceries {6}, foot wears {7} and other goods {8}); age in years (Less than 20 {1}, 20 – 24 {2}, 25 – 29 {3}, 30 – 34 {4}, 35 – 39 {5} and 40 years and above {6}); relationship status (married {1}, cohabiting with partner {2} and single-parent mother {3}); any other wife/child (No {1} and Yes {2}); age at marriage (less than 21 {1}, 21 – 25 {2}, 26 – 30 {3}, 31 – 35 {4} and 36 years and above {5}); number of children (0 – 2 {1}, 3 – 4 {2}, 5 children and above {3}); level of education (no formal education {1}, primary {2}, secondary {3} and tertiary {4}); religious affiliation (Christianity {1}, Islam {2} and African Traditional Religion, ATR {3}).

Other explanatory variables included ethnicity (Yoruba {1}, Igbo {2}, Hausa {3} and other ethnic groups {4}); average income (less than N20000 {1}, N20001-N40000 {2}, N40001-N60000 {3}, N60001-N80000-N100000 {4} and N100001 and above {5}); living arrangement (alone with children {1}, with spouse and children {2} and with children and dependents {5}); husbands/partners employment status (farming {1}, civil service {2}, public service {3}, driving {4}, trading {5}, artisan {6}, unemployed {7} and others {8}); spousal level of education (no formal education {1}, primary {2}, secondary {3} and tertiary {4}); partner's income level (less than N20000 {1}, N20001-N49999 {2}, N50000-N99999 {3} and N100000 and above {4}); wealth index (lowest/poor {1}, middle {2}, and highest/rich {3}).

### **3.11 Methods of Data Analysis**

The methods of analysis of the study are in line with the two approaches adopted in data collection: quantitative and qualitative methods. The method of data analysis is as follows:

### 3.11.1 Quantitative Data Analyses

The quantitative data were analysed with the aid of Statistical Package for Social Sciences popularly called SPSS (version 21.0) and Microsoft Excel (MsExcel). The analysis was also based on descriptive and inferential statistics. For the descriptive statistics, univariate analytical method was employed, while Chi square and logistic regression models were used for the inferential statistics at p-value less than 0.05 level of significance.

- a. **Univariate analysis:** The univariate analysis was used in terms of frequency distribution tables, percentages, charts and graphs especially on the distribution of respondents' socio-demographic characteristics and other variables based on the location of the markets. It attempted to focus on the examination of variations in a single variable such as type of goods sold, age group of respondents, level of education, ethnicity, etc.
- b. **Chi Square Independent Test:** The Chi Square was used to determine if there is a difference between the socio-demographic variables of the respondents and the consequences of FBW on children and familial relationships at  $P \leq 0.05$ . With this test, an insight was drawn on whether there was a significant relationship between selected socio-demographic characteristics and whether a respondent had enough time with their children's welfare or not and whether a respondent had a good relationship with members of their family or not.
- c. **Binary Logistic Regression:** The logistic regression models were used to determine whether there was a statistically significant relationship between types of goods sold, socio-demographic variables and FBW status and specific roles of market women/female breadwinners in the household at  $P \leq 0.05$ . On the logistic regression model that was performed on the likelihood of being a female breadwinner, there were three models (MODELS 1, 2 and 3). While the first regression model was performed to determine the likelihood of the type of goods sold on FBW status, the second and third models were performed to adjust for the socio-demographic variables of the respondents and their spouses.

In order to determine the likelihood of a female performing high specific roles in the household, another logistic regression model was performed (MODEL 1, 2 and 3). In the



manner of the first regression models on FBW status was performed, the first model captured the likelihood of the type of goods sold on the specific roles of market women/female breadwinners in the household, the second and third models were performed to adjust for the socio-demographic variables of the respondents and their spouses respectively. Going by these models, the degree of influence of the type of goods sold in the market and the socio-demographic characteristics of the respondents were determined.

### **3.11.2 Qualitative Data Analysis**

The qualitative data were content-analysed using a narrative method of verbatim quotations with the aid of Atlas ti (9.1). The transcribed data were grouped into sub-themes based on the study objectives. Data generated from the in-depth interviews (IDI) and focus group discussions (FGD) were analysed to complement the quantitative data generated for the study. The themes that were formed were guided by the specific objectives of the study which ranged from pattern of FBW, specific roles of market women/female breadwinners in the household, how they combine business with marital obligations, effects/consequences of FBW on parenthood/childcare and other familial relationship, and coping strategies and support systems available to market women respectively. Table 3.6 summarizes what was examined, how they were examined, instrument used, reliability coefficients and how they were analysed by objectives.

**Table 3.6: Data Analysis Matrix by Variables and Instruments**

S/N	Objectives	What was examined	How it was examined	Instrument that were used	Reliability ( $\alpha$ )	How it was analysed
**	Socio-demographic characteristics	<ul style="list-style-type: none"> <li>- Age</li> <li>- Relationship status</li> <li>- Living arrangement</li> <li>- Level of education</li> <li>- Religious affiliation</li> <li>- Ethnicity</li> <li>- Merchandise</li> <li>- Average income per month</li> </ul>	<ul style="list-style-type: none"> <li>- Actual age</li> <li>- Marital status</li> <li>- Spousal living arrangement</li> <li>- Level of education</li> <li>- Religious affiliation</li> <li>- Ethnicity</li> <li>- Merchandise</li> <li>- Average income per month</li> </ul>	<ul style="list-style-type: none"> <li>- Questionnaire (Que.1 – 19)</li> </ul>		<ul style="list-style-type: none"> <li>- Simple percentage</li> <li>- The mean</li> </ul>
1.	Examine the pattern of female breadwinner among market women in Ibadan	<ul style="list-style-type: none"> <li>- Contribution to household expenditure</li> <li>- Spouse's income compared to wife's</li> <li>- Number of hours spent away from home in a day</li> </ul>	<ul style="list-style-type: none"> <li>- Percentage of spouse's contribution</li> <li>- Period away from home on business</li> </ul>	<ul style="list-style-type: none"> <li>- Questionnaire (Que.20 – 23)</li> <li>- IDI</li> <li>- FGD</li> </ul>	$\alpha = 0.52$	<ul style="list-style-type: none"> <li>- Simple percentage</li> <li>- Crosstab</li> <li>- Logistic regression</li> <li>- Content analysis</li> </ul>
2.	Identify the specific roles played by breadwinning market women as breadwinners	<ul style="list-style-type: none"> <li>- Level of wife's financial involvement in the home</li> <li>- Family stability without the woman's financial support</li> </ul>	<ul style="list-style-type: none"> <li>- Payment of Children's fees, Rent, utility bills, medicals, feeding, transportation, buying of properties.</li> </ul>	<ul style="list-style-type: none"> <li>- Questionnaire (Que.24 – 35)</li> <li>- FGD</li> <li>- IDI</li> </ul>	$\alpha = 0.78$	<ul style="list-style-type: none"> <li>- Simple percentage</li> <li>- Crosstabs</li> <li>- Logistic regression</li> <li>- Content analysis</li> </ul>
3.	Investigate how female breadwinners combine their business life with their marital obligations	<ul style="list-style-type: none"> <li>- Breadwinning vs marital obligations</li> </ul>	<ul style="list-style-type: none"> <li>- Sex life</li> <li>- Sleeping arrangement</li> <li>- Social interaction with spouse</li> <li>- Marital disagreements</li> </ul>	<ul style="list-style-type: none"> <li>- Questionnaire (Que.36 – 45)</li> <li>- IDI</li> </ul>	$\alpha = 0.50$	<ul style="list-style-type: none"> <li>- Simple percentage</li> <li>- Crosstabs</li> <li>- Content analysis</li> </ul>
4.	Examine the effects of FBW on parenthood and childcare among market women in Ibadan	<ul style="list-style-type: none"> <li>- Assisting the children with homework, Taking care of children after school</li> <li>- Time spent with children</li> </ul>	<ul style="list-style-type: none"> <li>- Child care before and after school</li> <li>- Child discipline</li> </ul>	<ul style="list-style-type: none"> <li>- Questionnaire (Que.46 – 52)</li> <li>- IDI</li> <li>- FGD</li> </ul>	$\alpha = 0.52$	<ul style="list-style-type: none"> <li>- Simple percentage</li> <li>- Crosstabs</li> <li>- Chi Square</li> <li>- Content analysis</li> </ul>
5.	Examine the effects of FBW on other familial relationships among market women in Ibadan	<ul style="list-style-type: none"> <li>- Relationship with in-laws and relatives</li> <li>- Effects of work schedule on relationship with family and friends</li> </ul>	<ul style="list-style-type: none"> <li>- Visits to in-laws and relatives</li> <li>- Relationship with friends and family</li> </ul>	<ul style="list-style-type: none"> <li>- Questionnaire (Que.53 – 60)</li> <li>- IDI</li> <li>- FGD</li> </ul>	$\alpha = 0.62$	<ul style="list-style-type: none"> <li>- Simple percentage</li> <li>- Crosstabs</li> <li>- Chi Square</li> <li>- Content analysis</li> </ul>
6.	Identify the coping strategies and support systems available to breadwinning market women in Ibadan	<ul style="list-style-type: none"> <li>- Coping with challenges</li> <li>- Social support</li> </ul>	<ul style="list-style-type: none"> <li>- Network</li> <li>- Emotional support (love and care)</li> <li>- Companionship</li> <li>- Instrumental support</li> <li>- Informational support</li> </ul>	<ul style="list-style-type: none"> <li>- Questionnaire (Que.61 – 73)</li> <li>- IDI</li> <li>- FGD</li> </ul>	$\alpha = 0.46$	<ul style="list-style-type: none"> <li>- Simple percentage</li> <li>- Content analysis</li> </ul>

\*significant at  $P \leq 0.05$ ; IDI = In-depth interviews; FGD = Focus group discussion

### 3.12 Ethical Considerations

Ethical approval was obtained from Oyo State Ministry of Health Ethical Review Board Committee with reference number OYMoH/Ref: 2020/vol.23/006. Also, the highest standards for conducting research among human subjects were observed in the course of this research work. Respondents were assured of their anonymity in order to maintain high level of confidentiality. The consent of all participants were first sought before the interviews were conducted. In specific terms, the following ethical considerations were covered during the course of the study:

- A. **Confidentiality:** The identities of the respondents and participants have been treated with utmost confidentiality. None of the respondents/participants names were disclosed or described in the study. All the respondents and participants were regarded as anonymous participants throughout the market location that were sample in the study.
- B. **Beneficence:** The findings from the study is expected to provide valuable information and aid in policy making particularly in matters that affect female traders who are primary financial providers in the families. Respondents/participants were also intimated on the benefits they stand to derive through the dissemination of the findings and the knowledge on how to overcome all challenges that may affect them in the household.
- C. **Justice:** The collection of data was done with full representations of the major markets in Ibadan metropolis where all categories of traders and ethnicity were made to participate in the study.
- D. **Respect for persons:** All respondents and participants in this study were made to exercise self-determination and enjoy autonomy as participation in the study was free and voluntary.
- E. **Non-maleficence:** There was no harm whatsoever during the course of the study to all respondents and participants. In the event of any discomfort on the part of participants, whether psychological or emotional, such participants were intimated of their rights to discontinue the interview.
- F. **Voluntariness:** Participation in the study was solely on willfulness and not on coercion or force.

### **3.13 Study Limitations**

The researcher encountered some limitations. For instance, the study was carried out mostly during the covid-19 pandemic. Hence, conducting group interviews was more complicated due to the covid-19 guidelines which included social distancing and the use of nose mask. This was new to the market women and enforcing it was difficult in the process of data collection. Also, recruiting and selecting the spouses of female breadwinners was difficult because the men were reluctant to agree that their wives were the breadwinners as a result of the patriarchal culture. We set out to interview 15, but we were limited to 9 based on their refusal to participate. Finally, conducting a research of this magnitude in the market among busy market women demanded patience and several repeated trips to the study locations. Regardless of all these limitations and challenges, the results and findings are valid and reliable.

## **CHAPTER FOUR**

### **RESULTS AND DISCUSSION**

This chapter presents the data and results of the analysis for the research objectives. Although, the study adopted both quantitative and qualitative approach, the analysis of the study was simultaneously done both in numerical and non-numerical form in line with the specific objectives. Structured questionnaires were administered to a total of 925 respondents (market women aged  $\geq 20$  years) across the selected market locations (Agbeni (289), Bodija (322) and Gbagi (292) in Ibadan metropolis. Out of this number, 903 were found valid for analysis. There was also the inclusion of twenty seven (27) in-depth interviews and six (6) focus group discussions in order to complement the quantitative findings. Of the 903 questionnaire successfully retrieved from the field of study, the response rate yielded 97.6 percent. This suggests that the response rate is sensibly favourable and depicts a careful procedure of data collection. The results are therefore represented in frequency distribution tables and percentages, charts, as well as content-analysis format of qualitative findings presentation. In other words, while the qualitative data were presented in a content narratives format, the quantitative data were presented in table and chart formats in order to facilitate the discussion of findings while arriving at a logical conclusion for the study.

#### **4.1 Socio-Demographic Characteristics of the Respondents**

Table 4.1 presents the distribution of respondents by socio-demographic characteristics which ranged across age, relationship status, whether the respondents lived with their husbands, whether the husband had another wife and children from other women or not, age at marriage, age at first birth, number of biological children, whether the respondents had a child with a man other than husband/partner or not, level of education, religious affiliation and ethnicity. The table revealed that there were variations in the proportions of each demographic variable. However, overall, the respondents' age was  $42.6 \pm 8.9$  years while the

vast majority of them were 40 years old and above. This implies that the majority of the respondents in the study locations were older than 18 years.

Regarding the relationship status of the respondents, more than half of them (76.5%) were married, while other categories of relationship status included cohabiting with partners (11.0%) and single-parenting (12.5%). Also, the majority (71.8%) lived with their spouses while few of them (28.2%) indicated that they were not living with their spouses.

Further analysis of the socio-demographic variables suggested that more than half of the respondents (64.7%) claimed their spouses had no other wife and children while more than a quarter of the respondents (35.3%) signified that their spouses had other wives and children other than theirs at the time of the study. This implies that polygyny is in practice among the study population.

The age at marriage of the respondents was also presented. It was revealed that more than half of the respondents (60.9%) were married between the age of 21 and 25 years, one-fifth of them indicated that they got married between the ages of 26 and 30 years, while one-tenth signified that they got married at the age 20 years and below. This means that majority of the respondents were married at younger ages compared to those who got married at a later age. Majority of the respondents (57.4%) had their first birth when they were between 21 and 25 years, which suggested that they were more likely to have higher number of children than those who had their first birth at later ages. Also, while only 10.7% said they had no formal education, majority of the respondents (49.1%) had secondary education. Other socio-demographic variables are represented in the table as follow:

**Table 4.1a: Distribution by socio-demographic variables**

Demographic variables	Selected Market Location in Ibadan			Total (n=903)
	Bodija (n=322)	Gbagi (n=292)	Agbeni (n=289)	
<b>Age group (<math>\bar{X}=42.55\pm 8.913</math>)</b>				
Less than 20	-	1 (0.3%)	3 (1.3%)	4 (0.4%)
20 – 24 years	5 (1.6%)	5 (1.7%)	5 (1.7%)	15 (1.7%)
25 – 29 years	25 (7.8%)	12 (4.1%)	14 (4.8%)	51 (5.7%)
30 – 34 years	44 (13.7%)	28 (9.7%)	25 (8.7%)	97 (10.8%)
35 – 39 years	69 (21.7%)	43 (14.8%)	45 (15.6%)	157 (17.4%)
40 years and above	179 (55.6%)	201 (69.3%)	197 (68.2%)	577 (64.0%)
<b>Relationship status</b>				
Married	232 (73.7%)	219 (75.5%)	230 (80.7%)	681 (76.5%)
Cohabiting with partner	42 (13.3%)	29 (10.0%)	27 (9.5%)	98 (11.0%)
Single-parent mother	41 (13.0%)	42 (14.5%)	28 (9.8%)	111 (12.5%)
<b>Living with husband/partner</b>				
No	107 (34.0%)	94 (32.5%)	51 (17.6%)	252 (28.2%)
Yes	208 (66.0%)	195 (67.5%)	238 (82.4%)	641 (71.8%)
<b>Any other wife and children</b>				
No	161 (55.9%)	178 (63.8%)	207 (74.7%)	546 (64.7%)
Yes	127 (44.1%)	101 (36.2%)	70 (25.3%)	298 (35.3%)
<b>Age at marriage</b>				
Less than 21 years	34 (10.6%)	35 (12.0%)	31 (10.8%)	100 (11.1%)
21 – 25 years	206 (64.2%)	182 (62.5%)	160 (55.6%)	548 (60.9%)
26 – 30 years	57 (17.8%)	51 (17.5%)	75 (26.0%)	183 (20.3%)
31 – 35 years	22 (6.9%)	19 (6.5%)	22 (7.6%)	63 (7.0%)
36 years and above	2 (0.6%)	4 (1.4%)	-	6 (0.7%)
<b>Age at first birth</b>				
Less than 21 years	17 (5.3%)	15 (5.2%)	30 (10.5%)	62 (6.9%)
21 – 25 years	198 (61.9%)	190 (65.7%)	126 (43.9%)	514 (57.4%)
26 – 30 years	71 (22.2%)	54 (18.7%)	91 (31.7%)	216 (24.1%)
31 – 35 years	33 (10.3%)	28 (9.7%)	38 (13.2%)	99 (11.0)
36 years and above	1 (0.3%)	2 (0.7%)	2 (0.7%)	5 (0.6%)
<b>No. of biological children</b>				
0 – 2 children	98 (30.4%)	74 (25.3%)	85 (29.4%)	257 (28.5%)
3 – 4 children	168 (52.2%)	170 (58.2%)	189 (65.4%)	527 (58.4%)
5+ children	56 (17.4%)	48 (16.4%)	15 (5.2%)	119 (13.2%)
<b>Child by man other than husband/partner</b>				
No	229 (87.4%)	193 (91.0%)	245 (89.7%)	667 (89.3%)
Yes	33 (12.6%)	19 (9.0%)	28 (10.3%)	80 (10.7%)
<b>Level of Education</b>				
No formal education	54 (17.0%)	20 (6.9%)	22 (7.6%)	96 (10.7%)
Primary education	73 (23.0%)	83 (28.8%)	40 (13.8%)	196 (21.9%)
Secondary education	137 (43.2%)	138 (47.9%)	164 (56.7%)	439 (49.1%)
Tertiary education	53 (16.7%)	47 (16.3%)	63 (21.8%)	163 (18.2%)
<b>Religious affiliation</b>				
Christianity	154 (47.8%)	147 (50.5%)	106 (36.8%)	407 (45.2%)
Islam	163 (50.6%)	144 (49.5%)	181 (62.8%)	488 (54.2%)
African Traditional Religion	5 (1.6%)	-	1 (0.3%)	6 (0.7%)
<b>Ethnicity</b>				
Yoruba	269 (83.8%)	282 (97.9%)	263 (91.3%)	814 (90.7%)
Igbo	51 (15.9%)	5 (1.7%)	22 (7.6%)	78 (8.7%)
Hausa	1 (0.3%)	-	-	1 (0.1%)
Other ethnic groups	-	1 (0.3%)	3 (1.0%)	4 (0.4%)

**Table 4.1b: Distribution by socio-demographic variables (cont'd)**

<b>Demographic variables</b>	<b>Selected Market Location in Ibadan</b>			<b>Total</b>
	<b>Bodija (n=322)</b>	<b>Gbagi (n=292)</b>	<b>Agbeni (n=289)</b>	<b>(n=903)</b>
<b>Average income per month</b>				
Less than N20000	46 (14.5%)	16 (5.6%)	40 (14.2%)	102 (11.2%)
N20001 – N40000	149 (47.0%)	49 (17.2%)	109 (38.7%)	307 (34.7%)
N40001 – N60000	109 (34.4%)	60 (21.1%)	100 (35.5%)	269 (30.4%)
N60001 – N80000	8 (2.5%)	41 (14.4%)	23 (8.2%)	72 (8.1%)
N80001 - N100000	4 (1.3%)	81 (28.4%)	7 (2.5%)	92 (10.4%)
N10001 and above	1 (0.3%)	38 (13.3%)	3 (1.1%)	42 (4.8%)
<b>Living arrangement</b>				
Alone with children	86 (27.3%)	57 (20.4%)	45 (15.8%)	188 (21.4%)
With spouse and children	212 (67.3%)	197 (70.4%)	220 (77.5%)	629 (71.6%)
With children and dependents	17 (5.4%)	26 (9.3%)	19 (6.7%)	62 (7.1%)
<b>Husband/partners employment</b>				
Farming	14 (4.4%)	13 (4.7%)	6 (2.1%)	33 (3.8%)
Civil service	48 (15.2%)	34 (12.2%)	68 (24.2%)	150 (17.2%)
Public service	33 (10.5%)	25 (9.0%)	20 (7.1%)	78 (8.9%)
Driving	69 (21.9%)	31 (11.2%)	18 (6.4%)	118 (13.5%)
Trading	79 (25.1%)	88 (31.7%)	83 (29.5%)	250 (28.6%)
Artisan	7 (2.2%)	10 (3.6%)	71 (25.3%)	88 (10.1%)
Unemployed	18 (5.7%)	8 (2.9%)	7 (2.5%)	33 (3.8%)
Others	47 (14.9%)	69 (24.8%)	8 (2.8%)	124 (14.2%)
<b>Spousal level of education</b>				
No formal education	42 (13.3%)	16 (5.7%)	10 (3.5%)	68 (7.7%)
Primary education	82 (26.0%)	90 (31.9%)	21 (7.4%)	193 (22.0%)
Secondary education	102 (32.4%)	90 (31.9%)	147 (52.1%)	339 (38.6%)
Tertiary education	89 (28.3%)	86 (30.5%)	104 (36.9%)	279 (31.7%)
<b>Husband/partner's monthly income</b>				
Less than N20000	40 (16.1%)	14 (8.0%)	15 (5.4%)	69 (9.9%)
N20001 – N49999	109 (43.8%)	60 (34.3%)	75 (27.2%)	244 (34.9%)
N50000 – N99999	69 (27.7%)	43 (24.6%)	120 (43.5%)	232 (33.1%)
N100000 and above	31 (12.4%)	58 (33.1%)	66 (23.9%)	155 (22.1%)



Following that the majority of the respondents had their first births at younger age brackets, the number of biological children they ever had was ascertained. It was revealed that more than half of the respondents (58.4%) had between 3 to 4 children, closely followed by 28.5% of them who had between 0 to 2 children and 13.2% with 5 children and more. This implies that only few of the respondents had 5 children and more when compared to a large number of respondents who had 5 children and below.

Furthermore, the respondents were asked whether they had any other child by a man other than their spouses; it was revealed that the majority (89.3%) had no child with men other than their spouses, while one-tenth of the respondents had children with someone other than their spouses. This is indicative that although a vast majority of the market women had no children outside marriage, yet, there were a few of them that had children outside marriage. This may also have implications on familial relationships.

On the educational level of the respondents, the highest percentage of the respondents (49.1%) had attained secondary school education, followed by those with primary education (21.9%), tertiary education (18.2%) and those without formal education (10.7%). This implied that there were more market women with secondary school education when compared to other levels of education.

On the religious affiliation of the respondents, more than half (54.2%) of them were adherents of Islam while 45.2% of them were followers of Christianity and traditional religions (0.7%). This means that there were more Muslim female traders than those who were Christians. On the ethnic groups of the respondents, a vast majority were Yoruba (90.7%), while only 8.7% of them were Igbo, 0.1% were Hausa while other ethnic groups were a negligible (0.4%). This result asserted that there were more Yoruba market women in the study location when compared to other ethnic groups. This, however, was not surprising because the study location was within a Yoruba speaking region of the country.

The results of other socio-demographic variables of the respondents were further reported in Table 4.1b. These variables included average income per month, living arrangement of the respondents, husband/partner's employment, spousal level of education and husband/partner's monthly income.

As the reports are further shown in the table, the average incomes of the respondents vary by categories. For example, while the largest percentage of respondents earned between N20001-N40000 (34.7%), the least percentage of the respondents earned N10001 and above (4.8%). This indicated that the majority of them earned below N40000 when compared to those who earned higher than N40000 on monthly basis.

The living arrangements of the respondents showed that a large majority lived with their spouses (71.6%), while one-fifth of them lived alone with their children. This means that majority of the respondents are married and lived with their spouses as at the time of the survey. Additionally, the question on the husband's/partner's employment status revealed that the largest proportion of the respondents' spouses also engaged in trading (28.6%), followed by those whose spouses engaged in civil service (17.2%), others (14.2%) among other categories of occupation. This also means that there are elements of occupational homogamy among market women in the study location.

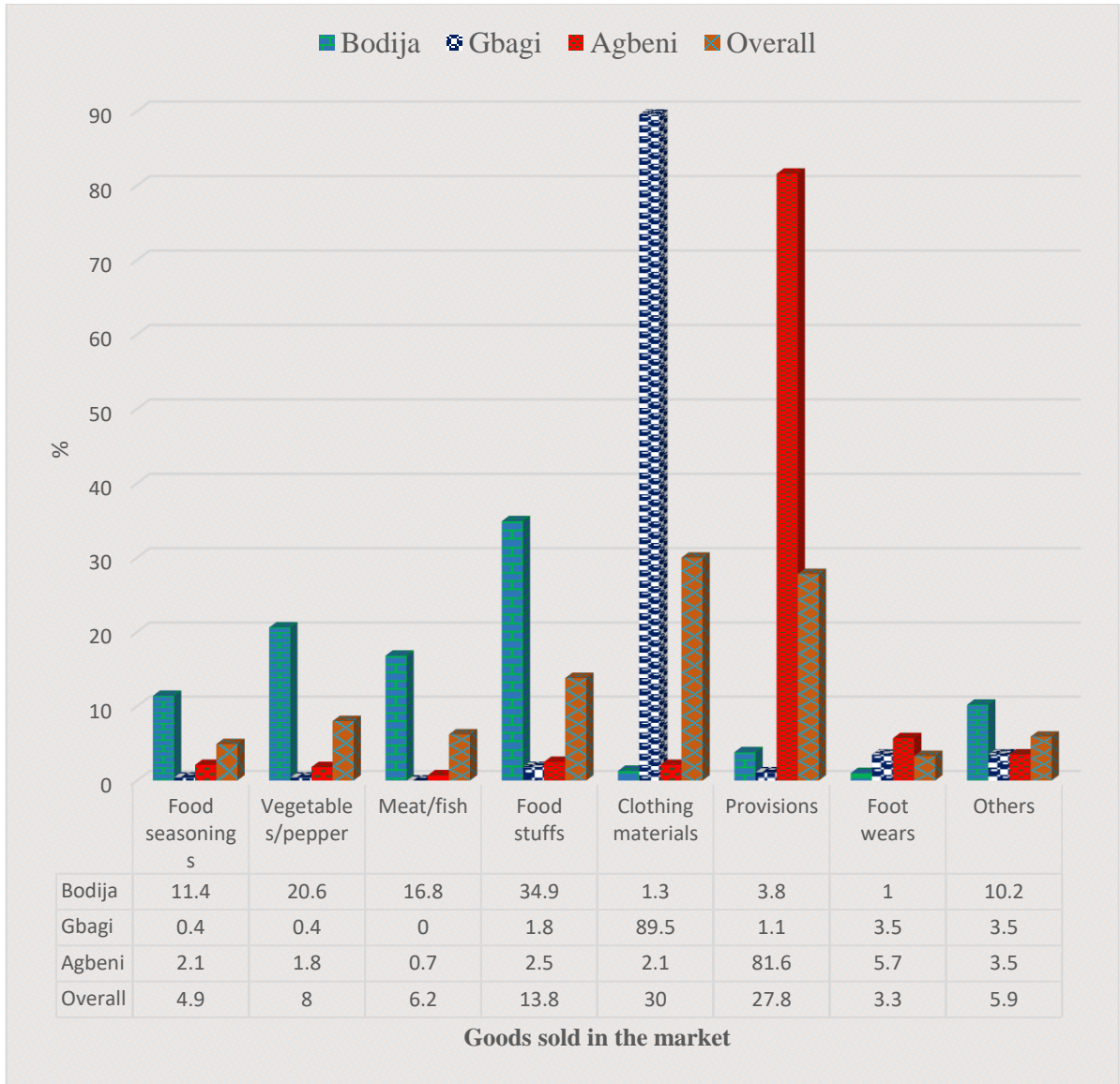
On the husband's/partners' level of education, a larger proportion of their men attained secondary education (38.6%), followed by those with tertiary education (31.7%) and primary education (22.0%). This shows that educational homogamy is also prevalent among market women in the study location.

The monthly income of the husband/partner as revealed in the questionnaire administered on the women showed that the highest proportion of the husbands/partners earned between 20001-N49999 (34.9%), followed by those who earned between N50000-NN99999 (33.1%) and N100000 and above. This implies that majority of the respondents' spouses earned below N100000.

#### **4.2 Patterns of FBW among Market Women**

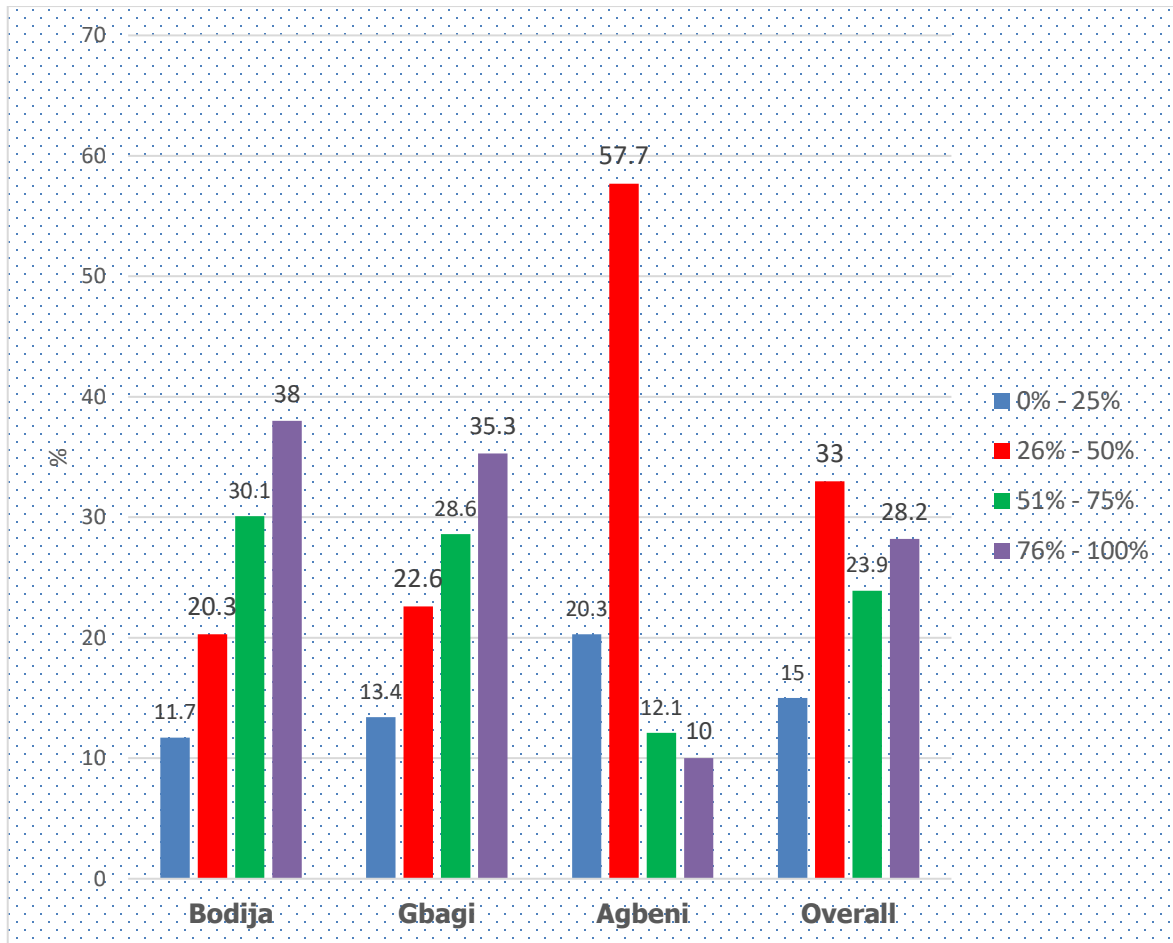
This section of analysis focused on the patterns of FBW among market women; it is also concerned with the types of goods or merchandise they sell in the market, prevalence of FB as well as the association of FB with the socio-demographic characteristics of the respondents. In this regard, respondents were first asked the type of goods sold in their respective markets. Figure 4.1 reports that the highest percentage of the respondents (30%)

sold clothing materials, followed by those who sold groceries (27.8%) and food stuff (13.8%). The figure further shows that there are variations in the type of goods sold by market locations. For example, the proportion of those who sold food stuff in Bodija (11.4%) is higher than that of Gbagi (0.4%) and Agbeni (2.1%). In a similar vein, the proportion of those who sold vegetables/pepper is higher in Bodija (20.6%) than in Gbagi and Agbeni. While the proportions of food related commodities seem to be highest in Bodija, the proportions of those who sold clothing materials and groceries were highest in Gbagi (89.5%) and Agbeni (81.6%) respectively. This shows that there are differences in the percentages of merchandise across the selected market locations.



**Figure 4.1: Percentage distribution by the type of goods sold in the market**

Figure 4.2 displays the distribution of respondents by the percentage of their contributions to household expenditures. The Figure shows that 38% of those in Bodija contributed between 76%-100% of the household expenditures, followed by 30.1% of them who contributed between 51%-75%, 20.3% of them contributed between 26%-50% and 11.7% contributed between 0%-25%. In Gbagi, the Figure shows that the highest proportion of the respondents (35.3%) contributed between 76%-100%, 28.6% of them contributed between 51%-75%, 22.6% of the respondents contributed between 26%-50%, while 13.4% of them contributed between 0%-25%. In Agbeni, the highest percentage of the respondents (57.7%) contributed between 26%-50%, followed by 20.3% who contributed between 0%-25%, 12.1% contributed between 51%-75%, and 10% of the respondents contributed between 76%-100%. In spite of the variations in the percentage contribution of women to household expenditures by market locations, overall, about 33% of the respondents, which is the highest proportion, contributed between 26%-50%.



**Figure 4.2: Distribution by the percentage (%) contribution made to household expenditure**

### **More women contributed to household expenditure**

In a more critical analysis of the percentage contributions of female breadwinners towards households' earnings and expenditures, participants from focus group discussions and in-depth interviews were asked what percentage they contributed, especially to the household expenses. There were varied responses. While some of the participants mentioned that they contributed about 60% to 70%, others noted that they contributed about 80% to 100% or even more to the households' expenses when compared to that of their spouses. In the words of a participant:

I provide 100% because my husband is unemployed at the moment. Though when he was employed he didn't do much because he earned very little and I took care of most financial needs in the household. But it's worse now that he doesn't have any job that he is doing and no income at all.

**[IDI/Grocery Seller breadwinner/Agbeni/55 years Old/2020]**

Another participant buttressed this:

Ha, I do almost everything for my children, no help at all from my husband...But I can say about 80%. Look at me, this is all I have to feed my children from. I go to Shasha, I go even as far as Odo Oba and Ogbomosho to get my supplies when there is scarcity of pepper. I supply some people who hawk and those who sit by the roadside. This shop is just a store as you can see, I also have a stand by the roadside and that is where I get the money I use to train my children and even sometimes my husband. He has not given us a kobo this year because of Corona Virus, but that virus did not stop him from eating. Can you see me now; I am out looking for money in this corona virus.

**[IDI/Pepper seller breadwinner/Bodija/37 years Old/2020]**

On the contrary, a male participant acknowledged that he contributes more than 50%. In his words:

I have a wife and a woman I also intend to marry. I maintain two homes. For my wife, I contribute about 50%, but my baby mama is more independent, she lives alone and I give her money once in a while...like 40%. But if she marries me, it'll be more than that because I'll buy food at home. Let me say I contribute around 40-50% of her expenses.

**[IDI/Spouse of female breadwinner/Gbagi/Driver/40 years Old/2020].**

The female participants' responses indicate that their male partners contribute less to family expenses. As a result, the women have been motivated to take on the role of breadwinners. This low level of spousal contribution to family expenditure and the decision to take up breadwinning roles can be attributed to the following factors.

### **Men's extra marital affairs influenced FBW**

In recent years, there has been a significant shift in the dynamics of the modern family, with more married women taking up the breadwinning role. This change can be attributed to several factors, including the rise of women in the workplace, changing societal norms and values, and economic realities. A study by Hegewisch and DuMonthier (2016) found that women's earnings are becoming increasingly important to family income. The study also found that women's earnings are crucial to families where the father's earnings have been negatively impacted by job loss or reduced hours.

However, job loss or economic situation do not just account for women's decision to take up breadwinning roles. The decision of a woman to take up the breadwinning role in her family can be significantly impacted by her husband or partner's extramarital relationships. Infidelity can cause emotional trauma, loss of trust, and financial instability, leading women to take on the breadwinning role to support themselves and their families. Studies have shown that infidelity can have a significant impact on a woman's decision to take up the breadwinning role. A study by Pines and Aronson (1983) found that women who were cheated on by their partners were more likely to experience feelings of powerlessness and a loss of control in their relationships. Additionally, these women reported feelings of financial insecurity, leading some to seek out the breadwinning role to support themselves and their families.

Some participants opined in support of this position that they spent most of the money they earned on second wives or girlfriends. For instance, a woman whose husband is a commercial driver stated that:

My husband is a Micra driver; he makes some money but he uses the money to take care of other girls. He has never willingly given me or his children a kobo, even his aged parents. He owns the Micra and drives it himself, yet he complains bitterly anytime we ask him for money, but we see him with different women at the beer parlour and pepper soup joint. I have gone there to challenge him several times, but



I have given up on that, he can live his life anyhow. I now use my time and energy to provide for my children.

**[IDI/Pepper seller/ female breadwinner/Bodija/37 years Old/2020]**

In another view, it was noted that 100% of the household expenses was provided by some women as a result of their husband's frivolity and infidelity, as this participant stated:

I contribute 100%. My husband is an irresponsible gambler and womanizer who is so shameless that I hide my money from him because he will steal it. He never contributes anything, yet he is always looking for any opportunity to steal from me or take my goods to his girlfriends or even to gamble.

**[IDI/Grocery Seller breadwinner/Agbeni/ 32 years Old/ 2020]**

In her own reports, another female participant said more than 90% of the household expenses were undertaken by her. According to her:

I live alone with my children, I take care of them and I do everything for them. He pays the school fees once in a while, but I never wait for him to pay because even when he wants to pay, he will pay only the fees while I buy books, uniforms, lunch bags, school bags, water bottles, food flask and every other thing that relates to their schooling. Sometimes he buys clothes from his girlfriends to give my children but sincerely, I do more than 90%.

**[IDI/Grocery Seller breadwinner/Agbeni/57 years Old/2020]**

Contrary to the opinions of the female breadwinners that they contributed more than 50% of the households' expenses, some of their spouses maintained that they shared the responsibilities of households' upkeep as much as they can. According to the narratives of a male participant:

I contribute about 50%, but my baby mama is more independent, she lives alone and I give her money once in a while...like 40%. But if she marries me, it'll be more than that because I'll buy food at home. Let me say I contribute around 40-50% of her expenses.

**[IDI/Spouse of female breadwinner/Gbagi/Driver/40 years Old/2020].**

Corroborating the foregoing narrative, another participant reported that:

My first wife is doing better than me financially, I don't know what percentage my contribution is, but I know she has money and she spends it the way she likes. I don't take her money and I don't ask her how she spends it. We don't live together. If I have money when I visit her, I give her. My second wife is younger and she sells *moinmoin*. But because she lives with me, I give her more money; I give her money

daily. I give my wife N500 if I have it, but only the wife that lives under my roof.

**[IDI/Spouse of female breadwinner/Bodija/Welder/60 years Old/2020]**

While the female breadwinners were of the views that they don't know how much their husbands earn and that they usually spend their money on frivolities, their male counterparts maintained that they incurred more expenses than their wives. As such, they may not be able to contribute more than 50% of the household expenses. One of the female breadwinner's spouses explained what he earned compared to his two wives:

They are both earning less than I do, but I have more expenses than them. I take care of other things; I also pay the school fees of the children but I don't buy clothes for them because even I don't buy clothes for myself. I don't think fashion is that important.”“Ona po” (so many things to spend money on).

**[IDI/Spouse of female breadwinner/Gbagi/Driver/40 years Old/2020]**

In the opinion of another spouse of a female breadwinner, one of his wives earned more than he did. He also noted that although he might not know how much she earned, but she did care for her grandchildren and the children. Therefore, he could not compare his income with hers. In his words, he explained as follow:

I told you my first wife is more comfortable than me, and I don't ask how much money she makes but I know she makes money and she takes care of her grandchildren and the children, I don't know how much she spends so I can't compare.

**[IDI/Spouse of female breadwinner/Bodija/Welder/60 years Old/2020]**

Given the narratives of participants above, the females in the households contributed more than their husbands. One prominent reason that could be deduced from this is that the husbands contributed less than their wives because they intended to marry or have married another woman. This implies that marrying another woman by a man could increase his financial burdens and consequently affect the performance of his roles as the breadwinner of the family. It is important to note that extramarital relationships are not the sole factor in a woman's decision to take up the breadwinning role. Women's career aspirations, financial goals and income level of the spouse are also critical factors in this decision.

### **Men's low Income/Unemployment influenced FBW**

The traditional Nigerian family has continued to undergo significant changes due to the changing economic situations which resulted in the inability of the men to provide for the family, giving rise to female breadwinning. This was also asserted to by Bankole (1996) and Eboiyehi (2013) who argued that economic recession and the subsequent job loss of many male employees has led many more women to seek alternative source of income to support their household. As a result of this, family relationships have been altered significantly. This change in role from their traditionally-assigned roles of wives and mothers to providers has led to a change in the relationship between married and unmarried couples as well as the relationship with their children (Bankole and Adeyeri, 2014). It has also caused persistent conflict between career and family (Kahkha, Kahrazeh and Armesh 2014). Nigerian working women not only supplement family income, they are now providers, which has made it necessary for them to seek alternative sources of income and more clamour for promotions and workplace advancement (Bankole and Adeyeri, 2014).

From the participants of the in-depth interviews conducted, it was also found that they contributed a larger proportion of the household expenses (which ranged from 70% - 90%) than their husbands, despite the fact that they sold food stuff in their respective market locations. According to a participant, this is because the spouses are earning lower than them or currently unemployed. In her statement:

I provide 100% because my husband is unemployed at the moment. Though when he was employed he didn't do much because he earned very little and I took care of most financial needs in the household. But it's worse now that he doesn't have any job that he is doing and no income at all.

**[IDI/Grocery Seller breadwinner/Agbeni/55 years Old/2020]**

However, a participant explained that the amount of money her husband earned vary by the sales. Due to this, she might not be able to say it categorically that her husband earned more income than she did. According to this participant:

My husband's income varies because he doesn't have a shop yet; he is more of a middle man. He works with different stores here; if gets customers for people, he takes his own commission. There are very good days for people like that and there are very bad days for them too.

On the average, it depends on how many customers they are able to get for the store owner.

**[IDI/Grocery seller breadwinner/Agbeni/36 years Old/2020]**

Another participant added:

My husband was very well to do, but things have slowed down over time and I can't say this is how much he makes. He used to be a big dealer in vegetable oil but he changed to pasta when people started buying certain brands of vegetable oil. Right now, business has been down for him because of competition.

**[IDI/Grocery Seller breadwinner/Agbeni/57 years Old/2020]**

On the contrary, a spouse reiterated that despite the fact that he is earning lower than the wife he still shares the household responsibilities. According to the narratives of the male participant:

I don't know what percentage my contribution is, but I know my wife has money and she spends it the way she likes. We don't live together, If I have money, I give her. My second wife is younger, but because she lives with me, I give her more money, I give her money daily. I give my wife N500, if I have it, but only the wife that lives under my roof.

**[IDI/Spouse of female breadwinner/Bodija/Welder/60 years Old/2020]**

From the foregoing narrative, it can be deduced that some women decide to be bread winners because of the economic situation in the family.

### **More husbands lived wasteful lives**

Men living a wasteful life can be understood as engaging in unproductive or destructive activities that prevent them from fulfilling their responsibilities as breadwinners. This can include substance abuse, excessive spending on non-essential items, or pursuing hobbies and interests at the expense of their work and family responsibilities. When men live a wasteful life, it can impact women's decisions to become the breadwinners. In a study conducted by the Pew Research Center, it was found that in households where the husband is unemployed, women are more likely to be the primary breadwinner (Pew Research Center, 2013). This may be due to the husband's inability to contribute financially to the

family, either due to unemployment or because they engage in wasteful activities that prevent them from working.

Furthermore, women who have partners who live a wasteful life may choose to take on the breadwinning role to ensure the financial stability of the family. In a study conducted by the American Psychological Association, it was found that women who earn more than their partners often experience stress and anxiety because of societal expectations and gender roles (Roberts et al., 2018). However, they may still choose to take on the breadwinning role to provide for their family and ensure financial stability.

Further analysis also revealed that even when men earned more than their wives, they always complained about the economic situation. However, they spent most of the money they earned on frivolities. This participant stated thus:

My husband earns more than me, but it doesn't show on his own body not to talk of his wife and children. He doesn't own a parcel of land, no decent clothes, good shoes but he spends more than N10, 000 in the beer parlour some nights. I have gone to fight in beer parlors several time, I have begged his friends and family but he is very stubborn and very wasteful.

**[IDI/Grocery seller breadwinner/Agbeni/32 years Old/ 2020]**

**Box 4.2.1: Summary of FGD on the patterns of FBW among market women**

## **Contributing factors determining the emergence of women as breadwinners**

### **Level and percentage of contribution to family expenditure**

It may sound funny but what she said is not far from the truth. Some men are just there. As for me, I take care of my children, I don't even wait for my husband's contribution. If he likes, he puts and if he doesn't I don't care at all because it causes trouble whenever I ask him for money for anything, so I don't bother again, I just look for a way out.

**[FGD/Female Breadwinners/P1/Agbeni Market/2020]**

### **The presence of "other" women / extra marital engagement**

I don't think so. You know, someone gave him a NAPEP that he was using to ply Gbagi here to Gate and he did well for himself that time but that was when he married another wife instead of taking care of me and the children. Even when the man took the NAPEP from him in anger, I still went to beg on his behalf, despite the fact that he didn't give me any part of the money. He was using the man's money to take care of another woman. Even when he played his betting game and won some money, he will drive by my shop here in his NAPEP with another woman. Sometimes he will slow down and greet us, but most times he will just drive by.

**[FGD/Female Breadwinners/Gbagi Market/2020]**

The men we have these days are not very responsible, they drink and go after women. Only few of them are interested in taking care of their family. Anytime they touch little money, they become something else, they never even think of their family at all. They only think of marrying another woman or maintaining girlfriends.

**[FGD/Female Breadwinners/Agbeni Market/2020]**

I do most of the things a man should do in the house, I do a lot more than my husband because if my husband neglects the children, I can't neglect them because they are my pride, they are my joy. He can have other children with other women but at my age, I can't start jumping from one man to the other. So, I go out of my way to take care of my children on my home

**FGD/Female Breadwinners/Gbagi Market/2020]**

### **Low income/unemployment**

Most of us in the market contribute more than 60% of our family's expenditures. It's very tough out there now and even those who had support of their husbands don't get it again. This is a food market, people will eat, but some of our husbands are drivers and artisans who don't get much patronage again. We contribute so much unless some people just don't want to admit it.

**[FGD/Female Breadwinners/Bodija Market/2020]**

### **Wife or partner's decision to maintain a healthy balance of mental wellbeing and peace**

My husband tried his best when he was working at the factory, so I know he will do more. He took care of my children and he even invested in my business in his own little way. He never did everything alone, but at least he tried his best and I believe he will help us if he has.

**[FGD/Female Breadwinners/Gbagi Market/2020]**

In a more concise analysis, Table 4.2 presents the distribution of the respondents by comparing the wife and husband's income levels. Displaying the highest percentage of responses by market locations, it was displayed that 45.5% of those in Bodija were not sure whether their income could be compared with that of their spouses, 66.7% of the respondents in Gbagi expressed similar opinions, while 66.5% of those in Agbeni indicated that their husbands' income were more than theirs. In the overall however, the largest proportion of the respondents seemed not to be sure whether the income of their husbands was higher than theirs or not. Despite the fact that most respondents were not certain in the overall, there are huge disparities in their comparisons by market locations.

**Table 4.2: Distribution by comparison between wife's and husband's income**

<b>Comparison of wife and husband level of income</b>	<b>Income of wife and husband by market</b>			
	<b>Bodija (%)</b>	<b>Gbagi (%)</b>	<b>Agbeni (%)</b>	<b>Overall</b>
More than mine	120 (37.4)	63 (21.6)	192 (66.5)	378 (41.8)
Less than mine	33 (10.3)	15 (5.0)	24 (8.2)	71 (7.9)
Equal to mine	22 (6.8)	19 (6.5)	32 (11.0)	73 (8.1)
Not sure	147 (45.5)	195 (66.9)	41 (14.2)	381 (42.2)
<b>Total</b>	<b>322 (100.0)</b>	<b>292 (100.0)</b>	<b>289 (100.0)</b>	<b>903 (100.0)</b>



In order to ascertain how business activities take market women away from the family, respondents were first asked the number of hours they were always away from home daily. Table 4.3 shows the distribution of the respondents by hours spent away from home and family on daily basis and by their respective market locations. The report displays that more than half of the respondents (52.1%) spent between 5 – 9 hours away from home, followed by those who spent 10 hours and above (46.3%) and less than 4 hours (1.6%). The table also revealed that there are variations in the proportions of respondents on the hours away from home on daily basis.

Further analysis of the time respondents were taken away from their respective families by business activities indicates that the highest percentage of the respondents (48.1%) signified that they were never taken away from their families, 28.0% of them pointed out that they were sometimes taken away from their families, 12.6% of the respondents said business activities hardly ever took them away from their families, while 11.3% of them indicated that business activities most often took them away from their families. This result suggested that only one-tenth of the respondents subscribed to the fact that business activities most often took them away from their families when compared to other categories of respondents, with variations by market locations.

**Table 4.3: Distribution by the number of hours spent away from home in a day and how often business takes respondents away from the family**

Variables	Selected Market Location in Ibadan			Total ( <i>n</i> =903)
	Bodija ( <i>n</i> =322)	Gbagi ( <i>n</i> =292)	Agbeni ( <i>n</i> =289)	
<b>Number of hours away from home daily</b>				
Less than 4 hours	2 (0.6%)	1 (0.3%)	11 (3.9%)	14 (1.6%)
Between 5 – 9 hours	167 (52.7%)	67 (23.4%)	227 (80.5%)	461 (52.1%)
10 hours and above	148 (46.7%)	218 (76.2%)	44 (15.6%)	410 (46.3%)
<b>How often business takes away from the family</b>				
Never	221 (70.4%)	33 (11.7%)	169 (59.5%)	423 (48.1%)
Hardly ever	41 (13.1%)	16 (5.7%)	54 (19.0%)	111 (12.6%)
Sometimes	45 (14.3%)	162 (57.7%)	39 (13.7%)	246 (28.0%)
Most often	7 (2.2%)	70 (24.9%)	22 (7.7%)	99 (11.3%)

### **Duration of time spent away from home by FBW**

The time female breadwinners spent on daily business activities is critical in determining its effects on both family and spousal relationships. In this regard, participants from the qualitative approach were asked the number of hours they spend in the market on daily basis so as to buttress the quantitative findings reported above. It was opined that they spent seven hours away from home. In the words of this participant: *“I will say we spend about 7 hours away from home, which is usually between 10am and 5pm. I don’t go anywhere but market here. I buy from the people who supply at the market. I don’t travel anymore”*. **(IDI/yam seller breadwinner/Bodija/60 years Old/2020)**

A participant from another market also stated that:

I spend about 10 hours because I drop my children off in school since they are too young to go alone. From there, I come here to start the day because I can’t go all the way back to my house. I usually get here around 8am and leave this place by 6/6.30pm every day.

**[IDI/Grocery Seller breadwinner/Agbeni/36 years Old/2020]**

In the views of the spouses of female breadwinners, while some could not be precise with the number of hours they spend away from home, others were able to state that they spent about 10 hours away from home every day. In a participant’s precise statement:

I’m a professional driver, I am away a lot because of my work and if I don’t work now, when will I work? In fact, we make more money at closing time between 4pm and 8pm. Also, the car I drive is not mine and I can’t decide to go home or to my wife’s shop if I don’t make enough money to deliver and a little profit. Sometimes, the car breaks down and I have to stay at the mechanic’s workshop for hours. VIO and Road Safety are also there to fight with.

**[IDI/Spouse of female breadwinner/Gbagi/Driver/40 years Old/2020]**

Likewise another spouse added:

I spend about 10 hours away everyday, and I share this shop with my friend who makes furniture. I pay N800 for rent every month. But the business is no longer profitable for someone like me because there is no capital to invest on the new welding materials. Sometimes I have to go out and do join man for my friends if they get a big job.

**[IDI/Spouse of female breadwinner/Bodija/Welder/60 years Old/2020]**

In order to ascertain whether participants had enough time with their family members, how often they travelled out of the city for business activities was ascertained. There were varied responses which ranged from traveling once in a while to not travelling at all or to have stopped travelling. According to one of the participants:

Not often, but sometimes I travel outside Ibadan to buy *garri* in the neighboring villages, but I sometimes travel to the North to buy some other things like yam. I used to travel a lot before, even before I married my husband, but these days we don't go far again because the roads are so dangerous, even within Oyo State here.

**[IDI/Garri seller breadwinner/Bodija/33 years Old/2020]**

In the opinion of another participant:

Except for the hours I spend in the market, I don't go anywhere...maybe mosque on Fridays, but I hardly go to parties or travel away from home at all. *Igboro o rerin* (the streets are too dangerous). You see that Shasha, even to go there and come back is a lot of stress not to talk of traveling long distance. If we go to some farms, we can trek for hours because I sell fruits too and people come to my place to buy from me.

**[IDI/Pepper seller breadwinner/Bodija/37 years Old/2020]**

In another response, another participant claimed:

I don't have money to travel to buy goods now, but I will be doing that soon as I raise money. I will like to start traveling to Lagos and even Aba because I used to do that before, until I lost some money to robbers and I stopped. If I'm able to gather money, I will start traveling again to buy my goods.

**[IDI/Cotton materials breadwinner/Gbagi/29 years Old/2020]**

In the view of another participant: *"My business doesn't take me away from the family at all. I buy my provision wholesale here in the market through bigger sellers and company*

*distributors who bring their goods here to supply us.”(IDI/Grocery seller breadwinner/Agbeni/36 years Old/2020)*

Most of the participants from the focus group discussion (FGD) conducted seem to agree that they spent between 8-10 hours daily engaging in business activities. Box 4.2.2 summarized their responses in this regard:

**Box 4.2.2: Summary of FGD on the number of hours spent away from home by FBW**

**Similar views on 8 – 10 hours spent away from home**

Some of us are here as early as 8 or 9am and we don't leave until around 6pm. We spend 8-9 hours here every day. I usually get here around 10 or 11 in the morning every day, and leave by 5pm because I have people working with me. But like she said, most people spend 8 hours or 9 though the traffic makes it longer to get home. That's why the children are usually here with their mothers.

**[FGD/Female Breadwinner/Agbeni Market/2020]**

We all spend an average of 10 hours away, if we add the time it takes us to get here and return back home. I for one live at Moniya (a suburb of Ibadan), my friend here lives at Mokola and many more at Iwo road, Monatan (a suburb of Ibadan). We usually get here by 9/10 am and leave around 5/6 pm. So if you add our travel time, we do spend like 10 hours. (supported by all participants)

**[FGD/Female Breadwinners/Bodija Market/2020]**

Most of us here spend an average of 10 hours away from home if we add the time to get here and to go back home. We are usually here between 10am and 6pm, but some of us stay very far from here, so we take some time getting to and from the market.

**[FGD/Female Breadwinners/P6/Gbagi Market/2020]**

Given the above narratives on the time spent away from home, the time the women generally spend away from home is a function of their respective market locations, types of goods sold and the distance from home. The implications of these findings are that while those who stay away from home for longer hours may not have enough time with the members of their families, those whose hours of stay are shorter are more likely to have enough time for both the children and other members of the family.

However, in an attempt to identify the market women who were practicing FB, the percentage contributions of respondents to household income and expenses have been regrouped into two categories: non-female breadwinners ( $\leq 50\%$ ) and female breadwinners ( $\geq 51\%$ ). Figure 4.4 displays the results of the categorisation by market locations. Overall, however, more than half of the respondents (52.0%) were female breadwinners, while 48.0% of them were non-female breadwinners. In the specific market locations, there seems to be differences in the percentages of those who practice FBW. For instance, while 68.0% and 64.0% of the respondents in Bodija and Gbagi practiced FBW respectively, only about one-fifth of the respondents in Agbeni market engaged in FBW. This implies that despite the fact that more than half of the respondents in the overall were practicing female breadwinning, there is still a market location (i.e Agbeni market) that the proportion of female breadwinning practice is limited.

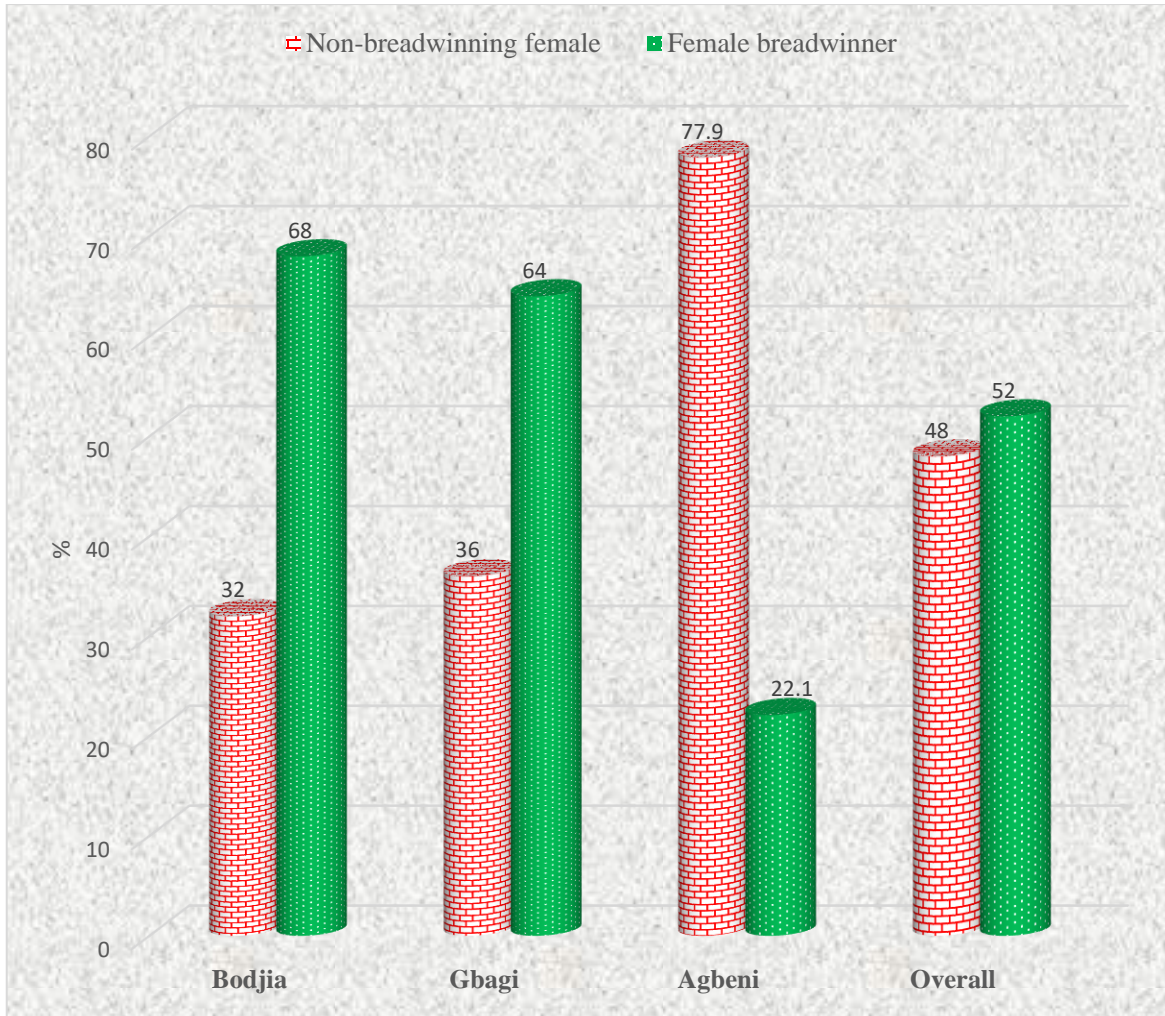
Qualitative findings in the study further established that the patterns of female breadwinning is common to market women in Ibadan, especially the women in polygynous households. More of the women in polygynous family were inevitably breadwinners because the responsibility of providing, caring and paying of bills in the family were neglected by their husbands who prefer marrying more wives. Therefore, the study revealed that polygyny was a factor which influenced women in the family to assume breadwinning roles. The study indicated further that more of these female breadwinners in polygynous households are financially comfortable and can afford the basic things for their family. Similarly, these women breadwinners recalled that they rarely slept under the same roof with their husbands as these husbands take turns to sleep in the different wives' houses. Hence, the female breadwinners considered themselves as independent and preferred to live in their own houses with the husbands visiting when necessary. Generally, these women experienced

challenges in the performance of the breadwinning role, but affirmed that they would continue, especially to ensure that the needs of their children were provided.

Essentially, the role of breadwinning in the family is important and must not be undermined. This became a pattern peculiar to older married women, even in monogamous family. This study affirmed that women within the age of 50 years to 60 years are typically into breadwinning by ensuring that their families were adequately catered for. However, most of these women who were in monogamous families acknowledged that their husbands were either irresponsible with addictive, womanising lifestyles or generally lazy to work and provide for the household. Similarly, the study has established that more of these women breadwinners are independent and that they conveniently fend for their children with or without any man to perform the father and husband roles.

The study participants buttressed the findings in the quantitative data that many of the breadwinning women sustain their families through making 70 percent to 100 percent contribution to the upkeep and welfare of the households, whether the children from other co-wives constituted part of the household or not. The study further ascertained that these women breadwinners rarely spent quality time with their families and that it affected the household bond.





**Figure 4.3: Distribution by breadwinning status in the household according to market location**

In order to determine the predictive influence of FBW practice among the respondents, logistic regression models were run to show the association between the socio-demographic variables of the respondents and FBW practices. The regression analysis comprised three models. While the first model was run to determine the degree of influence of the nature of goods sold by the respondents on FBW practice, model 2 and 3 adjusted for the socio-demographic characteristics of the respondents and the background variables of their spouses as represented in model 3 respectively. The results are presented in Table 4.4 with 95% CI and p-value of 0.05.

In the first model of the binary logistic regression, it was revealed that the odds of those who sell vegetables/pepper being female breadwinners is 4 times higher than those who sell food seasonings. Again, there is statistically significant association between those who sell food stuff (OR = 3.27), clothing materials (OR = 3.04), groceries (OR = 0.37) and FBW. This result implies that there are differences in the degree of influence of various natures of goods sold by the respondents on FBW.

At the second model where the socio-demographic variables of the respondents were added to the nature of goods sold, the results indicated that those who sold meat/fish were 4 times more likely to practice FBW than those in the reference category. While the net effects of the inclusion of the background variables of the respondents showed no statistically significant association with some of the variables that were hitherto significant at the first model, those who sold groceries were found to be 63.4% less likely to practice female breadwinning.

Further analysis in the second model shows that while age of the respondents had no statistically significant association with FBW practice, it was revealed that those who were single-parent mother were 5 times more likely to be female breadwinners when compared to those who were married. This indicates that the degree of FB practice is far higher among single-parent mothers than those who were married.

**Table 4.4: Logistic regression showing the association between socio-demographic characteristics and FBW**

Predictor variables/socio-demographic characteristics	% contribution to household expenditures			Model 1	Model 2	Model 3
	N	Non-breadwinning female (≤ 50%)	Female breadwinner (≥ 51%)	Unadjusted OR [95% CI]	Adjusted OR [95% CI]	Adjusted OR [95% CI]
<b>Nature of goods sold</b>						
Food seasonings (RC)	43	5.7%	4.2%	1.000	1.000	1.000
Vegetables/pepper	69	5.7%	9.9%	3.846* [1.343 – 11.012]	3.038 [0.916 – 10.074]	1.851 [0.494 – 6.940]
Meat/fish	54	3.6%	8.6%	5.000 [1.522 – 16.425]	4.443* [1.147 – 17.211]	2.400 [0.543 – 10.619]
Food stuff	122	8.8%	18.8%	3.274* [1.275 – 8.409]	2.503 [0.832 – 7.534]	2.056 [0.617 – 6.853]
Clothing materials	260	23.4%	35.8%	3.043* [1.236 – 7.495]	1.796 [0.591 – 5.454]	1.475 [0.429 – 5.073]
Grocery(Provisions)	244	45.6%	11.7%	0.366* [0.149 – 0.899]	0.297* [0.103 – 0.855]	0.292* [0.090 – 0.951]
Foot wears	29	3.6%	3.1%	1.333 [0.434 – 4.095]	0.736 [0.193 – 2.804]	0.712 [0.164 – 3.104]
Others	51	3.6%	7.9%	2.308 [0.775 – 6.875]	0.999 [0.275 – 3.638]	0.663 [0.157 – 2.803]
<b>Age group (in years)</b>						
Less than 20 (RC)	4	0.5%	0.4%	-	1.000	1.000
20 – 24	15	1.2%	2.2%	-	1.308 [0.025 – 67.446]	1.260 [0.15 – 104.844]
25 – 29	48	6.4%	4.6%	-	0.282 [0.007 – 11.715]	0.320 [0.005 – 22.467]
30 – 34	95	13.0%	8.8%	-	0.311 [0.008 – 12.246]	0.414 [0.006 – 26.606]
35 – 39	155	20.9%	14.7%	-	0.3983 [0.010 – 15.214]	0.409 [0.006 – 26.131]
40 and above	561	58.1%	69.3%	-	0.648 [0.017 – 24.917]	0.980 [0.16 – 61.385]
<b>Relationship status</b>						
Married (RC)	669	90.2%	65.1%	-	1.000	1.000
Cohabiting with partner	91	7.2%	13.6%	-	1.575 [0.813 – 3.051]	1.350 [0.630 – 2.893]
Single-parent mother	107	2.6%	21.3%	-	5.429** [2.254 – 13.073]	5.560** [2.102 – 14.704]
<b>Any other wife/child</b>						
No (RC)	531	76.3%	53.5%	-	1.000	1.000
Yes	292	23.7%	46.5%	-	1.575 [0.974 – 2.547]	1.591 [0.933 – 2.893]
<b>Age at marriage</b>						
Less than 21 (RC)	94	10.2%	11.2%	-	1.000	1.000
21 – 25	537	62.6%	60.0%	-	1.036 [0.527 – 2.034]	0.834 [0.397 – 1.753]
26 – 30	179	21.2%	19.7%	-	1.069 [0.471 – 2.425]	0.907 [0.370 – 2.227]
31 – 35	61	6.0%	7.9%	-	1.711 [0.639 – 4.581]	1.162 [0.384 – 3.514]
36 and above	6	-	1.3%	-	-	-
<b>No. of children</b>						
0 – 2 children (RC)	245	28.9%	26.9%	-	1.000	1.000
3 – 4 children	518	65.6%	52.6%	-	0.767 [0.439 – 1.340]	0.635 [0.344 – 1.171]
5+ children	117	5.5%	20.5%	-	1.185 [0.501 – 2.805]	0.841 [0.321 – 2.233]
<b>Level of education</b>						
No formal education (RC)	92	5.0%	15.7%	-	1.000	<b>1.000</b>
Primary	191	15.2%	28.1%	-	0.462 [0.200 – 1.066]	0.514 [0.204 – 1.298]
Secondary	429	57.9%	41.2%	-	0.346 [0.157 – 0.763]	0.516 [0.209 – 1.277]
Tertiary	160	21.9%	15.0%	-	0.437 [0.174 – 1.099]	0.782 [0.266 – 2.300]
<b>Religious affiliation</b>						
Christianity (RC)	394	41.7%	47.8%	-	1.000	<b>1.000</b>
Islam	478	58.3%	50.9%	-	0.624* [0.392 – 0.994]	0.625 [0.367 – 1.063]
ATR	6	-	1.3%	-	-	-

**NB:** ATR=African Traditional Religion; RC=Reference Category

**Table 4.4: Logistic regression showing the association between socio-demographic characteristics and FBW (contd)**

Predictor variables/socio-demographic characteristics	% contribution to household expenditures			Model 1	Model 2	Model 3
	N	Non-breadwinning female ( $\leq 50\%$ )	Female Breadwinner ( $\geq 51\%$ )	Unadjusted OR (95% CI)	Adjusted OR (95% CI)	Adjusted OR (95% CI)
<b>Ethnicity</b>						
Yoruba (RC)	791	88.8%	92.7%	-	<b>1.000</b>	<b>1.000</b>
Igbo	75	10.5%	6.8%	-	0.479 [0.217 – 1.059]	0.482 [0.194 – 1.194]
Hausa	1	-	0.2%	-	0.259 [0.015 – 4.425]	0.209 [0.007 – 6.206]
Other ethnic groups	4	0.7%	0.2%	-	-	-
<b>Average income (N)</b>						
Less than N20000 (RC)	98	9.5%	12.8%	-	<b>1.000</b>	<b>1.000</b>
N20001 – N40000	305	37.3%	32.7%	-	0.684 [0.338 – 1.383]	0.796 [0.355 – 1.785]
N40001 – N60000	266	34.4%	26.7%	-	0.460* [0.210 – 1.005]	0.728 [0.289 – 1.832]
N60001 – N80000	72	8.3%	8.2%	-	0.461 [0.162 – 1.306]	1.521 [0.461 – 5.015]
N80001 – N100000	92	7.6%	13.2%	-	1.318 [0.439 – 3.958]	3.658*[0.994 – 13.465]
N100001 and above	41	2.9%	6.4%	-	0.975 [0.282 – 3.374]	2.387 [0.579 – 9.848]
<b>Living arrangement</b>						
Alone with children (RC)	184	9.7%	31.7%	-	<b>1.000</b>	<b>1.000</b>
With spouse and children	623	86.5%	58.4%	-	0.538* [0.293 – 0.989]	0.561 [0.289 – 1.090]
With children and dependents	61	3.9%	9.9%	-	1.074 [0.394 – 2.929]	0.917 [0.304 – 2.767]
<b>Husband/partners employment status</b>						
Farming (RC)	33	3.8%	3.8%	-	-	<b>1.000</b>
Civil service	150	25.1%	10.1%	-	-	1.031 [0.307 – 1.090]
Public service	78	9.6%	8.5%	-	-	0.698 [0.183 – 2.665]
Driving	116	6.5%	20.0%	-	-	3.423 [0.894 – 13.106]
Trading	247	30.4%	26.9%	-	-	0.802 [0.247 – 2.609]
Artisan	88	16.0%	4.7%	-	-	0.534 [0.128 – 2.219]
Unemployed	32	0.2%	7.0%	-	-	80.754**[6.440 – 1012.583]
Others	120	8.4%	19.1%	-	-	2.426 [0.626 – 9.404]
<b>Spousal level of education</b>						
No formal education (RC)	68	2.4%	12.9%	-	-	<b>1.000</b>
Primary	189	12.4%	30.4%	-	-	0.389 [0.117 – 1.291]
Secondary	335	45.0%	32.4%	-	-	0.253* [0.078 – 0.821]
Tertiary	278	40.2%	24.2%	-	-	0.181* [0.053 – 0.624]
<b>Partner's income level</b>						
Less than N20000 (RC)	68	4.9%	15.3%	-	-	<b>1.000</b>
N20001 – N49999	241	26.2%	44.3%	-	-	1.362 [0.502 – 3.693]
N50000 – N99999	231	40.9%	24.8%	-	-	0.848 [0.287 – 2.504]
N100000 and above	154	28.1%	15.6%	-	-	0.306*[0.096 – 0.0978]
<b>Wealth Index</b>						
Lowest/poor (RC)	69	6.6%	9.9%	-	-	<b>1.000</b>
Middle	745	91.3%	89.6%	-	-	2.042 [0.757 – 5.508]
Highest/rich	10	2.0%	0.5%	-	-	0.601 [0.049 – 7.383]
-2Log likelihood				669.262	549.486	473.993
Cox and Snell R Square				0.198	0.348	0.428
Nagelkerke R Square				0.265	0.465	0.572
Chi Square				127.422 (DF=7)	119.776 (DF=28)	75.493 (DF=15)

Number of observation=903

Significant at  $P \leq 0.01$  \*\* or 0.05\*

RC=Reference Category

Similarly, while it was observed that there were no statistically significant association between those who had any other wife/child in the household, age at marriage, number of children ever-born or had, level of education and FBW practice, it was revealed that religious affiliation are statistically significantly associated with FBW practice. Those who were adherents of Islamic religion are 37.6% less likely to be female breadwinners when compared to those who were Christians. In other words, there is higher likelihood that those who are Christians practice FBW than those who are Muslims.

More so, while there was no statistically significant association between ethnicity and FBW practice, the results revealed that there was statistically significant association between average income and FBW. Take for example, those who earned between N20001-N40000 are 54% less likely to practice FBW than those who earned less than N20000. On the likelihood of living arrangement of the respondents' household, those who lived with their spouses and children were found to be 46.6% less likely to practice FBW compared to those who lived alone. The result suggests that FBW has a higher occurrence tendency for those who lived with children alone than those who lived with spouses and children in the household.

At Model 3, when the background variables of the respondents' spouses were included in the analysis, only those who sold groceries were 70.8% less likely to practice FBW when compared to those who sold food seasonings while other categories of respondents had no statistically significant association with FBW practice. This implies that the likelihood of those who sold food seasonings to become female breadwinners in the household is higher than those who sold groceries in their respective market locations.

While the age of the respondents had no statistically significant association with female breadwinning practice, those who were single-parent mothers were also found to be 5 times more likely to practice FBW than those who were married.

Relating to having any other wife/child apart from those that were biologically owned by their spouses, the number of children, level of education, religious affiliation and ethnicity, it was revealed that there were no statistically significant associations between these

variables and FBW practice. However, there was a statistically significant association between average income and FBW practice. Those who earned between N80001-N100000 were 4 times more likely to be female breadwinners than those who earned less than N20000. This means that there is a positive association between average income and FBW practice. In other words, the higher the income of the respondents, the higher the odds of becoming a breadwinner in the household.

Considering the background variables of the respondents' spouses, the model (MODEL 3) further indicated that there was a statistically significant association between employment status and FBW practice. Those whose husbands/partners were unemployed were 81 times more likely to be breadwinners of their families than those whose husbands/partners engaged in farming. This suggests that the situation of a husband/partner being unemployed is the main predictor of FBW practice among market women.

Spousal level of education and FBW were statistically significantly associated. The higher the educational level of the respondents' spouse, the less likely for the women to practice female breadwinning. For example, while those whose spouses had attained secondary education are 74.7% less likely to practice FBW than those whose husbands had no formal education, those whose husbands had attained tertiary educational level are 81.9% less likely to practice FBW in the household. By implication, this suggests that educational attainment of husbands/partners is inversely associated with FBW practice and it is also a strong predictor of FBW among market women.

Finally, there is statistically significant association between the average income level of husbands/partners and FB practice. Those whose husbands/partners earned N100000 and above are 69.4% less likely to practice FBW in the household than those whose husbands/partners earned less than N20000. This is indicative that the higher the average income of a spouse, the less likely a respondent practices FBW in the family.

### **4.3 Roles played by female breadwinners/market women in the household**

This section is concerned with the analysis of the specific roles played by the respondents in the household as female breadwinners. These roles include payment of children's school fees, accommodation bills, utility bills, medical bills, feeding expenses, children's clothing,

transportation fare and purchase of land and house building. However, it is pertinent that we first look at the circumstances leading to female breadwinning. Study established that some of the factors or circumstances premeditating female breadwinning stem from the attitudes of husbands towards the needs of members of the households. Most of the husbands of the women who are into breadwinning live addictive lifestyles. Findings from the study revealed that while majority of the women did not have problems with their husbands marrying more wives, they saw their husbands as men who avoided family responsibilities because they engaged in womanising, indolence, alcohol, smoking and night crawling habits. Additionally, some of the husbands were typically too lazy to work and earn incomes while other participants said their husbands were either unemployed or earned paltry income that can barely feed them and their family, from their employment.

There are other circumstances discovered to have promoted female breadwinning among marketwomen. One of these was the constant disagreement between the women and their husbands, especially with the perception of the husbands that their wives were not submissive because they were richer. They also claimed that these women would rather spend time with their children and in their businesses. The constant disagreement was claimed to have reduced intimacy and coitus was said to be irregular between the breadwinning women and their husbands. Other breadwinners opined that the addictive and womanising lifestyles of their husbands often caused the disagreements which led these women into assuming the breadwinning roles. Therefore, the study maintains that many of the households would have suffered if these market women did not assume the breadwinning role. Also, these female breadwinners explained that rather than striving to meet the family needs, their husbands would rather subscribe to polygynous living. Hence these female breadwinners considered leaving their husbands to live their lives and had no regrets doing so.

Table 4.5 presents the results of the specific roles played by women in the household. The table also reveals that more proportions of women in the categories of specific roles played

perform greater responsibilities than other response categories. The overall analysis suggests that a number of responsibilities and recurrent expenditures were carried out by the females in the household, though the patriarchy norms were in vogue. The implication of this is that despite changing family roles, the men still believe that duties like buying land, building houses or paying rents are mainly performed by men, so they strive to take care of those responsibilities.

**Table 4.5: Distribution by the specific roles played by market women in the household**

Specific Roles	Selected Market Location in Ibadan	Total
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	<b>Bodija (%)</b>	<b>Gbagi (%)</b>	<b>Agbeni (%)</b>	
<b>Payment of children's school fees</b>				
Me	48.9%	40.8%	15.5%	316 (35.6%)
Husband/partner	32.7%	41.2%	49.1%	361 (40.7%)
Both spouses	17.8%	17.3%	34.6%	204 (23.0%)
Relatives	0.6%	0.7%	0.7%	6 (0.7%)
<b>Accommodation</b>				
Me	31.2%	31.1%	12.1%	221 (25.1%)
Husband/partner	44.3%	44.1%	60.9%	436 (49.5%)
Both spouses	17.2%	19.2%	26.3%	183 (20.8%)
Relatives	7.3%	5.6%	0.7%	41 (4.7%)
<b>Payment of utility bills</b>				
Me	42.8%	42.8%	18.0%	307 (34.8%)
Husband/partner	40.3%	37.2%	59.2%	400 (45.4%)
Both spouses	15.0%	18.2%	22.2%	162 (18.4%)
Relatives	1.9%	1.8%	0.7%	13 (1.5%)
<b>Payment of medical bills</b>				
Me	56.8%	55.1%	26.2%	411 (46.5%)
Husband/partner	23.7%	24.9%	32.6%	238 (26.9%)
Both spouses	18.6%	19.6%	40.4%	229 (25.9%)
Relatives	0.9%	0.4%	0.7%	6 (0.7%)
<b>Feeding</b>				
Me	61.4%	57.1%	50.2%	498 (56.4%)
Husband/partner	21.2%	21.1%	20.5%	185 (21.0%)
Both spouses	17.4%	21.8%	29.3%	200 (22.7%)
Relatives	-	-	-	-
<b>Children's clothing</b>				
Me	74.3%	69.9%	79.9%	658 (74.7%)
Husband/partner	12.1%	13.8%	4.6%	90 (10.2%)
Both spouses	13.3%	16.3%	15.5%	132 (15.0%)
Relatives	0.3%	-	-	1 (0.1%)
<b>Transportation fare</b>				
Me	70.0%	77.4%	83.8%	655 (76.9%)
Husband/partner	26.4%	20.0%	15.5%	177 (20.8%)
Both spouses	3.0%	2.6%	-	16 (1.9%)
Relatives	0.7%	-	0.7%	4 (0.5%)
<b>Purchase of land and house building</b>				
Me	36.9%	33.0%	12.7%	231 (27.6%)
Husband/partner	39.4%	39.2%	62.7%	393 (47.0%)
Both spouses	18.1%	26.4%	21.4%	183 (21.9%)
Relatives	5.6%	1.5%	3.3%	29 (3.5%)

On the payment of children's school fees, the overall analysis revealed that a larger proportion of the respondents indicated that their husband/partner (40.7%) did, followed by

35.6% of them who signified that 'Me' (35.6%) paid. However, 23.0% said both spouses did while the least proportion of the respondents pointed out that their relatives paid their children's school fees (0.7%).

On the payment of accommodation bills, about half of the respondents indicated that their husband/partner (50%) did, followed by one-quarter who said 'Myself' (25.1%), one-fifth claimed 'both spouses' and 4.7% indicated that their relatives did. Also when the respondents were asked who paid their utility bills, it was revealed that 45.4% signified that their husbands/partners did, followed by 34.8% of them who claimed 'Myself', 18.4% of them said 'both spouses' and 1.5% of the respondents pointed out that it was their relatives.

Ascertaining who takes care of feeding expenses from the respondents, more than half of them indicated that 'Myself' did (56.4%), followed by 22.7% of them who pointed out that 'both spouses' paid for it, and 21.0% of the respondents indicating that it was done by their husbands/partners. Regarding the purchase of children's clothing, about 74.7% of the respondents said 'Myself', followed by 15.0% of the respondents who indicated that both spouses were responsible for the purchase; while one-tenth pointed out that it was their 'husbands/partners that paid for the children's clothing.

On the payment of transport fare to the children's school and the respondents' places of business, the majority signified 'Myself' (76.9%), one-fifth indicated that their 'husbands/partners' were responsible for such expenses, 1.9% said 'both spouses' and 0.5% signified that their relatives did the payment. However, on the purchase of land and the building of houses, the highest percentage of the respondents pointed out that their 'husbands/partners' were responsible for the payment, 27.6% stated that 'Myself' was responsible for the payment, 21.9% suggested that 'both spouses' made the payment, while 3.5% of the respondents signified that their relatives were responsible for the payment. The overall analysis suggests that a number of responsibilities and expenditures were carried out by the females in the household, despite the fact that the patriarchy norms are in vogue.

Conversely, as an attempt to determine the predictive influence of the females' specific roles in the households, all specific roles performed in the households (payment of children's school fees, accommodation, utility bills, medical bills, feeding, children's clothing,

transportation fare and purchase of land and house building) were regrouped into HIGH and LOW. Those who indicated ‘Myself’ were first of all recoded as ‘1’, while any respondent who said any other person in the household was responsible for such expenses (either spouses, both spouses or relatives) as ‘0’ - details are in the study variables in the methodology section. In regard to this, Table 4.6 shows the results by market locations as well as the overall. As the figure revealed, more than half of the respondents performed high specific roles (56.6%) than those who performed low specific roles in the households (43.4%).

**Table 4.6: Distribution by the aggregate specific roles women played in the households**

<b>Market</b>	<b>Roles of female breadwinners</b>		<b>Total</b>
	<b>High roles</b>	<b>Low roles</b>	

Bodija	150 (46.6)	172 (53.4)	322 (100.0)
Gbagi	148 (50.7)	144 (49.3)	292 (100.0)
Agbeni	213 (73.7)	76 (26.3)	289 (100.0)
<b>Total</b>	<b>511 (56.6)</b>	<b>392 (43.4)</b>	<b>903 (100.0)</b>

On the other hand, Table 4.7 presents the chi square test for the relationship between the categories of market women who were sampled and the specific roles of the female breadwinners in the households. Using row percentage, the table indicates that there was a statistically significant relationship between categories of women sampled in the markets and the specific roles they played in their respective households at  $\chi^2 = 337.517$ ,  $p < 0.05$ . This suggests that those who were female breadwinners were more likely to perform higher specific roles in the households than those who were non-breadwinning females in the

households as the percentage differences showed that 88.2% of non-breadwinning female performed low roles and the corresponding percentage for female breadwinners was 26.6%. In the category of high roles 11.8% of non-breadwinning female performed high roles with the corresponding percentage of female breadwinners being 73.4%. This indicates that there is a higher likelihood for female breadwinners to perform higher roles in the households than their non-breadwinning counterparts. It also means that more of the husbands or partners of the non-breadwinning females performed higher roles in the household than the female breadwinners and *vice versa*.

**Table 4.7: Chi-Square Test for relationship between categories of market women and specific roles of female breadwinners in the household**

<b>Categories of market women</b>	<b>Specific role of female breadwinners in the household</b>		<b>Total</b>
	<b>Low roles</b>	<b>High roles</b>	
Non-breadwinning females	372 (88.2%)	50 (11.8%)	422 (100.0%)

Female breadwinners	122 (26.6%)	336 (73.4%)	458 (100.0%)
Total	494 (56.1%)	386 (43.9%)	880 (100.0%)
Chi Square = 337.517 Continuity Correction = 335.024 Likelihood Ratio = 368.594 Fisher's Exact (Exact Sig. 2 –sided = .000), (Exact Sig. 1 – sided = .000) Test Linear-by-linear DF = 1 Asymp. Sig. (2-sided) = .000 Number of valid cases = 880			

<sup>a</sup> 0 cell (0.0%) have expected count less than 5. The minimum expected count is 185.19<sup>a</sup>

<sup>b</sup>Computed only for a 2x2 table

Significant at P<0.05

As a measure to determine the degree of association between socio-demographic characteristics of the respondents and the specific roles played by market women/female breadwinners in the household, a logistic regression analysis was performed with 95% CI and p-value at 0.05. Table 4.8 presents the summary of the results in three models (MODEL 1, 2 and 3). While the first model was used to predict the degree of influence of the nature

of goods sold in the market, model 2 and 3 captured the analysis of the association between socio-demographic characteristics of the respondents, respondents' spousal background variables and the specific roles performed.

At the first model of the logistic regression, it was found that some of the categories of the nature of the goods sold and specific roles performed by women in the household were significantly associated. For instance, while those who engage in the sale of food seasonings, vegetables/pepper, clothing materials, groceries, foot wears and others had no statistically significant association with the specific roles played in the household; those who engaged in the sales of meat/fish (OR=3.33) are more likely to performed high specific roles in the household than those who sold food seasonings. This also means that women who sold meat or fish are 3 times more likely to perform high specific roles in the household than those who sold food seasonings.

In the second model of the logistic regression analysis when socio-demographic variables of the respondents have been adjusted, it was revealed that none of the variables in the nature of goods sold in the market and age group was statistically significantly associated with the specific roles performed in the household. Hence, those who were single-parent mothers (AOR = 5.90) and those whose husbands had another wife/child (AOR = 2.16) were more likely to perform high specific roles in the household than those in their respective reference categories. This result points out that single-parent mothers and those whose husbands had second wife or child outside their current marriage are more likely to bear the responsibilities of household upkeep than other categories in the reference group.

Furthermore, when the age at marriage of the respondents and the number of children ever-born were factored into the analysis, it was revealed that there was no statistically significant association with the performance of specific roles in the household.

**Table 4.8a: Logistic regression showing the association between socio-demographic characteristics and specific roles played by market women in the household**

Predictor variables/socio-demographic characteristics	Specific Roles Played in the Households			Model 1	Model 2	Model 3
	N	Low Roles (%)	High Roles (%)	Unadjusted OR [95% CI]	Adjusted OR [95% CI]	Adjusted OR [95% CI]
<b>Nature of goods sold</b>						
Food seasonings (RC)	43	6.3%	3.1%	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>
Vegetables/pepper	71	7.5%	8.8%	1.588 [0.544 – 4.637]	1.072 [0.303 – 3.794]	0.843 [0.225 – 3.161]
Meat/fish	55	4.9%	8.0%	2.267 [0.723 – 7.105]	1.747 [0.452 – 6.747]	1.408 [0.346 – 5.732]
Food stuffs	122	9.1%	19.8%	3.331* [1.247 – 8.893]	2.268 [0.724 – 7.208]	1.874 [0.579 – 6.061]
Clothing materials	265	27.3%	33.5%	1.963 [0.763 – 5.049]	1.151 [0.358 – 3.697]	1.065 [0.314 – 3.614]
Grocery(Provisions )	245	36.2%	17.0%	0.750 [0.296 – 1.922]	0.785 [0.262 – 2.347]	0.767 [0.245 – 2.406]
Foot wears	29	3.4%	3.1%	1.429 [0.440 – 4.634]	0.935 [0.220 – 3.975]	0.834 [0.183 – 3.796]
Others	52	5.3%	6.7%	2.000 [0.647 – 6.186]	0.768 [0.198 – 2.979]	0.669 [0.160 – 2.791]
<b>Age group (in years)</b>						
Less than 20 (RC)	4	0.4%	0.5%	-	<b>1.000</b>	<b>1.000</b>
20 – 24	15	2.3%	0.8%	-	0.101 [0.003 – 3.535]	0.055 [0.001 – 2.218]
25 – 29	51	6.5%	4.6%	-	0.187 [0.008 – 4.530]	0.126 [0.005 – 3.123]
30 – 34	97	13.1%	7.7%	-	0.270 [0.012 – 6.097]	0.193 [0.008 – 4.379]
35 – 39	157	19.0%	15.4%	-	0.343 [0.016 – 7.553]	0.122 [0.010 – 4.934]
40 and above	577	58.7%	71.0%	-	0.438[0.020 – 9.532]	0.339 [0.016 – 7.353]
<b>Relationship status</b>						
Married (RC)	681	86.9%	62.9%	-	<b>1.000</b>	<b>1.000</b>
Cohabiting with partner	98	10.3%	11.9%	-	1.280 [0.678 – 2.415]	1.017 [0.509 – 2.031]
Single-parent mother	111	2.8%	25.2%	-	5.896** [2.683 – 12.956]	5.986** [2.604 – 13.759]
<b>Any other wife/child</b>						
No (RC)	546	75.2%	51.0%	-	<b>1.000</b>	<b>1.000</b>
Yes	298	24.8%	49.0%	-	2.163** [1.378 – 3.396]	2.192** [1.365 – 3.522]
<b>Age at marriage</b>						
Less than 21 (RC)	100	11.0%	11.3%	-	<b>1.000</b>	<b>1.000</b>
21 – 25	548	60.1%	61.9%	-	0.847 [0.450 – 1.593]	0.755 [0.382 – 1.490]
26 – 30	183	21.2%	19.2%	-	0.836 [0.384 – 1.820]	0.766 [0.332 – 1.769]
31 – 35	63	7.5%	6.4%	-	0.659 [0.245 – 1.776]	0.463 [0.155 – 1.382]
36 and above	6	0.2%	1.3%	-	-	-
<b>No. of children</b>						
0 – 2 children (RC)	257	31.5%	24.5%	-	<b>1.000</b>	<b>1.000</b>
3 – 4 children	527	61.1%	54.8%	-	1.110 [0.638 – 1.931]	1.068 [0.596 – 1.916]
5+ children	119	7.4%	20.7%	-	1.575 [0.695 – 3.571]	1.419 [0.577 – 3.485]
<b>Level of education</b>						
No formal education (RC)	96	7.5%	15.0%	-	<b>1.000</b>	<b>1.000</b>
Primary	196	17.6%	27.6%	-	0.416* [0.194 – 0.892]	0.540 [0.235 – 1.243]
Secondary	439	54.2%	42.4%	-	0.507* [0.249 – 1.032]	0.802 [0.357 – 1.804]
Tertiary	163	20.7%	15.0%	-	0.590 [0.256 – 1.363]	0.973 [0.371 – 2.554]
<b>Religious affiliation</b>						
Christianity (RC)	407	42.8%	48.2%	-	<b>1.000</b>	<b>1.000</b>
Islam	488	57.0%	50.5%	-	0.950 [0.606 – 1.488]	1.038 [0.636 – 1.695]
ATR	6	0.2%	1.3%	-	-	-

**NB:** ATR=African Traditional Religion; RC=Reference Category



**Table 4.8b: Logistic regression showing the association between socio-demographic characteristics and specific roles played by market women in the household (contd)**

Predictor variables/socio-demographic characteristics	Specific Roles Played in the Households			Model 1	Model 2	Model 3
	N	Low Roles (%)	High Roles (%)	Unadjusted OR (95% CI)	Adjusted OR (95% CI)	Adjusted OR (95% CI)
<b>Ethnicity</b>						
Yoruba (RC)	814	89.7%	92.1%	-	<b>1.000</b>	<b>1.000</b>
Igbo	78	9.7%	7.4%	-	0.952 [0.431 – 2.099]	0.960 [0.410 – 2.250]
Hausa	1	-	0.3%	-	0.758 [0.048 – 12.101]	0.944 [0.052 – 17.212]
Other ethnic groups	4	0.6%	0.3%	-	-	-
<b>Average income (N)</b>						
Less than N20000 (RC)	102	11.1%	12.1%	-	<b>1.000</b>	<b>1.000</b>
N20001 – N40000	307	36.8%	32.0%	-	0.915 [0.450 – 1.857]	1.076 [0.482 – 2.401]
N40001 – N60000	269	32.0%	28.4%	-	0.788 [0.366 – 1.700]	1.088 [0.450 – 2.628]
N60001 – N80000	72	8.0%	8.3%	-	0.840 [0.306 – 2.311]	1.796 [0.574 – 5.619]
N80001 – N100000	92	7.8%	13.7%	-	1.878 [0.647 – 5.448]	3.532*[1.056 – 11.815]
N100001 and above	42	4.2%	5.4%	-	1.543 [0.456 – 5.222]	2.419 [0.628 – 9.318]
<b>Living arrangement</b>						
Alone with children (RC)	188	8.5%	37.9%	-	<b>1.000</b>	<b>1.000</b>
With spouse and children	629	85.4%	53.8%	-	0.286** [0.163 – 0.502]	0.278** [0.153 – 0.503]
With children and dependents	62	6.1%	8.3%	-	0.167** [0.064 – 0.432]	0.167** [0.061 – 0.459]
<b>Husband/partners employment status</b>						
Farming (RC)	33	3.6%	4.0%	-	-	<b>1.000</b>
Civil service	150	21.3%	11.7%	-	-	1.105 [0.345 – 3.534]
Public service	78	8.5%	9.5%	-	-	0.854 [0.229 – 3.183]
Driving	118	9.7%	18.6%	-	-	1.613 [0.456 – 5.708]
Trading	250	30.8%	25.6%	-	-	0.759 [0.241 – 2.385]
Artisan	88	12.5%	6.9%	-	-	0.774 [0.206 – 2.909]
Unemployed	33	0.8%	7.7%	-	-	15.618**[2.629 – 92.794]
Others	124	12.9%	15.9%	-	-	0.754 [0.207 – 2.747]
<b>Spousal level of education</b>						
No formal education (RC)	68	3.2%	13.6%	-	-	<b>1.000</b>
Primary	193	15.5%	30.4%	-	-	0.396 [0.149 – 1.056]
Secondary	339	43.4%	32.3%	-	-	0.307* [0.118 – 0.799]
Tertiary	279	38.0%	23.6%	-	-	0.219* [0.077 – 0.622]
<b>Partner's income level</b>						
Less than N20000 (RC)	69	5.8%	16.4%	-	-	<b>1.000</b>
N20001 – N49999	244	31.1%	40.9%	-	-	0.976 [0.407 – 2.343]
N50000 – N99999	232	38.1%	25.3%	-	-	0.833 [0.319 – 2.175]
N100000 and above	155	25.1%	17.5%	-	-	0.487[0.177 – 1.336]
<b>Wealth Index</b>						
Lowest/poor (RC)	70	6.4%	11.0%	-	-	<b>1.000</b>
Middle	751	92.1%	88.2%	-	-	1.342 [0.522 – 3.451]
Highest/rich	10	1.5%	0.8%	-	-	1.126 [0.141 – 8.957]
-2Log likelihood				730.725	585.255	547.561
Cox and Snell R Square				0.064	0.271	0.317
Nagelkerke R Square				0.087	0.370	0.432
Chi Square				38.204 (DF=7)	145.470 (DF=28)	37.694 (DF=15)

Number of observation=903

Significant at  $P \leq 0.01$  \*\* or 0.05\*

RC=Reference Category

The result showed that there was a statistically significant association between level of education and the specific roles played by the respondents in the household. Those who had attained primary (AOR= 0.42) and secondary education (AOR = 0.51) are less likely to perform high specific roles in the household compared to those without formal education.

In addition, while religious affiliation, ethnicity and average income of the respondents had no statistically significant association with the performance of specific roles in the family, the result revealed that there was a statistically significant association between living arrangement and the performance of specific roles in the household. Those who stayed with spouse and children (AOR = 0.29) and those who stayed with children and dependents were less likely to perform high specific roles compared to those who stayed alone with their children. This suggests that most of the respondents who stayed together with children, spouses and dependents are more likely to pool their resources together to perform family tasks than those who lived with children alone without spouses or other adults in the household.

At the inclusion of the respondents' spouse background variables in the analysis, similar trends observable in the second model were also observed, especially with the nature of goods sold in the market by the respondents, age group, relationship status, availability of any other wife/child, age at marriage, number of children ever-born, religious affiliation, ethnicity and living arrangement, except for level of education that has no significant association with the performance of specific roles in the household.

In a further analysis of the model, however, there seems to be statistically significant association between average income and the performance of specific roles in the family. Those who earned between N80001-N100000 were 3 times more likely to perform high specific roles in the family than those who earned less than N20000. This implies that the income level of the respondents could be a strong determinant of the specific roles performed in the household.

On the employment status of respondents' spouses and the performance of specific roles in the household, only those whose husbands/partners were unemployed were found to be significantly associated with the performance of specific roles in the household. As a matter

of fact, those whose husbands were unemployed were 16 times more likely to perform high specific roles in the family compared to those whose husbands were farmers. This means that the employment status of the husbands/spouse in the family, particularly those that are unemployed, could be a very strong predictor of the specific roles a woman performs in the household.

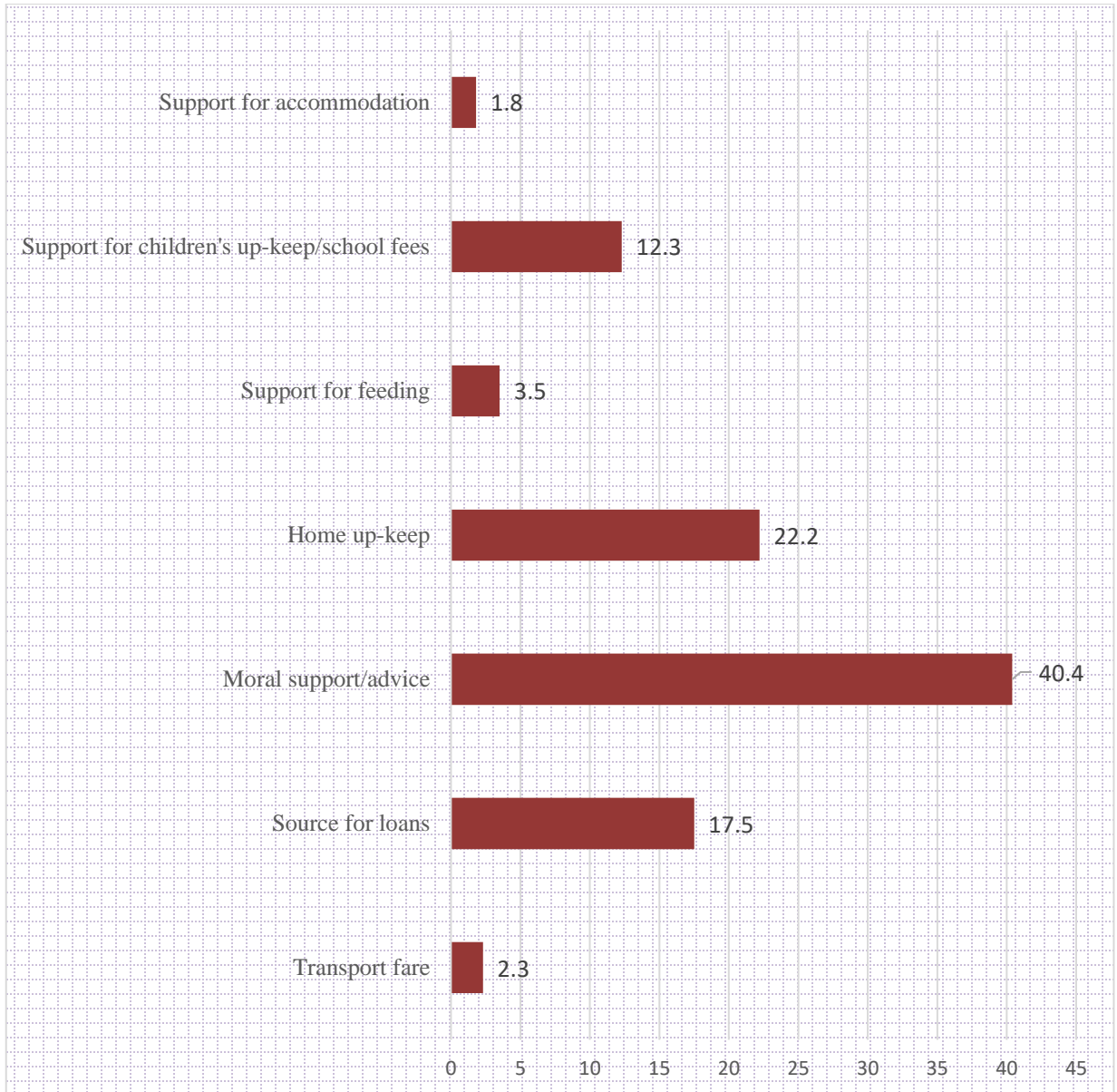
While partners' income level and the wealth index of the household had no statistically significant association with the performance of specific roles in the household, the educational attainment of the respondents' spouses have been found to be statistically significant when associated with the performance of specific roles the respondents in the households. Indeed, there is an inverse association between husbands' educational attainment and specific roles performed in the household. Those whose husbands had attained secondary (AOR = 0.31) and tertiary education (AOR = 0.22) were less likely to perform high specific roles in the family than those who had no formal education. This also means that those whose husbands had attained higher educational level are more likely to have higher opportunities and the capability to generate income that will enable them to perform high specific roles in the household than those with lesser educational attainment.

Besides the specific roles highlighted as being performed by the respondents in the household, other roles that women played in the household were ascertained. Table 4.7 shows results by market locations. It was also revealed that there were differences in the proportions of whether the respondents assisted their spouses to meet other financial needs or whether the household would still be stable if the respondents stops working. The result on whether the respondents assisted their spouses indicated that about 32.7% of them in the overall assisted their husbands financially. The result on whether the family would still be stable if the respondents stopped working, on the other hand, revealed that half of them said 'no', one-fifth signified 'May be', while 29.3% of the respondents said 'Yes'. This suggests that a large majority of the respondents were the ones sustaining the livelihood of the household. Hence, if they stop working, the households are more likely to bear the negative consequences.

**Table 4.9: Distribution by other roles women played in the households**

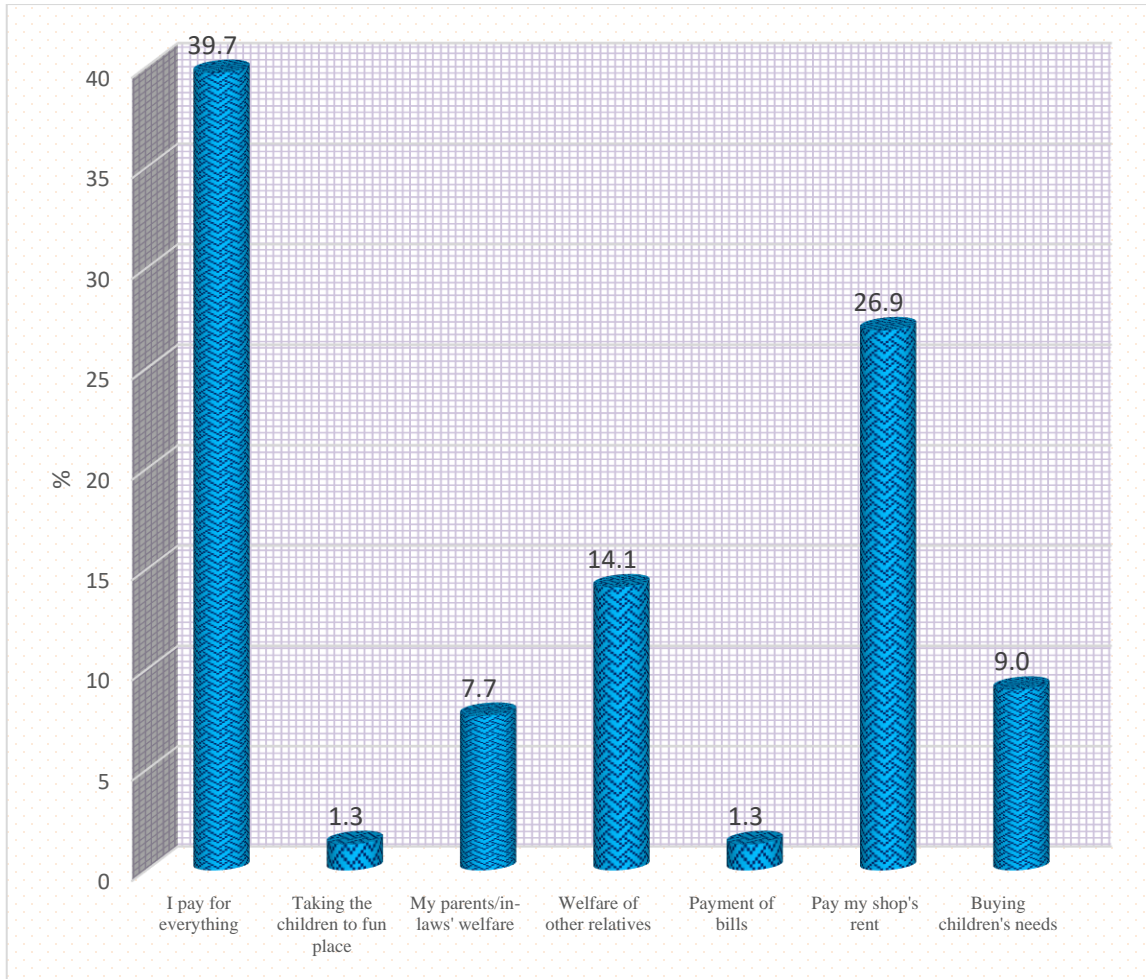
<b>Selected Markets in Ibadan</b>				
<b>Other roles played in the households</b>	<b>Bodija (%)</b>	<b>Gbagi (%)</b>	<b>Agbeni (%)</b>	<b>Total (%)</b>
<b>Assist in husband's/partner's financial needs</b>				
No	74.0	70.7	56.7	67.3
Yes	26.0	29.3	43.3	32.7
<b>Stability of the family if the woman stops working</b>				
No	40.1	39.0	72.8	50.4
Yes	35.4	36.0	16.3	29.3
May be	24.6	25.0	10.9	20.2

Exploring the various ways through which female breadwinners are assisted by their spouses is key to the social supports received from their partners. In this regard, Figure 4.4 displays the various ways through which the respondents' spouses assisted in the household expenditures. It was indicated that the highest percentage of them pointed out that they assisted their families by giving moral support/advice (40.4%), followed by those who said they supported them for home upkeep (22.2%), source for loans (17.5%), support for children's upkeep/school fees (12.3%), support for feeding (3.5%), transport fare (2.3%) and support for accommodation (1.8%). This implies that at least there are ways through which husbands (spouses) supported their wives in the provision of household needs.



**Figure 4.4: Distribution by various ways spouses assist in household expenditures**

Further investigation of other household responsibilities undertaken, other than those previously highlighted, were also ascertained. Figure 4.5 indicates that the highest percentage of the respondents pointed out that they paid for everything (39.7%), followed by those who said that they paid for their shop's rent (26.9%), see to the welfare of other relatives (14.1%), buy children's needs (9.0%), paid for their parents/in-laws welfare (7.7%), take the children to fun place (1.3%), and paid bills (1.3%). This result simply suggests that there were other household responsibilities the respondents undertook aside from those mentioned earlier.



**Figure 4.5: Distribution of respondents by other household responsibilities undertaken other than those previously listed**



Furthermore, the study pointed out the links showcasing the connections of the series of roles being performed by an individual as a breadwinner. As observed from Figure 4.9.1, findings from the qualitative study sustained the generated quantitative data that the roles played by the female breadwinners included providing most of the needs of the households and these needs involved paying of bills, feeding the members of the households and buying clothes for the children and the husband. Paying rents, hospital bills and sponsoring the children through schools were some of the other roles performed by these female breadwinners in Ibadan. The study also revealed that these female breadwinners supported their husbands financially and contributes 60 to 100 percent of household upkeeps. It also established that most female breadwinner bought the land, and built the house they lived in with the members of their household, including their husbands.

Buttressing the specific roles of female breadwinners in the household through qualitative findings, specific roles being performed in the household, particularly on households' expenditures were ascertained from the participants of the FGD and IDI. Various themes were generated via the payment of children school fees, accommodation, utility bills, medical bills, feeding expenses, children's clothings, transportation fare, responsibility of buying land and building house and taking care of the financial needs of the husbands, among others. These sub-themes were categorised into two major headings captioned household capital expenditure and household recurrent expenditure. Over thirty-five percent (35.5%) of the respondents said they paid their children's school fees, while 40.7% agreed that their husbands/partners did and 23.0 percent said they both shared the responsibility. Forty-nine percent and above (49.9%) of the respondents in the quantitative study agreed that their husbands took care of accommodation while 25.1% said they were responsible for it. However, majority of the respondents indicated that they took care of their medical bills, feeding, clothing and transportation. However, findings in the qualitative interview corroborated this position and further showed that while the men might have been paying school fees, majority of the other expenses associated with the education of the children were borne by the women. In specific terms:

### **Women spent more on household capital expenditure**

Household capital expenditure refers to the spending that households undertake on durable goods, such as cars, furniture, and home appliances that provide utility over an extended period. In addition, it encompasses costs related to education, property purchases, and lodging expenses.

### ***Payment of school fees***

According to a participant:

My husband pays school fees but that is nothing compared to what I do to support my children's education. My children's fees for this second term was a total of N45, 000 for my two children in primary while the fees of my eldest son in secondary school was N13, 000. But apart from the fees, I have bought shoes, school bags; I buy new or amend old uniforms, I pay for books, stationeries and I pay for barbing and plaiting of hair. But my husband will always brag that he is financing his children's education.

**[IDI/Foodstuffmerchant/femalebreadwinner/Bodija/38years Old/2020]**

This position is further corroborated by another IDI respondent from Gbagi who opined that:

My husband paid school fees but I took care of other things that made their schooling more comfortable. He is the type that will pay school fees but will not bother to see if they needed books. I paid for their jamb lessons and WAEC/NECO lessons when they had to retake the exams. He will always tell the children that his own father did not pay his fees, and that he is just being nice.

**[IDI/Fabrics materials seller/female breadwinner/Gbagi/58 years Old/2020]**

However, when the spouses of the female breadwinners were asked whether they were the ones paying the school fees of their children, some agreed that they paid when they had. Others seemed to have shifted the responsibility to their wives. As one of the male participants (spouse) stated:

I pay if I have the money. I love my children and I love education too. Unfortunately, I have access to little fund and I'm not ready to steal because I want my children to go to school. Even at a point I asked my first daughter to stop going to school but my wife insisted that she must continue. So, if she has money, she can pay but when I don't have, I don't have. My wife should not complain because she's the one who removed my daughter from the tailoring school I enrolled her at and sent her back to school.

**[IDI/Spouse of female breadwinner/Gbagi/Driver/40 years Old/2020]**

From another viewpoint, it was stated that the spouse paid whenever he had, but added that since the bus he drove was on hire purchase, he may not pay it regularly. In his explanations:

Well, I pay whenever I have it. I have 5 children and the bus I drive is on hire purchase. I was trying my best before my own bus was involved in an accident. I bought this one in 2017 and I'm still paying. She also is aware of what I have been passing through for the past few years. Besides, it's not only education that can make one successful in life I encourage my children to go to school but if there is no way of training them, he or she can learn a trade. I cannot put myself in debt because of their education because it's not worth it at all.

**[IDI/Spouse of female breadwinner/Agbeni/Driver/41 years Old/2020]**

Another spouse, categorically admitted that the wives could afford to pay their children's school fees better than he could. As he explained:

My wives are younger and stronger; they make more money and they can afford to pay school fees. I trained my older children when I still had the strength, but now I want to relax and enjoy myself. That is why I planned to stop having children early but you know women...they want to have as many as they can, so I can't say no, but I told my wives they will have to assist me. I am not a young man and I am not as strong as I was when it comes to making money. They are still young, let them look for money and pay. If I have, I will assist them.

**[IDI/Spouse of female breadwinner/Bodija/Welder/60 years Old/2020]**

From the responses of the in-depth interviewees, while most of the participants noted that they did not have school-age children, others stated that they paid the school fees of their children by themselves without the assistance of their husbands or assist in the payment of school fees occasionally. According to the participants:

I don't have school-age children again. My husband is a retired recruit soldier; he retired over 20 years ago, but he was not well paid then, so I helped with the proceeds from the corn business I was doing then. In fact, because of the hardship, only two of my children went to school while the remaining two learnt different vocations. Today, I still assist them because they are not yet stable. The two that went to school are still looking for jobs, I still feed them and take care of them.

**[IDI/yam seller breadwinner/Bodija/60 year's old/2020]**

Another participant added:

I have no children in school presently, so I don't pay their school fees. But I paid all through their education, the 4 of them. Right now, two are unemployed, they are helping me here. I support them, but the other two are doing fine at least I don't need to take care of them or their children.

**[IDI/food stuff breadwinner/Bodija/56 years Old/2020]**

One other participant stated:

I pay my children's fees sometimes, but their father also does occasionally because he takes pride in paying school fees. But the other things I do by myself. I don't even bother telling him how much I spent. Once he pays the fees, he starts boasting, telling people he is training his children in school when he doesn't even know if they walk to school or how they wear uniforms.

**[IDI/Cotton materials breadwinner/Gbagi/29 years Old/2020]**

A participant from another market location explained:

I pay their school fees. To tell you, at the moment I have only one child in the university, but I have dependent relatives that I sponsor in school. Three of them are living with me and they are in secondary schools, though, they help me out with the business after school and weekends.

**[IDI/Lace materials breadwinner/Gbagi/55 years Old/2020]**

From the view of another participant, her husband was more particular about the payment of children's school fees, while other school expenses such as the purchase of books, which might be costlier than school fees, were left for her. In her explanation:

My husband is very particular about education, so he always struggle to pay the children's fees most of the time. But most times, money for books is even more than the fees and I do that all the time. I also buy uniforms and school sandals, so if you are talking about children's education, we have to be clear because my expenses is more than 70% of their education because school fees is just about 30%.

**[IDI/grocery seller breadwinner/Agbeni/36 years Old/2020]**

In the view of this participant, she took care of everything about the children. In her narratives:

I pay school fees, I buy clothes, I pay for our house rent, I buy school supplies and I provide food, even for my husband and his daughter from another woman. I do everything a man should do in the house and I'm fed up. He goes away for days, especially when it's time for school fees and rent. So, I'm left with bills upon bills. I am almost a single mother and it has affected my business so much.

**[IDI/Grocery seller breadwinner/Agbeni/32 years Old/2020]**

In a similar view, another participant narrated:

I will tell you, I look for food, I do everything, even when my children were going to school I paid. But they didn't go to school much because of money. I still have three children that need instruments for their trades. One is into aluminum, one is a welder and the other one is here with me after she learnt how to sell medicine. I have been doing the struggle alone for years.

**[IDI/Grocery Seller breadwinner/Agbeni/55 years Old/2020]**

The foregoing narrative was buttressed by another participant who claimed she had been the one taking care of everything in the family for the past nine years largely due to her spouse's union with another woman. As she also explained:

For the past 9 years, I have been the one providing everything, from food to clothes, school uniforms, books, fees, transportation...everything. I am not complaining because God's grace has been sustaining me. My husband has married two women after me, even before I left his house I've been taking care of my children apart from accommodation and feeding.

**[IDI/Foodstuff seller breadwinner/Gbagi/57 years Old/2020]**

From the above narratives, it is obvious that most of the female breadwinners were more committed to the education of their children compared to their spouses since most of the spouses neither paid the children's school fees nor had enough to cater for their children's education.

### **Responsibility of buying land and building house**

The responsibilities of buying land and building house(s) seemed to be shared by both partners. However, in the occasion where they lived separately, female breadwinners were more likely to bear the responsibilities. In fact, there were occasions where the female breadwinners and their spouses had their own houses. Sharing their views and opinions on this, one participant explained thus:

I bought my own land, built my house on my own. If I want to build another, I will do it by myself or my children will build for me because I can't punish myself and my children because of a man who is using his money to run after women here and there. The men we have these days are always looking for what they can get from you, it's just that one can't remain single.

**[IDI/Grocery Seller breadwinner/Agbeni/57 years Old/2020]**

In the view of another female breadwinner who was interviewed, it was narrated that their house was built through the joint effort of the couple. In her statement:

We have only one house, built from a joint effort of me and my husband because we do this business together. We know how much we make and we plan what to use it for. He has been doing this business with his mother before I married him, so he manages the money and he tries to do the necessary things, though he talks to me about it and we agree.

**[IDI/Fabrics materials seller breadwinner/Gbagi/55 years Old/2020]**

Contrary to the opinions of the foregoing participants, another participant explained that the house she lived in was built by her husband; therefore, there was no rent payment. In her own words:

Like I said earlier, my husband has a house he built at Olodo (a suburb of Ibadan), but I don't live there. I don't have land, no personal house, so I don't know if I will build my own house anytime. **(IDI/Pepper seller breadwinner/Bodija/37 years Old/2020)**

In a further analysis on house building, a female breadwinner interviewed took a different dimension on the purchase of land. In her expression:

I live in my own house. I have always been independent, so even when my husband and I were younger, I have always been self-reliant, I bought the land I built on by myself, in 2011. My husband did not contribute one kobo and he comes there to sleep. Even his mother sleeps there whenever she comes to Ibadan.

**[IDI/food stuff breadwinner/Bodija/56 years Old/2020]**

Another participant narrated that building a house with her husband could be very difficult for her. As such, she rather preferred to build her own house. She asserted:

I don't know if I can buy land with my husband at all because I know he will still marry another wife. If he likes, let him buy and build for us, but I will buy my own land and build when I have the money. **(IDI/grocery Seller breadwinner/Agbeni/36 years Old/2020)**

From the perspective of the male participants however, different views on the purchase of land and building of houses were expressed. It is in their own belief that the responsibility of land purchase and house building was the husband's and not the wife's. Hence, they prefer taking up the responsibility. One of the participants clarified:

I have a plot of land that I want to build on, so it's my responsibility. If my children's mother marries me, she can move in with me when I build the house. I don't think she has any building plans for now.  
**(IDI/Spouse of female breadwinner/Gbagi/Driver/40year Old/2020)**

Another male participant added:

Like I said earlier, I built my own house, my first wife built hers. She didn't tell me when she bought the land, but when she started building and she told me, we had a serious fight and people settled it for us. To show I was okay with it, I bought the foundation blocks for her then. But she continued from there till she completed it. I also did the iron work for her free of charge, but she bought the iron rods.  
**[IDI/Spouse of female breadwinner/Bodija/Welder/60 years Old/2020]**

One of the spouses of the female breadwinners elucidated:

I have not built a house, but I bought a parcel of land. I will build my own house and she can live there. But if she builds a house I can't live there with her, God forbid. Women can be funny and they get arrogant when they feel they have little change in their pockets.  
**[IDI/Spouse of female breadwinner/Agbeni/Driver/41 years Old/2020]**

Based on the narratives of both female and male participants, it is deducible that even though most men (husbands) prefer to buy land and build their own houses, female breadwinners are also capable of doing the same, especially for those who have second wives in the household.

### **More men are involved in providing accommodation for the family**

On the responsibility of rent or accommodation payment, most participants seemed to agree that the responsibility was borne by their husbands/partners, while few of the female breadwinners either paid the rent or had built their own houses where they lived with their children. From the viewpoint of a woman participant in the in-depth interview conducted, she had been paying the rent for four years then, though the husband was paying before he could not pay any longer. She narrated thus:

When we moved to this house 4 years ago, my husband paid for 2 years. But I have been paying for 2 years now because he could not renew the rent due to this Covid-19 lockdown. He has been sitting at home since March this year because nobody is calling him for work. In fact, his boss has not been doing any work too. Last year, I paid because he lost money in a business deal, this year I paid because of Covid.

**[IDI/Garri seller breadwinner/Bodija/33 years Old/2020]**

In the explanation of another participant, she built the house they lived in but her husband was not living with her. As she put it:

I built the house I live in with 4 of my grandchildren. My husband doesn't live here. He comes every other week. He has his own house that he built when he was a welder. We lived there together until 2018 when I built this house.

**(IDI/food stuff breadwinner/Bodija/56 years Old/2020)**

Another participant claimed thus:

The children and I stay with my mother in her house, we don't pay rent. My husband has a house he built but I moved out when he married another woman in 2017. I am not one to start competing; I like to enjoy my freedom alone without the problem of any co-wife.

**[IDI/Pepper seller breadwinner/Bodija/37 years Old/2020]**

A participant narrated that the rent was being shared by both of them:

We both share the rent. My husband was living in the house before we got married, when we got married we took an extra room and I have been paying for that extra room since 2016. So, he pays for one room and I pay for the second room, but we live in the two rooms as a family. Nobody cares.

**[IDI/ grocery Seller breadwinner/Agbeni/36 years Old/2020]**

From the responses of the spouses of the female breadwinners, most of them agreed that they bore the responsibility of the payment for their rents, while others stated that they lived in their own houses or shared the rent with their wives/partners. One of them explained:

I take care of that, I pay rent because I can't take any insult from a woman. You know women, once they start paying rent, they become your boss and I'm not ready for that. I'm a man. Another thing may be left for my wife, but as the man, she must live anywhere I can afford because if she messes up, I can boldly send her packing.

**[IDI/Spouse of female breadwinner/Gbagi/Driver/40 years Old/2020]**

Another male participant added:

I live in my personal house with my second wife, so we don't need to pay rent because I built it. My first wife lives in another house because she



can't live under the same roof with another woman, so that is her problem. I don't care what she's doing there.

**[IDI/Spouse of female breadwinner/Bodija/Welder/60 years Old/2020]**

From a different viewpoint, a male participant explained that his wife paid her rent despite the fact that he had a house where he paid the rent. He explained:

She moved out of my house in 2018, I did not send her away. She pays her rent and takes care of herself. If she likes, she can come back to my house. I pay the rent there. She moved out because of my new wife. She complained about my house that it's too small for us. I asked her to move to my mother's house but she refused. So, she takes care of herself and her children. I give her whatever I can afford. Even my new wife understands that there is no money right now, so she manages what I give her and add whatever she has. She's a hairdresser.

**[IDI/Spouse of female breadwinner/Agbeni/Driver/41 years Old/2020]**

This implies that although most of the female breadwinner spouses paid their house rents, it was largely dependent on the circumstances that surrounded the living arrangement such as marrying more than one wife, unemployment, and others.

### **Females being responsible for household recurrent expenditure**

Household recurrent expenditures are the regular and ongoing expenses that a household incurs for its day-to-day operations and maintenance. These expenses include items such as groceries, utility bills (e.g. electricity, water, and gas), rent or mortgage payments, insurance, transportation, household supplies, and personal care products. Recurrent expenditures are different from one-time or occasional expenses such as a major home renovation, a new car purchase, or a family vacation. These expenses are usually paid on a monthly, quarterly, or annual basis and are considered essential for maintaining a household's basic needs and quality of life.

### ***Medical bills***

In the payment of medical bills, different opinions were given by the participants. These opinions ranged from the responsibility being borne by the husbands, the wife, and to whoever thinks about it first in the household. As noted by an IDI participant:

I pay the bills all by myself without even thinking twice. These children are all I have and I have to make sure they are fine. My husband has seven

other children with two other women, so I take care of their health o. I never wait for him at all. If he hears about it, he can come and do whatever he can, because I usually call to inform him. But most times it's all over before he even comes home.

**[IDI/Female Breadwinners/Agbeni Market/2020]**

Another participant also said that she could not wait for her husband due to her love for her children:

On medicals, I don't wait for my husband. I take care of my children's medical bills because they are very important to me. If I have to borrow, I borrow and take care of them quickly. Sometimes he doesn't even know about it and sometimes he pays part of the bill to help me. But mostly, I take care of the medicals.

**[IDI/grocery seller breadwinner/Agbeni/36 years Old/2020]**

From the explanations of the male participants, some believed that if they were aware, they would take care of the family medical bills. They clarified that if they could not, it could be as a result of their work schedules. One of them said:

Because of my schedule, I hardly know when they are sick. Before I come my children's mothers usually take care of the bills. If it's necessary I may refund part of the money, otherwise I just take it up from where she stopped. **(IDI/Spouse of female breadwinner/Gbagi/Driver/40 years Old/2020).**

These are indicative of the tendency for most of the medical bills' responsibilities to be borne by the females (wives) in the households, except for the complex health conditions where the purported head of the family is involved.

### **Females shouldering the responsibility of feeding the household**

Relating to feeding in the households, it was ascertained that most of the female breadwinners were responsible, while few of their husbands supported. A participant specifically narrated thus:

I take care of the feeding of people living with me, including my husband and even his relatives living with us. I am not complaining at all because they also help me with my business. So, instead of paying them, I feed them while they also learn from me. Even when my husband is not around, his sisters are always there, two of them. They have been with me for over 6 years now.

**[IDI/Female Breadwinner/51 years old/Agbeni Market/2020]**

Another participant corroborated her position by saying:

My husband buys what he can, but most times I feed the children from my pocket because we are here in the market together. Even when I'm going home, I buy things against the following day. Like you can see, they hawk everything I need around me and I buy everything even without going to the market at all. Because I buy in bits and pieces, I don't feel it until I start calculating money at the end of the day and I realize how much I have spent on food.

**[IDI/Female Breadwinner/Agbeni Market/44 years old/2020]**

While most participants from the in-depth interviews indicated that they contributed the higher percentage of the households' expenses on food, others pointed out that their husbands supported the households with the little they could afford. According to a *gari* seller breadwinner interviewed:

Because I sell in the food market, I buy all the foodstuff we need, but I do it on daily or weekly basis because of money. But he sometimes gives me N1000-N1500 on Monday morning, like two Mondays in a month to support whatever I buy, but the money is so small because the N1,000 can't even feed us for three days. My husband is very kind and generous but he has not been doing much for sometime now. But he still gives me little out of whatever he earns, but like a man, he also shares that little with other women and that is why he can't give us enough. Though I'm his only wife, but I know he has other girlfriends and some of them even take care of him.

**[IDI/Garri seller breadwinner/Bodija/33 years Old/2020]**

In the explanation of another female breadwinner, she pointed out: *"I take care of feeding, even when my husband visits, I feed him and he leaves no kobo. I just believed that God Himself is feeding us because I don't know how I've been doing it with my meager income from this akara balls"*. (IDI/fabrics seller seller breadwinner/Gbagi/51 years Old/2020)

### ***Female breadwinners ensure the provision of children's clothing***

On the responsibility of buying clothes for the children, while most of the female breadwinners interviewed usually bought clothes for their children, some added that buying

of clothes for the children was more of women's responsibility than men's. As she described:

Clothing is more of woman's thing around here. If you look at the other side of the market, it's clothes everywhere. I buy clothes for my children most times, but my husband buys the clothes they wear for festive periods once a year or so. I really like to see my children looking nice because I have people who are well educated around me and I admire the way they dress, so I dress my children upon my own.

**[IDI/Grocery seller breadwinner/Agbeni/36 years Old/2020]**

Supporting the views of the female respondents, a male participant that was interviewed explained:

I'm not very fashionable, I can buy one or two clothes but you know women...they want their children to look better than others, so they can even buy on credit, which I don't support. But once in a while, when I have money to spare, I give my wife to buy clothes and shoes for them, especially during the festive periods.

**[IDI/Spouse of female breadwinner/Gbagi/Driver/40 years Old/2020]**

Another participant clarified that although the females bought clothes, the males also bought, but mostly during festive periods:

She buys clothes, but I buy clothes for them during festive periods because I know their mother can afford to buy little for them on the other days. Besides, fashion is not the most important thing. As far as the child is not going about naked, why should I buy clothes just for fashion? How many do I even have myself?

**[IDI/Spouse of female breadwinner/Agbeni/Driver/41 years Old/ 2020]**

### ***Female breadwinners paying utility bills***

In the payments of utility bills such as energy, cleaning, gas and security bills, there were varied opinions on who bore the responsibilities. While some of the female breadwinners were of the opinions that their husbands were responsible, others noted that they either shared the responsibilities or single-handedly bore it. A participant said:

My husband pays utility like electricity, security charges in the street and any other fees necessary, unless he doesn't have money or if he is not around when our light finishes. But I bought STARTIMES Cable when they had a promo sometime ago and I always pay for it any month I can afford it.

**[IDI/grocery Seller breadwinner/Agbeni/36 years Old/2020]**

From the view of the male participants, it was mostly agreed that whosoever had the money among the couple paid the utility bills. In the words of a participant:

Whosoever has it pays. But my first wife doesn't live here, she lives in her own house. So, she pays her bills there, I pay in my own house. But she's still my wife and if I go there and I notice they need light, I buy for them if I have the money. But since she chose to live alone, she can take care of herself. **[IDI/Spouse of female breadwinner/Bodija/Welder/60years Old/2020]**

From the responses of the participants, we could also infer that the women paid utility bills because of the men's constant absence from the home due to other factors mentioned earlier such as womanising and long working hours, especially for the drivers. Hence, they mostly paid when they were around which was not often.

### **Transportation fare of family provided by female breadwinners**

On the payment of transportation for the family, most of the female breadwinners interviewed in the FGDs seemed to bear the responsibility while their spouses supported when available. A participant narrated thus:

I pay for my transportation because even though my husband and I come to the market everyday, we leave the house at different times. On very rare occasions when we leave together, he can pay for me and the children because I usually drop them off in school. **[FGD/Grocery seller Breadwinners/36/Agbeni Market/2020]**

Another participant pointed out that:

I drive myself here; I buy my fuel and maintain my car without my husband's help. I also give my children transportation fare to come back in the afternoon but I take them to school in the morning. So, I take care of transportation for me and my children, both in the morning and evening. **[FGD/Female Breadwinners/Agbeni Market/2020]**

Some of the participants in another FGD conducted also shared the same experience.

According to one of the participants:

I find my way to my shop; I take care of transportation everywhere. I take care of transportation, I give my children taxi fare if necessary. My husband is a driver, sometimes he takes care of our transportation by giving us a ride to town, but that means we have to wake up early and leave the house early which is not very convenient for me. **[FGD/Female Breadwinners/Bodija Market/2020]**

While similar views were shared by the participants in the FGDs above, it was added that most of the female breadwinners had personal cars and some of their spouses also had cars which they could use to take them to the market place. As they specifically stated:

I have my car, I take care of my transportation. I buy my fuel and fix my car. I've been doing it for many years now, even before I finally moved to his house because I had my first two children away from my husband's house because he had another wife then. So, I'm used to being independent.  
**[FGD/Female Breadwinners/Gbagi Market/2020]**

Another participant said:

My husband drops me off at Iwo Road everyday; I take care of the rest of the journey to the market and going back. My children are in higher institution; transport is part of their pocket money which I usually give them monthly or whenever is convenient for me.  
**(FGD/Female Breadwinners/Gbagi Market/2020)**

Conversely, in the view of the male participants, particularly those who had vehicles, they conveyed their family members to wherever they wished to go without the need to pay the transportation cost, while they pay their transportation fare when they boarded commercial vehicles. As one respondent explained:

If I'm going out with my wife, partner or children, of course they don't pay me, but when they use other commercial vehicles they pay because it's not my car. I try to take them as much as I can, but not all the time. **(IDI/Spouse of female breadwinner/Gbagi/Driver/40 years Old/2020).**

Similar to the claim of the respondent above, another respondent stated that:

If she's traveling to Lagos to buy goods, I take her there and I also help her pick up her goods from her suppliers in Lagos. But I think she gets her goods from Ibadan now, so the only transport fare she pays is the one that takes her to her shop, but if she's traveling I take her..**(Spouse of female breadwinner/Agbeni/Driver/41 years Old/2020)**

Contrary to the views expressed above, a respondent claimed his wife took care of her transportation fare. As he narrated:

I go out alone, and I walk. That's my house down the road, that's the mosque beside my house...I don't pay for transportation and my wife pays

for herself and her children because we never go out together and we don't have a car.

**(IDI/Spouse of female breadwinner/Bodija/Welder/60 years Old/2020).**

Given the narratives above, it is deducible that most female breadwinners are responsible for their transportation fare, while their spouses assist when available or when the need arises.

***Female breadwinners sometimes cater for the financial needs of the husband***

In addition to some of the specific roles played in the households by the female breadwinners, it was added that some of the female breadwinners still assist their husbands, while others could not, depending on the character of the husband or predisposition. As some of the female breadwinners substantiated in the in-depth interviews conducted, while some said that they assisted their spouses in one way or the other, others pointed out that they do not support financially, but with feeding on regular basis. A participant who supported her husband affirmed:

Yes, because his business is not doing well at all. He has tried, but no job and no capital for another business so I rented a shop for him and set him up in his business. He's a plumber and he has started doing well again. I assist outsiders, why won't I assist my husband? It's just that the world is fast changing and women are 'opening eyes' in a bad way.

**[IDI/foodstuff seller/female breadwinner/Bodija/33 years Old/2020]**

In the opinion of another participant:

Yes, I have helped him to settle his hire purchase debt several times, in fact I have bailed him out of police custody. I have signed undertaken to pay his debt on different occasions. But my family must not even hear of it because they have warned me against this several times. I'm just doing what I can but that will stop if he doesn't change.

**[IDI/Fabric material seller breadwinner/Gbagi/29 years Old/2020]**

In the view of another participant who had supported her spouse financially:

Yes, I'm the first wife and the others don't care. He gets arrested for accidents a lot. Even his employer once arrested him for taking the truck

away for a week. I have spent all my business capital to bail him out.**(IDI/Ankara seller breadwinner/Gbagi/51 years Old/2020).**

In the same vein, another participant claimed:

Well, I do support him once in a while, even though I'm also struggling to make ends meet. He is planning to start sharing a shop with one of his friends from September, so I will buy provision from my customers and add to whatever he is able to come up with. He will only pay the exact amount and reinvest the capital.

**[IDI/Grocery seller breadwinner/Agbeni/36 years Old/2020]**

A participant lamented regarding her support thus:

How many times have I used proceeds from one whole day to bail him from police custody? He was involved in an accident with his *keke* (commercial tricycle) October last year, I paid his hospital bill, paid that of the person he hit. But up till today, police has not released his *keke* because of money, so the one he drives now is on higher purchase.

**[IDI/Grocery Seller breadwinner/Agbeni/32 years Old/2020]**

Likewise, another female breadwinner explained her support for her husband:

Yes, I feed him with the meager income I get, even though he has children who are working but all the money they give him he spends on drinks and betting. He goes and comes at will, so I feed him anytime he comes to my house.**(IDI/Grocery Seller breadwinner/Agbeni/55 years Old/202).**

Contrary to the opinions of those who supported their husbands financially, this respondent explained: *“Not really, but he eats when he visits us, I also assist during family occasions because he doesn't work anymore”*. **(IDI/food stuff breadwinner/Bodija/56 years Old/2020)**

Another added:

Not really, but he eats. He eats when he visits. Even when I was living with him, I was providing food for me and my children and he ate it too. I even helped him with his house when he was building it.

**(IDI/Pepper seller breadwinner/Bodija/37 years Old/2020).**



In the view of another participant: *“In fairness to my husband, the answer is No. Even when he was in serious financial crisis, he found a way by himself”*. **(IDI/Grocery Seller breadwinner/Agbeni/57 years Old/2020)**.

While some of the female breadwinners stated that they had assisted their husbands to solve financial challenges and others, the male participants explained that they care more about the needs of the children than those of their wives. One of the male participants in the study explicated this:

Personal needs? Well, no. I’m more concerned with my children because their mothers are independent women. Marriage is about partnership, not just the man taking up the financial responsibility. I can take care of myself and I also do what I can for my children, but if that’s not good enough for their mother, she can do more. So, I don’t wait for any woman to take care of me, I can handle that.

**[IDI/Spouse of female breadwinner/Gbagi/Driver/40 years Old/2020]**

### ***How spouses assist with finances***

In order to explore the kind of assistance female breadwinners received from their spouses, participants were questioned on the assistance rendered to them by their husbands. Different opinions were reported. One of the participants opined:

He assists me with paying the children’s school fees. He also helps with my business because he brings his customers to me first, if I don’t have what they need, he can take them elsewhere or they can even sit here and he’ll go and bring the things elsewhere.

**[IDI/Grocery Seller breadwinner/Agbeni/36 years Old/2020]**

One participant, who stated that there was no constant assistance whatsoever from the husband except occasionally, explained thus:

No, because I’m the one supporting my family. Just the occasional N1000 and the occasional electricity bills that he contributes... we contribute N400 every month, so if he’s around, he’ll pay and any other thing he can do once in a while.

**[IDI/Garri seller breadwinner/Bodija/33 years Old/2020]**

Another female breadwinner added:

Like I said, I have always been independent. I never really got any support from my husband, even when he just married me. He has always been like that. When I had my second child, he left me in the hospital

because of the bill. So, how will I expect a man like that to assist me financially?

**[IDI/food stuff breadwinner/Bodija/56 years Old/2020]**

In the view of this participant:

Apart from the occasional meat and occasional N1000, he doesn't do anything. He was always like this. He is very selfish and you can't even know whether he has money or not. He's very stingy and self-centered. (IDI/Pepper seller breadwinner/Bodija/37 years Old/2020).

In another response, a participant stated:

When we were still living together and his business was running smoothly, he bought food generally for the house and tried his best. But now, I get no financial support but we are still husband and wife. One of his wives also has a shop in this market and I know she's the one struggling to take care of her children even though she drives our husband's fine cars.

**[IDI/Grocery Seller breadwinner/Agbeni/57 years Old/2020]**

On support from wives, a male participant explained that he usually borrowed money from his wife. In his statement:

I borrow money from my partner once in a while and I pay back. She helps with the children's feeding and other things. My wife is more dependent; she assists less than the other woman and that was why I wanted to marry her even though I'm a Christian and already married.

**[IDI/Spouse of female breadwinner/Gbagi/Driver/40 years Old/2020]**

### ***Other responsibilities of female breadwinners***

Other responsibilities of the female breadwinners in the household were also pointed out by the participants. These are highlighted by one of the participants:

In addition to taking care of my own children, I also pay my grandchildren's fees because their mother left them for my son to marry another man. They stay with us because their father who is my son is still struggling. He impregnated the girl here in the market but she has gone to Lagos now.

**[IDI/yam seller breadwinner/Bodija/60 years old/2020]**

In another participant's view:

Every other thing, even when they are having family occasion in my family or his own, he doesn't contribute. But because of my children, I try my best to cover up for him as much as I can. So, most times I take care of his share of their family functions and mine.

**[IDI/Garri seller breadwinner/Bodija/33 years Old/2020]**

A participant also explained thus:

“I take care of four of my grandchildren; I take care of my brothers' wife and children. The economic situation has made things very difficult everywhere, more mouths to feed and sales are nothing like before”.(IDI/food stuff breadwinner/Bodija/56 years Old/2020).

One of the female breadwinners also explained her level of support for her family:

I support even my married children. The burden is made worse by the economic situation. I have two unemployed graduates I assist occasionally with their feeding and clothing. The one that has a girlfriend, the girlfriend will come here and I will still take care of her because he is old enough to have one; he is 30 years old and unemployed.

**[IDI/Lace materials breadwinner/Gbagi/55 years Old/2020]**

In the same vein, another participant added: *“I assist my mother with her hospital bill because I'm the eldest and my siblings are not always around to assist. She's hypertensive and diabetic, so I help her with drugs. I'm a petty trader, I can't do much.”*(IDI/Fabrics material seller breadwinner/Gbagi/36 years Old/2020).

A male participant explained how he took on other responsibilities in the household by paying for her wife's mother's burial. As he submitted:

My second wife lost her mother in 2019, she was asked to pay some money and I assisted with part of it.No, I am a Muslim and my wives are Muslims, marrying two wives is not the problem but the economy of the country. My friends have 3 and even 4. I try to be fair to my wives, but if they like to live above my own means, it's not what I can help.

**[IDI/Spouse of female breadwinner/Bodija/Welder/60 years Old/2020]**

### **Instability of the family if the woman stops working/providing**

Female breadwinners were also asked whether their households will be stable if they stopped working. Participants from an FGD agreed that it will be very challenging for their households. In the views of these participants:

If I stop working, life will go on eventually but I don't pray to stop working now. A whole lot of people depend on me even to feed. I also have children in the university and they depend on my business for most things. How will they be stable if I stop the work?

**[P3/FGD/Female Breadwinners/Agbeni Market/2020]**

However, another participant who also agreed it will be challenging felt differently. According to her:

I think they will be just fine, in fact I'm considering retiring because of the stress. I have 2 children who are in this business and one is in this market doing fine. My husband will be more alive to his responsibilities if I stop working because he will be forced to take care of the children because he is relaxed because I work hard for the family.

**[FGD/Female Breadwinners/Agbeni Market/2020]**

An IDI participant responded thus:

As for me, my children will be most affected because I've been responsible for them since they were born. I don't pray to stop working at all. My family will not be stable financially at all. I take care of the basic things, so how can the family be stable? I still have children in tertiary institution that I take care of. I don't pray to stop working at all, even if my husband wins a lottery, I can't control his money the way I can control mine. Besides, I'm a Muslim and my husband has another wife who will be there to share his money with me. I don't want my children to suffer.

**[IDI/Female Breadwinners/45 years old/Bodija Market/2020]**

Another respondent also corroborated this position by saying:

Not now, I still have children in school who depend on me, I also have siblings and a mother that I take care of with this small shop. It's not easy with this economic difficulty because even those whose husbands drive big cars still take care of their children... a man can't take care of your children like you will and you need money to do that.

**[IDI/Female Breadwinners/39 years old/Agbeni Market/2020]**

Likewise, another participant corroborated the previous view:

I've tried for my children, if I stop working they will not suffer, but I will not be happy because I will get weak if I don't work and I will age fast. If at this point I stop coming to the market, my family will not suffer, I'm the one that will suffer.

**[FGD/Female Breadwinners/Bodija Market/2020]**

Responses from the FGD conducted on female breadwinners across the markets further revealed that the women take care of most recurrent and capital expenditures in their

households while the men only assist when they can. Box 4.3 detailed a summary their responses on the roles female breadwinners play in the households:

#### **Box 4.3: Summary of FGD on the roles played by FBW in the household**

##### **PAYMENT OF SCHOOL FEES**

###### **Participants agreed that they are mostly responsible for school fees**

I do as much as I can at my age, I have children who assist me because I trained them earlier. I have always provided for my family, though when we were much younger, my husband was responsible for some things in the house. He really assisted me then. Now, my children take care of me and my younger children living with me who are still in school. If we train our children, they will repay that gesture. That is why some of these children don't take care of their fathers because they see their mothers doing most of the things around them.

**[FGD/Female Breadwinners/P7/Agbeni Market/2020]**

###### **Wife takes the responsibility of paying school fees**

A lot of us here borrow money to pay our children's school fees because we can't afford to watch our children's future destroyed. For instance, I have paid my children's school fees now, but my husband promised to pay back but when I don't know.

**[FGD/Female Breadwinners/P3/Agbeni Market/2020]**

I pay the children's school fees because I can take a loan. I also buy books that I can afford, though my husband usually refund the fees, but only the fees o. The rest of the school expenses he doesn't return and he doesn't even bother to ask. To him, the important thing is the school fees but what he doesn't know is that 'nkan to wa leying ofa, o ju oje' (what is beyond six is more than seven).

**[FGD/Female Breadwinners/Bodija Market/2020]**

##### **RESPONSIBILITY OF BUYING LAND AND BUILDING HOUSE**

###### ***Wife unanimously agreed that men are responsible for buying land and building house***

Buying of lands and building of houses should be the man's responsibility because if you, a woman, build a house without carrying your husband along, you're looking for trouble. The husband is the crown of the woman, so why will I build a house or buy land alone? If I can afford land today, I will tell my husband about it and we will buy it in our names together.

**[FGD/Female Breadwinners/Agbeni Market/2020]**

I have my own house, my husband lives in his own house. I also believe it's the man's responsibility but it's my responsibility to keep my children safe so I had to take the decision to build my house and live with my children. My husband has been responsible for things like that because he is in that line of work.

**[FGD/Female Breadwinners/Agbeni Market/2020]**

My husband will not live in a house that I build with my money and he says it, so he will take care of that. But if there's an opportunity, I can take care of building a house for my children's sake. To avoid trouble, I will let him be involved with every detail of the project.

**[FGD/Female Breadwinners/Bodija Market/2020]**

Buying of land will come later. But when that time comes, I will buy land if I have money and if it's my husband, I will support him. In this part of the world, the wife is not expected to build house for her and her husband. It's just unfortunate that the men we are marrying these days are too lazy and irresponsible; that's why they can live with their wives without shame. You know in Yoruba land, a man must not even die in his in-law's house otherwise they will pass his body through the window.

**[FGD/Female Breadwinners/Gbagi Market/2020]**

## **ACCOMMODATION**

### **Accommodation responsibility can be shared by spouses**

We live in our house, we built it together and we maintain it together. Though this is working because my husband doesn't have another wife. But if he marries another wife, there may be a big problem because I started the building foundation even though the land belongs to him. We were forced to start building on the land when our landlord started misbehaving. In my own opinion, "ti okunrin ba rejo, tiobirin paa, ko lee wo" (If a man sees a snake and a woman kills it, there is no crime). Wives with financial capacity should support their husbands.

**[FGD/Female Breadwinners/Gbagi Market/2020]**

We stay in my husband's family house, we don't pay rent at all. But if we move out today, my husband should pay rent. In fact, when I had issue with my sister-in-law recently, I decided to leave their house with or without him, but I changed my mind because he didn't have any money for rent. I have given him time, by the end of this year if he doesn't rent his own house, I will leave his family house and look for money to rent one room apartment with my children.

**[FGD/Female Breadwinners/Gbagi Market/2020]**

By tradition, the man should accommodate his wife and children, not the other way round. But if the man can't pay, the children should not sleep outside, which means the wife may be forced to provide accommodation for her children. For instance, I pay sometimes, my husband also pays. But most times, I let my husband pay, it's the least he can do for us.

**[FGD/Female Breadwinners/Bodija Market/2020]**

I have a house that I built and I live there with my children. My husband has his own place and he assisted me with my business earlier. But due to some circumstances, we don't live together in the same house. So I am independent and I can take care of my children alone because I can't let them suffer in their father's house while I'm enjoying alone in my own house.

**[FGD/Female Breadwinner/Agbeni Market/2020]**

## **MEDICAL BILLS**

### **Participant acknowledges the role of the husband or partner in paying medical bills**

All bills are paid by the two of us, though I may pay more because I make daily money as my husband is a salary earner. Like my friends, I also take care of my children's health most of the time because they stay with me most of the time. Though my husband supports me with the little he has.

**[FGD/Female Breadwinners/Agbeni Market/2020]**

If my husband is aware of the medical issue, he can chip in something, and otherwise I pick the bills because I have to try and save my children first before looking for a way to inform my husband or any other person. Sometimes if it's not a serious issue, we sort it all out before he even hears about it.

**[FGD/Female Breadwinners/Agbeni Market/2020]**

#### **Wife takes the responsibility of paying medical fees**

I take care of my children's medicals and I also take care of mine. God forbid an emergency, it is me and nobody else to call. There was a time me and my children had malaria at the same time and I could not go to the market for one week. It was tough because I had to borrow money to take care of everybody.

**[FGD/Female Breadwinners/Gbagi Market/2020]**

If you mean in terms of paying, I pay if I have and my husband can pay if he has. But in terms of care, I usually know when the children are not well because I'm closer to them and I'm mostly around with them unlike my husband who is 'anu ma daro sibi onike'. He goes and comes at will, so how can I wait for him? Even when I had C/S to deliver my last baby, my mother took care of the other children and me. She will sleep with them at home and come to the hospital to take care of me. So, he is not someone you can wait for.

**[FGD/Female Breadwinners/Gbagi Market/2020]**

### **THE RESPONSIBILITY OF FEEDING THE HOUSEHOLD**

#### **Participant agree to husband's contribution towards feeding**

My husband buys what he can, but most times I feed the children from my pocket because we are here in the market together. Even when I'm going home, I buy things against the following day. Like you can see, they hawk everything I need around me and I buy everything even without going to the market at all. Because I buy in bits and pieces, I don't feel it until I start calculating money at the end of the day and I realize how much I have spent on food.

**[FGD/Female Breadwinners/Agbeni Market/2020]**

#### ***Wife takes care of feeding responsibility***

I take care of the feeding of people living with me, including my husband and even his relatives living with us. I am not complaining at all because they also help me with my business. So, instead of paying them, I feed them while they also learn from me. Even when my husband is not around, his sisters are always there, two of them. They have been with me for over 6 years now.

**[FGD/Female Breadwinners/Agbeni Market/2020]**



## **UTILITY BILLS**

### **Wife takes the responsibility of paying utility bills**

I am the one responsible for my bills, like I said earlier. My husband doesn't even know about these bills, so how can he pay? He goes and comes home anytime he likes; by that time I've paid for security, I've paid for electricity and other things. I buy the charcoal I use for cooking also!

[FGD/Female Breadwinners/Agbeni Market/2020]

I pay for light and GOTV because of my children, my husband will waste time if I wait for him. And it is the GOTV that keeps my children indoor when I need them to. I have never waited for him to pay any bills before because he just won't pay. He can't pay even if he has enough money.

[FGD/Female Breadwinners/Bodija Market/2020]

I pay for things that my children and I need most times, even electricity. My husband can buy electricity units if he likes too because we use prepaid meter in our house. But most times, I pay if the light finishes in his absence. But if he's around, he will buy it himself because he uses electricity a lot.

[FGD/Female Breadwinners/Gbagi Market/2020]

## **CARE FOR HUSBAND'S FINANCIAL NEEDS**

### **Participant agree to taking care of husband's financial needs of the husband**

Yes, if he needs help and I can afford to, I do my best. A woman should assist her husband, that's my take. I assist him even more than he assists me because things are different now. The men don't want to assist their wives anymore; so if we don't assist them, there should be no problem, just that we can't ignore them because of God.

[FGD/Female Breadwinners/Bodija Market/2020]

### **Others believe that it is the husband's responsibility to care of himself**

He takes care of himself. Why should I? I can't. If it's necessary and if it's a desperate situation, I assist because no condition is permanent. But I can only assist if he has been assisting me. "Otun we osi, osi we otun lowo fi n mo" (the right hand washes the left, the left washes the right, that's how the hands get clean)

[FGD/Female Breadwinners/Gbagi Market/2020]

My husband takes care of himself. I sometimes help him with his business if I have money, but he can take care of himself. Even when I assist him, it's usually a loan that I get from my association and he usually repays the loan or at least most of it.

[FGD/Female Breadwinners/Bodija Market/2020]

Are some things not better unsaid? If I take care of him, can I say it here? I don't take care of my husband, I only take care of my children because my husband is not my responsibility. But once in a while, I assist with his business because he's been having challenges with the business, especially because of the pandemic.

[FGD/Female Breadwinners/Agbeni Market/2020]

These claims suggest that the roles of female breadwinners in the households are significant to the extent that most of the participants pointed out that if they stop working it could be disastrous to the sustenance of the family.

The study further exemplified the roles considered as important by the female breadwinners in Ibadan. As observed from the figure, the role of breadwinning comes with assuming financial/providing roles in the household. Essentially, the provider role was acknowledged by the study participants as most important because mothers play significant roles in shaping the life of the children and the entire household.

Generally, the study participants emphasised that their roles as wives was secondary compared to their roles as mothers and breadwinners ensuring that the provider roles were fulfilled in the household. Typically, many of the female breadwinners claimed that the financial provision for the family was as important as their roles as mothers and that there must be balance in the performance of these major roles, even while making sure that their businesses were sustained.

In addition, the study established that the role of a wife was secondary to the study participants as they perceived strains from performing their roles as providers and mothers while also engaging in business activities. Therefore, adding the role of being wives to the taxing roles of providing and caring for the family, as well as doing business, was demanding. Thus, the study participants felt abandoning some of the roles attached to being a wife was not as harmful as having to leave the provider and mother roles in the households. Additionally, some of the female breadwinners who gave financial assistance to their husbands felt they could not have been performing the wife roles effectively while also supporting their husbands financially.

#### **4.4 Implications of FBW on commitment to marital obligations**

The need to explore the consequences of business activities of market women/female breadwinner on the family motivated this section of the analysis. In view of this, the section is made to focus on the effects or consequences of female breadwinning as it relates to their business activities, on marital obligations. While this is important to their socio-economic life, it is also crucial that we examine its effects on their marital obligations which also form the basis of family relations. In order to investigate this, a 12-item question categories were administered on the respondents as highlighted in Table 4.10.

It was revealed that the majority (68.3%) agreed that they attend religious functions with their husbands/partners on regular basis and also cook for their husbands/partners on regular basis (65.9%). Other constructs of marital obligations show that more than half of the respondents have coitus with their husband/partners any time desired (56.6%), had at least a child with their spouse/partner in the last 5 years (52.7%), lived with spouse/partner under the same roof (52.4%) and also share or use the same room with their spouses/partners (51.3%).

It was further indicated that other levels of commitment to marital obligations seem to be less, compared to other constructs as the respondents were more committed to some than others. For example, it was indicated that less than half of the respondents agreed that they go out on dates with their spouses (40.4%), eat together as a family regularly (42.9%), have joint account as a couple (44.4%), ever forgone business commitments for marital obligations in the last 12 months (43.1%) and ever forgone business activities for dates with spouse/partners (47.2%). These results are indicative that while most respondents are more likely to be committed to the constructs of marital obligations, others are less likely to be committed to their marital obligations. This could also be attributed to the degree of commitment to business activities as compared to marital obligations.

**Table 4.10: Distribution of respondents by commitment to the constructs of marital obligations**

<b>S/N</b>	<b>Marital Obligations</b>	<b>Frequency (n=903)</b>	<b>Percentage (%)</b>
1	Cook for husband/partner on regular basis	595	65.9
2	Have coitus with husband/partner any time he desires	511	56.6
3	Going out on dates with your husband/partner	365	40.4
4	Eat together as a family occasionally	387	42.9
5	Have joint account(s) as a couple	401	44.4
6	Attend religious functions on regular basis	617	68.3
7	Ever forgone business commitments for marital obligations in the last 12 months	389	43.1
8	Ever forgone business activities for dates/or shopping with your spouse/partner	390	43.2
9	Cancelled some business commitments for a date with husband/partner in the last 12 months	428	47.2
10	Ever had any child with spouse/partner in the last 5 years	476	52.7
11	Living with spouse/partner under the same roof	473	52.4
12	Share (use) the same room with spouse/partner	463	51.3

This is further supported by findings in the qualitative interviews which also indicated that combining the responsibilities of breadwinning and those of marital obligation like coital

relationships, dates and other social outings affect business which in-turn affects the income and purchasing power of the household. According to a participant, coitus is a thing of the mind. In her words:

It's a thing of the mind, even though we sleep together on the same bed, I'll say about twice in a week because there are more pressing issues than things like that, especially for couples who have been married for sometime. I don't have much interest in coitus unless we want another child.

**[IDI/Garri seller breadwinner/Bodija/33 years Old/2020]**

While another participant is of the view that she had coitus only to stay in the marriage and not because she is interested in it. In her words:

My marriage is already 10 years old but we still do it three times in a week. Though, I can see that my husband has relaxed a bit and doesn't ask for it as much as before but he still tries his best to keep that alive. As for me, I don't do it because I like to, but because it is important. Once he loses interest in it, I will move on with my life.

**[IDI/Lace fabrics merchant/ breadwinner/Gbagi/37 years Old/2020]**

This position is further corroborated by findings in Akanle and Nwabiala (2019) which shows that most of these women will rather remain in the marriage as the breadwinner because of the societal values. Other participants from the FGD sessions opined that marital obligations are not as important as their roles as financial providers. Hence, whatever affects their work and source of livelihood is to be avoided. Thus marital obligation of the female breadwinners affects the business that sustains the household. Furthermore, the study indicated that despite the challenges encountered while combining breadwinning roles and business activity, these breadwinners obliged to doing chores like laundry, cooking for their husbands, as only a few does otherwise. The study participants hinted that their husbands are rarely supportive and would rather abscond from the home than do chores, not even caring for their children in most cases. The study revealed that female breadwinners whose husbands reneged on doing chores rarely support their husbands financially.

In a further analysis of the effects or consequences of the engagement of market women on marital obligations, Table 4.11 presents the summary of the results of the relationship between categories of market women by commitment level to marital obligations, using a Chi Square Test for relationship. Using row percentage, it was revealed that there was a

statistically significant relationship between categories of women sampled in the markets and their commitment level to marital obligations in the households at  $\chi^2 = 451.055$ ,  $p < 0.05$ . By implication, this suggests that those who were female breadwinners were less likely to be committed to marital obligations than those who were not breadwinning female in the households. Take for instance, about 82.2% of the non-breadwinning females were highly committed to marital obligations and the corresponding proportion in the female breadwinning category was just 10.9%. This implies that there is lower likelihood among female breadwinners in their commitment level to their marital obligations than their non-breadwinning counterparts.

**Table 4.11: Chi-Square Test for relationship between categories of market women and commitment level to marital obligations of female breadwinners in the household**

<b>Categories of market women</b>	<b>Commitment level to marital obligations of breadwinners in the household</b>		<b>Total (%)</b>
	<b>Low commitment (%)</b>	<b>High commitment (%)</b>	
Non-breadwinning females	75 (17.2%)	347 (82.2%)	422 (100.0%)
Female breadwinners	408 (89.1%)	50 (10.9%)	458 (100.0%)
<b>Total</b>	<b>483 (54.9%)</b>	<b>397 (45.1%)</b>	<b>880 (100.0%)</b>

Chi Square = 451.055

Continuity Correction = 448.180

Likelihood Ratio = 500.775

Fisher's Exact Test (Exact Sig. 2 –sided = .000), (Exact Sig. 1 – sided = .000)

Linear-by-linear = 450.542

DF = 1

Asymp. Sig. (2-sided) = .000

Number of valid cases = 880

<sup>a</sup> 0 cell (0.0%) have expected count less than 5. The minimum expected count is 190.38

<sup>b</sup>Computed only for a 2x2 table

Significant at P<0.05

In order to determine the specific predictors of female breadwinners' commitment to marital obligations, a binary logistic regression model was performed. Table 4.12 presents the

summary of the results. While it was observed that none of the nature of goods sold by the female breadwinners was associated with commitment to marital obligations, there was statistically significant association between market location and commitment to marital obligations. In this regard, those who were in Gbagi (OR = 0.360,  $p < 0.05$ ) and Agbeni (OR = 0.329,  $p < 0.05$ ) markets were less likely to be committed to marital obligations than those who sell goods and services in Bodija. This means that the location of the market is a strong predictor of female breadwinners' level of commitment to marital obligations.

In a further analysis of the predictors of female breadwinners' commitment to marital obligations, it was observed that none of the age categories of the respondents was significantly associated with the level of commitment to marital obligations. But the relationship status of the respondents, especially those who were single-parent mothers (OR = 0.256,  $p < 0.05$ ), were 74.4% less likely to be committed to marital obligations than those who were married. This means that marital status, especially for those who are single-parents, had less predictive influence on the performance of their marital obligations as compared to those who are married.



**Table 4.12: Predictors of market women/female breadwinners' commitment to marital obligations in the household using binary logistic regression model**

Predictor variables/socio-demographic characteristics	Commitment to marital obligations			Odds Ratio (OR) [95% CI]
	N	Low commitment (%)	High commitment (%)	
<b>Nature of goods sold</b>				
Food seasonings (RC)	43	5.2%	4.5%	1.000
Vegetables/pepper	71	9.6%	6.2%	1.299 [.540 – 3.125]
Meat/fish	55	7.7%	4.5%	1.404 [.555 – 3.552]
Food stuff	122	18.2%	8.7%	.959 [.427 – 2.158]
Clothing materials	265	32.8%	26.7%	2.405 [.777 – 7.437]
Provisions	245	16.3%	41.3%	1.636 [.627 – 4.270]
Food wears	29	3.3%	3.2%	1.191 [.347 – 4.079]
Others	52	6.7%	5.0%	1.921 [.730 – 5.054]
<b>Market Location</b>				
Bodija (RC)	322	44.4%	25.4%	1.000
Gbagi	292	36.6%	27.3%	.360* [.179 – .727]
Agbeni	289	18.9%	47.2%	.329* [.132 – .818]
<b>Age group</b>				
Less than 20 (RC)	4	0.4%	0.5%	1.000
20 – 24	15	2.1%	1.2%	.686 [.054 – 8.773]
25 – 29	51	5.6%	5.8%	1.393 [.136 – 14.270]
30 – 34	97	8.5%	13.4%	1.809 [.186 – 17.603]
35 – 39	157	15.3%	19.9%	1.653 [.172 – 15.883]
40 and above	577	68.2%	59.2%	1.018 [.108 – 9.574]
<b>Relationship status</b>				
Married (RC)	681	68.7%	85.6%	1.000
Cohabiting with partner	98	13.2%	8.5%	.669 [.389 – 1.152]
Single parent-mother	111	18.2%	5.8%	.256** [.146 – .447]
<b>Number of children</b>				
0 – 2 children (RC)	257	26.3%	30.9%	1.000
3 – 4 children	527	54.9%	62.4%	.930 [.609 – 1.421]
5+ children	119	18.7%	6.7%	.499* [.258 – .966]
<b>Level of education</b>				
No formal education (RC)	96	14.0%	7.0%	1.000
Primary	196	26.7%	16.4%	.985 [.530 – 1.833]
Secondary	439	42.1%	57.2%	1.455 [.806 – 2.626]
Tertiary	163	17.3%	19.3%	.928 [.466 – 1.847]
<b>Religious affiliation</b>				
Christianity (RC)	407	45.9%	44.3%	-
Islam	488	53.1%	55.4%	-
ATR	6	1.0%	0.2%	-
<b>Ethnicity</b>				
Yoruba (RC)	814	92.1%	89.1%	1.000
Igbo	78	7.5%	10.1%	1.715 [.937 – 3.140]
Hausa	1	0.2%	0.0%	-
Other ethnic groups	4	0.2%	0.7%	1.916 [.139 – 26.441]
<b>Average Income</b>				
Less than N20000 (RC)	102	12.6%	10.3%	1.000
N20001 – N40000	307	33.1%	36.6%	1.060 [.615 – 1.830]
N40001 – N60000	269	27.5%	33.9%	1.139 [.639 – 2.030]
N60001 – N80000	72	9.2%	6.9%	.657 [.306 – 1.412]
N80001 – N100000	92	12.2%	8.4%	.641 [.298 – 1.379]
N100001 and above	42	5.5%	3.9%	.919 [.354 – 2.388]
<b>Partners employment status</b>				
Farming (RC)	33	3.8%	3.7%	1.000
Civil service	150	13.2%	21.8%	1.481 [.620 – 3.540]
Public service	78	9.1%	8.7%	1.035 [.408 – 2.629]
Driving	118	18.5%	7.7%	.559 [.224 – 1.398]
Trading	250	26.8%	30.8%	1.208 [.521 – 2.629]
Artisan	88	5.9%	14.9%	1.524 [.575 – 4.038]
Unemployed	33	6.2%	1.0%	.164* [.041 – .650]
Others	124	16.6%	11.4%	.920 [.371 – 2.283]

Significant at P<0.01\*\* or 0.05\*

Although none of the categories of religious affiliation, level of education, ethnicity and average income earned by the respondents were statistically associated with the commitment level to marital obligations, though there seems to be statistically significant association between the number of children a respondent has and the level of their commitment to marital obligation. Indeed, those who had 5 children and more have been found to be 50.1% less likely to be committed to marital obligations compared to those who had between 0 – 2 children. Put differently, there is inverse relationship between the number of children a respondent has and the level of her commitment to marital obligations.

The qualitative methods also further captured the effects of female breadwinning and its activity on marital obligations of market women who are breadwinners. Findings from the study reflected the activity, roles and challenges of meeting the demands of a breadwinning wife to the husband. Findings established that combining the responsibilities of breadwinning and those of marital obligation affects business which in-turn affects the income and purchasing power of the household. Thus, the marital obligation of the female breadwinners affects the businesses that sustain the household. Furthermore, the study indicated that despite the challenges encountered while combining breadwinning roles and business activity, these breadwinners were still obliged to doing chores like laundry, cooking for their husbands, as only a few did otherwise. The study participants claimed that their husbands were rarely supportive and would rather abscond from the home than do chores, not even caring for their children in most cases. The study has revealed that female breadwinners whose husbands reneged on doing chores rarely support their husbands financially.

The dimension to marital obligation is contextual and female breadwinners who are into retailing of groceries, clothing materials and perishable goods rarely spend time nor share intimacy with their spouses, given the demands of their businesses and breadwinning. From the foregoing, the study has revealed that while the non-breadwinning women encountered few marital related disagreement with their spouses, the female breadwinners are in constant disagreement with their spouses for many reasons. The disagreement stems from the outright refusal of the women to have sexual intercourse to the non-supportive habits of the spouse. The study participants reported that they were often too tired for coitus. In addition,

these female breadwinners expressed their grievances through coitus whenever they perceived that their husbands were too lazy and into addictive lifestyles.

Moreover, the study found out that the female breadwinners did not just refuse their spouses coitus, they also abstained by staying in different rooms away from their spouses or in polygamous situations, live in a different house altogether. These breadwinners would not share same houses with their husbands and would most likely not cook for men. The study affirmed that men in households where their wives are the breadwinners do not have the power to initiate decisions and therefore prefer to have other wives or concubines who perform the coital function while the wives at home provide the financial support.

Relatedly, the study ascertained that the female breadwinners encountered difficulties/strain in meeting the demands of the roles of a provider, mother and wife, and business owners. Hence maintaining a balance for these different roles was not possible especially where the spouse is not supportive. Therefore, marriage becomes highly traumatic for many breadwinners as the study participants reported they were not happy in marriage.

### **Living arrangements dictates whether Husbands/partners of Female breadwinners sleep under same roof with them.**

Buttressing the findings from the quantitative results of the study, the qualitative findings showed that most participants revealed that female breadwinners slept under the same roof with their husbands once in a while, apart from those whose husbands stayed in different locations. A participant said:

It depends on my husband. He visits whenever he has time, sometimes twice in a month, and I'm his second wife. Though we are not legally married, I have children for him and he plays the husband role. He rented the house for me, but my mother lives with me and because my mother usually argues with him, he doesn't like sleeping in the house, but we see in the market regularly.

**[IDI/Pepper seller breadwinner/Bodija/37 years Old/2020]**

Another participant submitted thus:

He travels and sleeps overnight at least two nights in a week. He also spends a few nights with his wife and other children. He only sleeps in our

place occasionally when he has time or when he visits and it gets too late for him to go back to his main house.

**[IDI/Fabrics materials breadwinner/Gbagi/29 years Old/2020]**

One other participant added:

Rarely, But whenever there is a family function, I go there to support him because I am the senior wife. He never slept in my house since we moved there but he visits. And we don't share room together even when I was the only wife he had. He liked sleeping alone and I also liked my privacy, so it is something we never argued about.

**[IDI/Grocery Seller breadwinner/Agbeni/57 years Old/2020]**

From the response of a male participants, however, there seemed to be a different view on the number of times he slept under the same roof with his wife based on the fact that he had more than one wife. He said:

Sleeping under the same roof with my wife, may be one or two nights; my other woman also like two nights. Other nights I travel, I'm a driver. With my other woman, yes. With my wife, no because we have 2 rooms and she sleeps with her younger children.

**[IDI/Spouse of female breadwinner/Gbagi/Driver/40 years Old/2020]**

A different male participant also reported thus:

I don't live with her, like I said, I see her once a week or three times in a month and when I do, I sleep with her in the same room, in her own room. I don't believe the number of times I sleep in the house is important because I'm a busy man and she is equally busy.

**[IDI/Spouse of female breadwinner/Agbeni/Driver/41 years Old/ 2020]**

In the view of another male participant, however, he recalled that he slept under the same roof more with his second wife. As he explained:

Every day with my second wife, occasionally with my senior wife, and we don't share the same room but we all live in the same house as a family. But I just married a younger wife who is still of child bearing age, so my senior wife never complains even when I don't sleep with her for two weeks because she is also very busy and older now with grown up children.

**[IDI/Spouse of female breadwinner/Bodija/Welder/60 years Old/2020]**

With the above narratives, sleeping under the same roof by the couples with female breadwinners is strongly determined by two factors. First, whether a husband stays together with the wife, and second, whether the husband is a traveler or not. Participants in the FGD

also agreed that sleeping under the same roof with their husbands depend on whether they live together or not. Box 4.4.1 shows a summary of their responses:

**Box 4.4.1: Summary of FGD on the Implications of FBW in the household on commitment to marital Obligations**

**Living arrangements of couples often determine how often husbands/partners of female breadwinners sleep under the same roof with them**I sleep in the same room with my husband everyday because we have only one room and a parlour for the whole family. My children sleep in the sitting room and my husband and I sleep in the bedroom. It's not because we want to share room, but it's the situation because once my economy improves, I will move out of that house because I will like to have my own room.

**[FGD/Female Breadwinners/Bodija Market/2020]**

No matter what, it is important to sleep with the husband regularly. My husband is a driver, he is always on the road. Sometimes he sleeps over when it's too late to travel back to Ibadan, but whenever he is around he sleeps in the house with us. I'll say about 4 days in a week at least because this is the only house he has for now.

**[FGD/Female Breadwinners/Bodija Market/2020]**

Anytime he's around, and that is often. I don't think it makes any sense for me to stay alone with my children; I hate it because of the insults from people. So, I always makesure he comes home to sleep unless he travels. Youknow, when he sleeps out, he gets bad ideas and you won't be able to know his movements again.

**[FGD/Female Breadwinners/Gbagi Market/2020]**

We do. We live in the same house, but we don't share a room. He has his own room and I have mine that I share with the children. Sometimes, he asks me to come to his room and I go there to sleep. In fact, sometimes I leave very early in the morning because my children are still young and they sometimes get scared to sleep alone.

**[FGD/Female Breadwinners/Agbeni Market/2020]**

We sleep under the same roof once in a while, but not always because usually I'm too busy to even do anything with my husband most nights. But when I sleep with him, he will want to touch me. I used to force myself to let him touch me before, but now he hardly sleeps in the house, but when he's around, we sleep in the same room. Its better now that we don't sleep in the same room all the time. I can relax and stretch my legs when I get home.

**[FGD/Female Breadwinners/Agbeni Market/2020]**

### **Female breadwinners had limited coitus with spouse**

Ascertaining how often female breadwinners had coitus with their spouses do not only determine the extent to which husband and wife love each other, but also plays a vital role in determining the level of agreement/disagreements among couples. In this regard, participants were asked how often they had coitus with their partners in a week. While some stated that it was about twice in a week, others noted that it was rare. In the statement of one of the interviewees:

It's a thing of the mind. Even though we sleep together on the same bed, I'll say about twice in a week because I am always very tired when I get back home. My husband has complained severally but he doesn't do anything the whole day, so how will he be tired? He is threatening to marry another wife and I say that's fine as far as I will have peace of mind.

**[IDI/Garri seller breadwinner/Bodija/33 years Old/2020]**

In the view of another participant:

It depends on our moods when he is around. Sometimes, he's fasting and praying because my husband is a pastor. But when he is not praying, I may be tired but I always allow him because even the Bible says the husband is the head of the woman. I never say no to him because I respect him.

**[IDI/Fabricsmaterials breadwinner/Gbagi/29 years Old/2020]**

However, a participant who believed that her husband was irresponsible stated thus:

Once in a month, twice in a month, even once in two months...He has a younger wife and girlfriends. He's an irresponsible flirt who has given me infections several times. The doctor has already told me not to allow him touch me without using a condom because he is out to destroy me but I will not allow him to.

**[IDI/Pepper seller breadwinner/Bodija/37 years Old/2020]**

Another participant explained:

When he comes, maybe. But I lost interest in him a long time ago and I also lost interest in sex with him a long time ago. Sometimes when I can, I allow him. I'm not a young girl that wants to make her husband happy at all cost, I'm old enough to take care of myself.

**[IDI/Ankara seller breadwinner/Gbagi/51 years Old/2020]**

In the same vein, another participant who also no longer desire to have coitus with the husband said:

Ha...that's not very common these days because I'm no longer interested in him that way. I focus my attention on more important things like my business and the wellbeing of my children. Coitus for me is not that important; it can come if time permits it for the two of us, but he is also living his life the way he likes.

**[IDI/food stuff breadwinner/Bodija/56 years Old/2020]**

However, the male participants held that they often had coitus with their wives or another woman. In the words of this participant:

Most times when I'm with my wife I must have coitus with her. I'm still a young man by all standard; why will I start punishing myself at this age? My father had sex till his 80s; how old am I that I won't have coitus daily? But if my wife is tired, I have someone who can help her and she is also aware that I have someone and it's better than going after different women.

**[IDI/Spouse of female breadwinner/Gbagi/Driver/40 years Old/2020]**

In support of the foregoing, a participant opined:

I'm still very active and my wife is still young...unless I'm tired, it's at least twice or thrice in a week. I don't think that's toomuch for a woman. But sometimes when she is tired, I leave her alone. But sometimes I ask if she is doing it outside because left to her, she won't allow me to touch her more than once or twice in a month! But because I'm a man, I can't let a woman control me so I have coitus with her when it's necessary even though I still give her her space.

**[IDI/Spouse of female breadwinner/Bodija/Welder/60 years Old/2020]**

In the opinion of a male participant from another market:

Whenever we see, we have sexual intercourse unless she's on her period because if your wife keeps lying that she's tired, she has another man if you check well. It happened to my brother in Lagos. His wife will go to work and always say she's tired until she packed from his house to meet another man on the Island where she works.

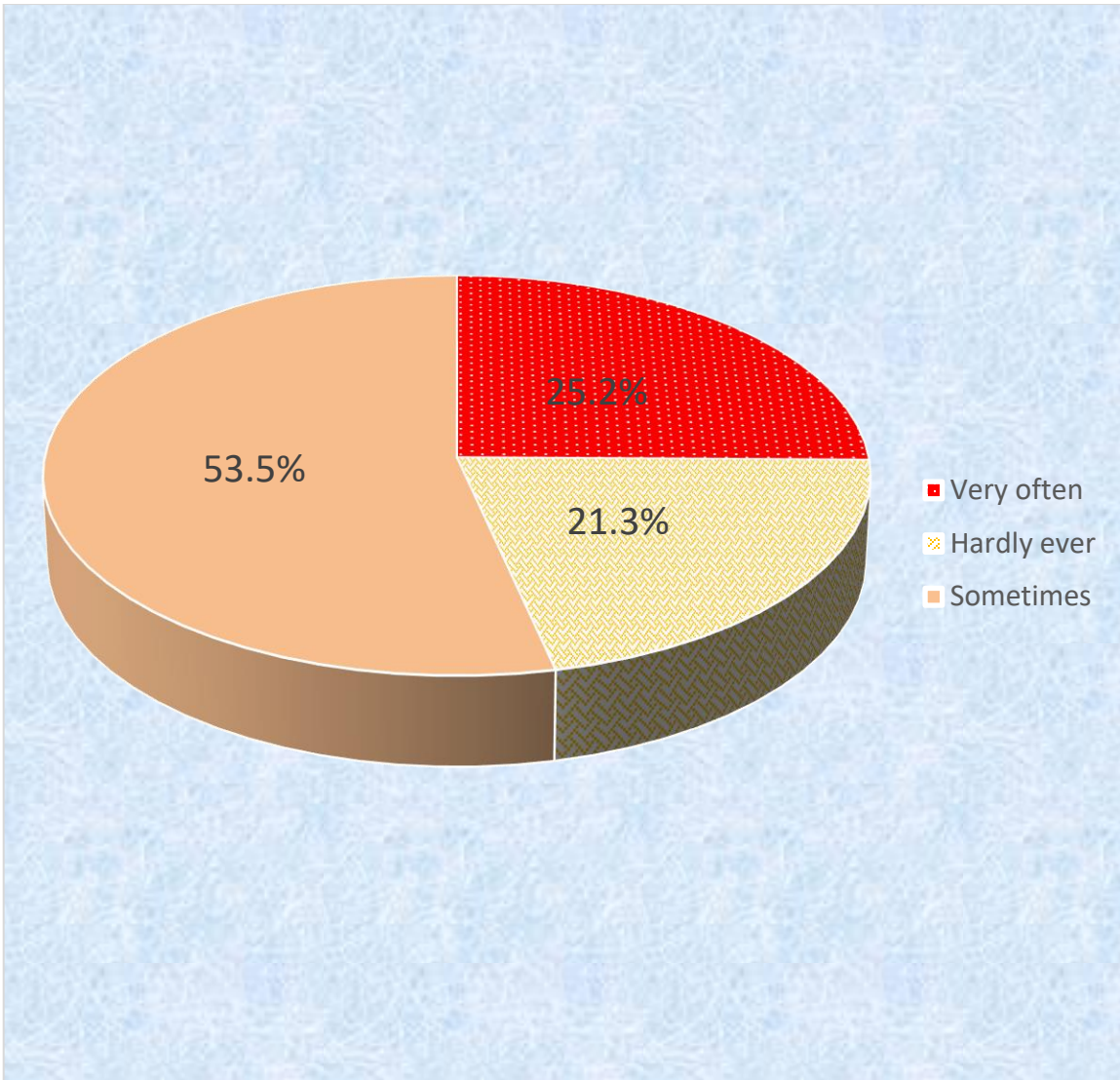
**[IDI/Spouse of female breadwinner/Agbeni/Driver/41 years Old/2020]**

From the abovementioned findings, it can be deduced that while most female breadwinners allow regular coitus with their spouses, few do not allow it, based on the disposition of the husbands and their work schedule. This may have implications on the relationship of the couples and other members of their respective families.



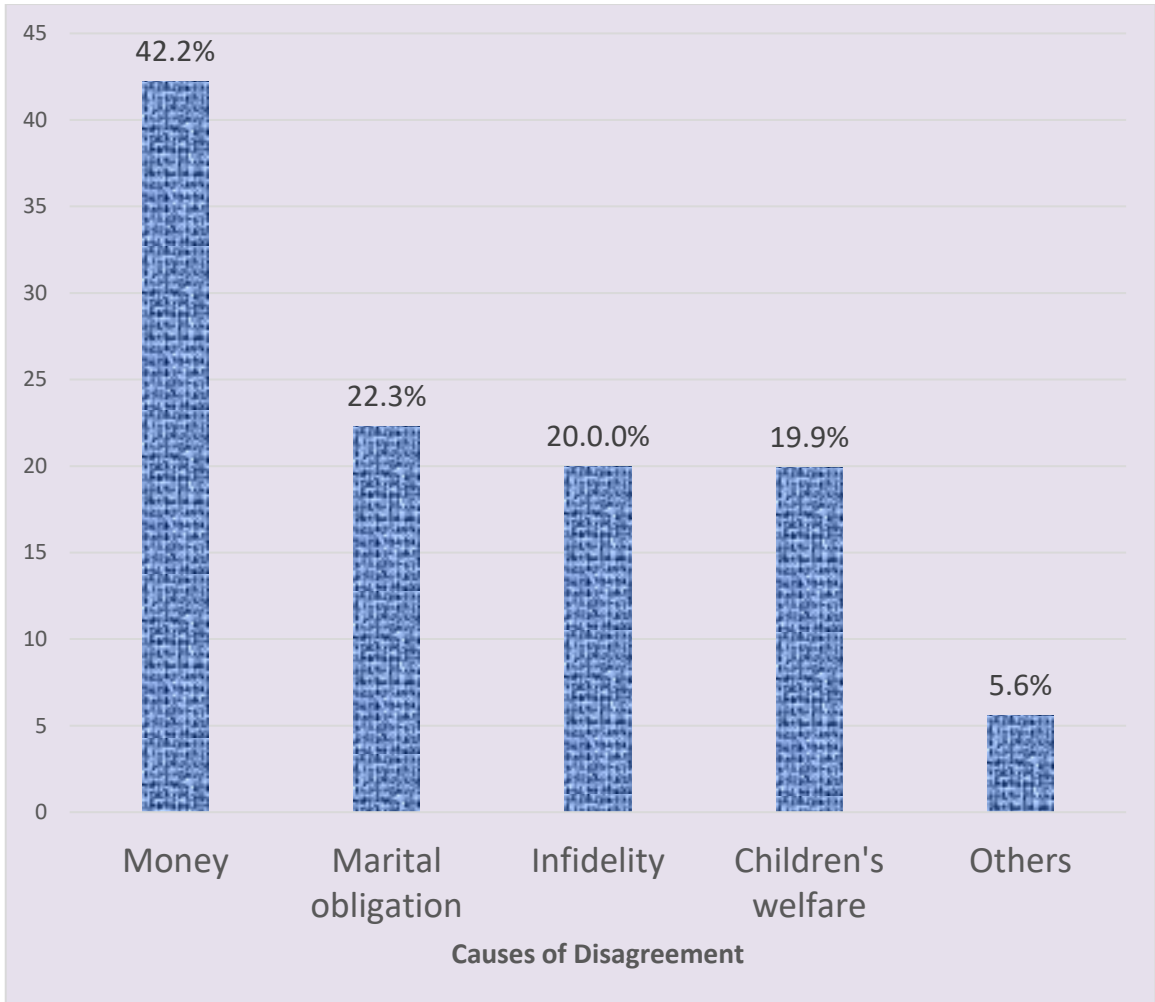
Having investigated how often female breadwinners had coitus with their partners in a week, it is also expedient that the extent to which female breadwinners had disagreements in the family are examined.

Figure 4.6, however, shows the distribution of the respondents by how often they had disagreements with their husbands/partners. It was revealed that majority of the respondents indicated that 'sometimes' (53.5%), 'very often' (25.2%) and 'hardly ever' (21.3%). This result simply suggests that the majority of the respondents had one form of disagreements or the other with their spouses. Put differently, it means business activities of market women had a lot of implications on their marital obligations.



**Figure 4.6: Percentage distribution by how often respondents had disagreements with husband/partner**

The most common causes of the disagreements were also ascertained from the respondents. Figure 4.7 shows that there were various reasons for the disagreements. While the highest proportion of the respondents said money (42.2%), marital obligations (22.3%), infidelity (20.0%), children's welfare (19.9%), the least proportion indicated that other things, such as coitus, were responsible. This means that there are various causes of disagreements between market women and their spouses.



**Figure 4.7: Distribution of respondents by most common causes of disagreement**

## **Money and infidelity as causes of disagreement between FBW and their spouses**

The most common causes of the disagreements were ascertained from the respondents. While the highest proportion of the respondents said money (42.2%), marital obligations (22.3%), infidelity (20.0%), children's welfare (19.9%), the least proportion indicated that other things, such as coitus, were responsible. This means that there are various causes of disagreements between market women and their spouses.

From the qualitative findings however, when participants were asked how often female breadwinners had disagreements with their husbands, the participants submitted:

We don't disagree that often because my husband is easy going. Even when I'm angry or complain, he ignores me and goes out. But it's usually because of money, especially money for the children and rent because feeding has always been on me. You know, I sell foodstuff from beans to garri to rice...I sell everything and that's what we eat. I just buy pepper and the rest from here. But the little he helps with is rent and school fees. So we fight when he fails to give me.

**[IDI/Female Breadwinners/Bodija Market/2020]**

In the opinions of most of the female breadwinners who were interviewed, they disagreed with their partners a lot. However, a few of the participants said that they had resorted to fate and stopped getting into disagreements with their husbands. A participant noted thus:

We hardly argue at all. He does not have money and I don't bother him at all. But money used to be an issue. He also drinks occasionally because he got security jobs in different places, but he lost the jobs because of his drinking habit. That's always our cause of disagreement, but he has improved now.

**[IDI/yam seller breadwinner/Bodija/60 years old/2020]**

Another participant said she had accepted her fate as it cannot be changed. According to her:

We have disagreements often because the country has made everyone frustrated. In fact, it's everywhere...even elite couples fight these days because of money, but we have learnt to reduce our disagreements because I have since realised that disagreeing over what cannot change is not worth it, and I've accepted my fate.

**[IDI/Female Breadwinners/Agbeni Market/2020]**

A participant also submitted:

We argue like normal couples, but family intervention and money is usually the cause for us. His sisters and mother are always causing trouble in my family because they think he has money, but he doesn't have money. I'm the one God has been using to do most things, but they still come to my house to complain about my children's school, how I waste money to buy clothes for myself! But he will keep quiet there like a moron and watch then talk to me without supporting me. So, I have been telling them now it's my money and I can do anything I like with it.

**[IDI/Grocery seller Breadwinners/Gbagi Market/2020]**

In the view of another participant:

Sincerely, very often. Money is the cause because he plays sport betting once in a while and it affects his business. He is also very aggressive when he loses money and it's always on me and the children that he pours all his anger. He beats me and the children at will, but once he gets over it, he calms down and moves on as if nothing happened.

**[IDI/Garri seller breadwinner/Bodija/33 years Old/2020]**

Another participant explained:

He is very lazy, he has refused to work since he said he retired as a welder in 2015. My husband is very lazy because even if someone wants to retire as a welder, are there no other things similar to that that he can do with his experience as a welder? But he likes to sit at home and settle all the quarrels in the street.

**[IDI/food stuff breadwinner/Bodija/56 years Old/2020]**

Another participant added that they disagree over money and marriage:

Several times, even on phone when he's not around. Money and marriage. He wants to marry me, but I have told him I can't live under the same roof with his other wife, so he is not happy with that. His wife has also been to my shop several times to fight. It's not been easy.

**[IDI/Fabrics Seller breadwinner/Gbagi/29 years Old/2020]**

Another female breadwinner who described the cause of the disagreement submitted that:

We have disagreements often because I don't know why he goes out and comes back very late in the night. He leaves the market between 5 and 6pm but he doesn't enter the house until 11pm most nights. Even the street vigilantes know him as a night crawler.

**[IDI/Grocery seller breadwinner/Agbeni/36 years Old/2020]**

Similar trend was also observed as this participant noted as follows:

We disagree very often. He even comes here to fight me occasionally. He becomes aggressive whenever he loses big money to sport betting or whenever he has a new girlfriend. He gets violent. **(IDI/Fabrics seller breadwinner/Agbeni/32 years Old/2020).**

Contrary to the views of the above participants, a participant explained that they rarely had disagreements because she is independent and also undertakes most decisions on her own.

In her description:

Not often, we hardly have any disagreement because I am independent, I take decisions that concern me and my children and he never argues over my decisions because he trusts my judgment. **(IDI/Grocery Seller breadwinner/Agbeni/55 years Old/2020)**

The male participants also supported the views of the female participants confirming that they often disagreed due to money. In their precise statement:

We often disagree, and the cause is mainly on money and sometimes her complaints and nagging. I hate women who nag a lot and my wife is the number one person. She can nag a dead body back to life! No matter what you give her, she is not satisfied. **[IDI/Spouse of female breadwinner/Gbagi/Driver/40 years Old/2020]**

In the view of another male participant:

Well, very often because she's stubborn and she's very jealous. And these are the two main causes of the disagreement, especially now that I have married a second wife, she has been fighting me day and night. Before I married the second wife, my wife will always tell me she is too tired to sleep with me, but now that I got someone to relieve her of the stress, she complains that I don't touch her! You women can never be satisfied, that's all I know. **[IDI/Spouse of female breadwinner/Agbeni/Driver/41 years Old/ 2020]**

Participants in the FGD also agreed that they often have disagreements with their husbands. Their views are summarized in Box 4.4.2.

#### **Box 4.4.2: Summary of FGD on disagreement within family relation**

### **Rate of Disagreement**

We have disagreements often, and it's always because of money for the children especially. But aside that, we don't have much to argue about. We don't even see until late in the evening when we are both too tired to fight or argue. But when it's time for school fees, my husband will turn to another person, he will start acting as if I gave birth to the children alone!

**[FGD/Female Breadwinners/Agbeni Market/2020]**

Ha, what else if it's not money, sex and women? We disagree often over money and women because even if he's carrying women, it is understandable if he is dropping money for upkeep of his children. But no, he will waste his money on women and start begging me for sex and food when he never dropped any money.

**[FGD/Female Breadwinners/Bodija Market/2020]**

Arguments have reduced because we are both elderly and calmer ...it used to be mainly women and money, but not anymore. My husband will spend all his money on women and he will bring nothing back home everyday. It got so bad that I started going about to fight with people in beer parlours and also his girlfriends.

**[FGD/Female Breadwinners/Agbeni Market/2020]**

We are matured and we live separately. We don't get the opportunity to argue again but we used to have disagreements over so many things, especially his love for women and sometimes request for sex when I'm so drained from attending to customers from morning till evening. In the past, I have left the house several times because of his demands for sex and his love for women. I'm older now and wiser. I say no and I mean no. Even when people tell me they see him in one corner with women, I don't care again.

**[FGD/Female Breadwinners/Agbeni Market/2020]**

### **Causes of Disagreement**

#### **Participants agree on money and infidelity causes of disagreement**

We argue like normal couples, but family intervention and money is usually the cause for us. His sisters and mother are always causing trouble in my family because they think he has money, but he doesn't have money. I'm the one God has been using to do most things, but they still come to my house to complain about my children's school, how I waste money to buy clothes for myself! But he will keep quiet there like a moron and watch then talk to me without supporting me. So, I have been telling them now it's my money and I can do anything I like with it

**[FGD/Female Breadwinners/Gbagi Market/2020]**



We have disagreements often, and it's always because of money for the children especially. But aside that, we don't have much to argue about. We don't even see until late in the evening when we are both too tired to fight or argue. But when it's time for school fees, my husband will turn to another person, he will start acting as if I gave birth to the children alone!

**[FGD/Female Breadwinners/Agbeni Market/2020]**

Ha, what else if it's not money, sex and women? We disagree often over money and women because even if he's carrying women, it is understandable if he is dropping money for upkeep of his children. But no, he will waste his money on women and start begging me for sex and food when he never dropped any money.

**[FGD/Female Breadwinners/Bodija Market/2020]**

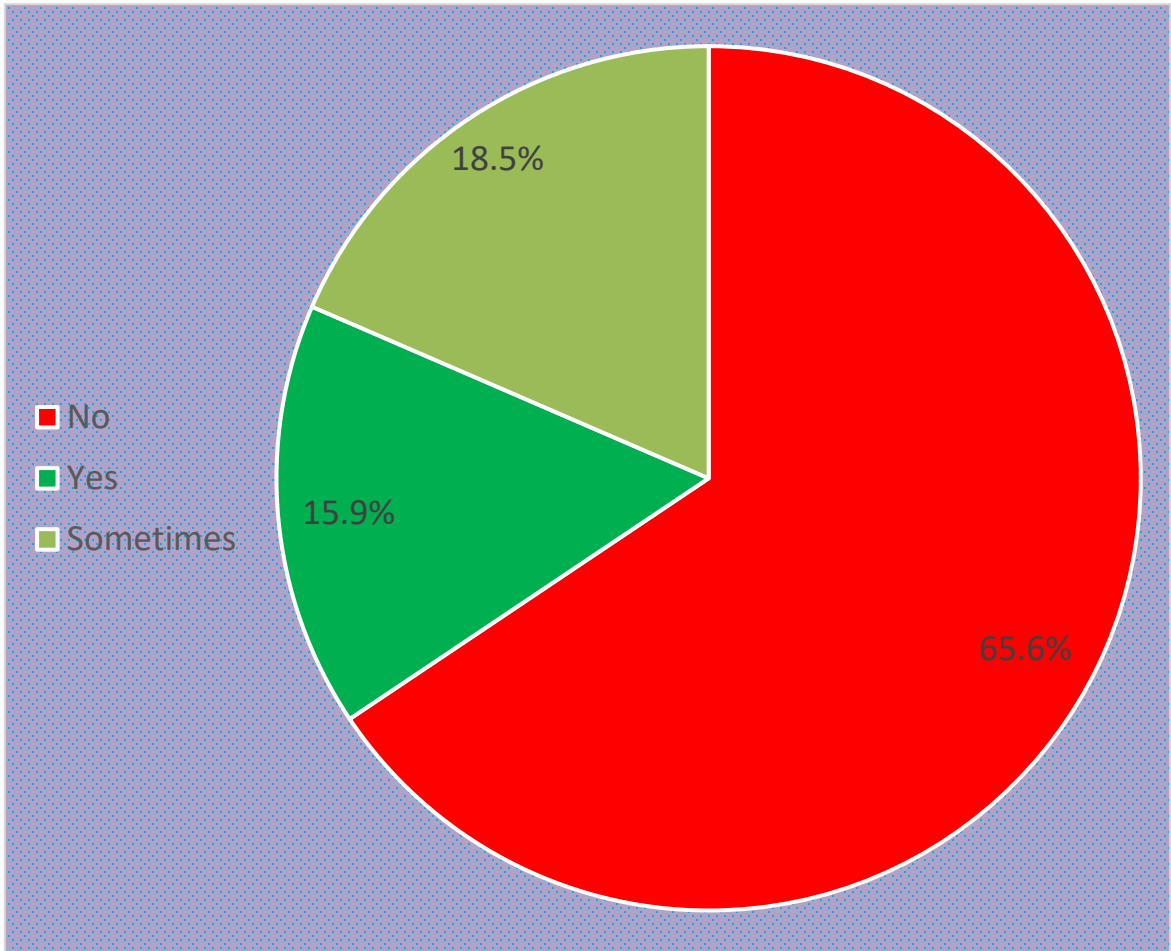
Arguments have reduced because we are both elderly and calmer ...it used to be mainly women and money, but not anymore. My husband will spend all his money on women and he will bring nothing back home everyday. It got so bad that I started going about to fight with people in beer parlors and also his girlfriends.

**[FGD/Female Breadwinners/Agbeni Market/2020]**

We are matured and we live separately, we don't get the opportunity to argue again but we used to have disagreements over so many things, especially his love for women and sometimes request for sex when I'm so drained from attending to customers from morning till evening. In the past, I have left the house several times because of his demands for sex and his love for women. I'm older now and wiser, I say no and I mean no. even when people tell me they see him in one corner with women, I don't care again.

**[FGD/Female Breadwinners/Agbeni Market/2020]**

From the perspective of men assisting their wives in home chores, respondents were asked whether their spouses helped with house chores or not. Figure 4.8 presents the result. It was shown that 65.6% said 'no', 18.5% indicated that 'sometimes' they do, while 15.9% of the respondents signified 'yes'. This result suggests that a vast majority of the husbands do not help respondents with house chores, which may have implications on their marital relationship.



**Figure 4.8: Distribution of respondents by whether husband/partner help with the house chores or not**

## **FBW spouse rarely provide assistance with home chores**

Following the reports from the qualitative findings, it was also revealed that most of their husbands do not assist their wives in doing home chores which they viewed as women's responsibilities. According to a participant:

The kitchen is a woman's place, not the man. My husband has never helped me with chores before; he is not the type to do that. Our society will not even encourage the men to assist us at home, they will frown at it...It's very bad when you have to take care of financial responsibility and still take care of the house chores but even if his family members see him helping at home, I'm sure they will be very upset.

**[IDI/Female Breadwinner/Gbagi Market/2020]**

From the views of the male participants, while some saw assisting their wives with home chores as taboo, others see it as women's job and only assisted them when the need arose.

As one male respondent noted:

No, it's not my job. It is a taboo for a man to do home chores. It is a woman's job to make sure her environment is clean at all times and to ensure that her children are looking presentable. I personally was raised by a woman who did everything with my sisters, so the two of us who are boys never entered the kitchen unless to go and pick our food or drop our plates.

**[IDI/Spouse of female breadwinner/Gbagi/Driver/40 years Old/2020]**

From the foregoing findings, it is deducible that women are assisted in home chores only when the need arises as doing home chores is seen to be culturally designated for women in the families of the Female breadwinners. Participants in the FGD equally agreed that their husbands/partners do not assist them with the chores at home. A summary of this discussion is presented in Box 4.4.3

**Box 4.4.3: Summary of FGD on provision of assistance with home chores by the husbands.**

**Most husbands do not assist in doing home chores.**

Chores? No, not at all. My husband can't do anything at all apart from his business. He thinks it's not right for a man to touch any work at home so I do it all alone. Even his own clothes, he leaves them for me to wash. He can be very selfish at times, but if I fight with him over chores, people will think I'm a bad person.

**[FGD/Female Breadwinners/Agbeni Market/2020]**

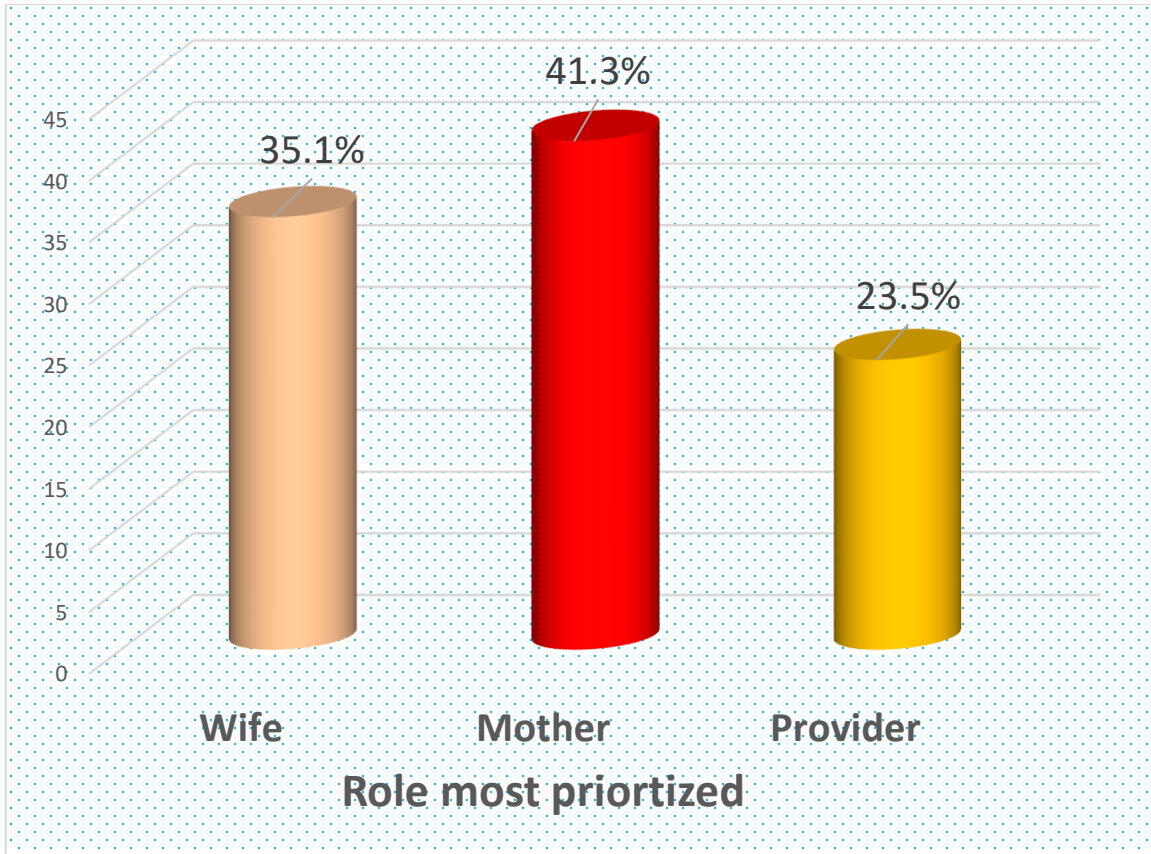
My husband helps with chores once in a while. He really likes doing chores that involves taking care of children. But apart from that, he can't do anything else. He can't cook, he can't sweep or clean...and I don't even expect him to do those things on a very serious note, because he is a man.

**[FGD/Female Breadwinners/Agbeni Market/2020]**

Well, I don't expect my husband to help me with chores...Is it plate he'll wash or floor he'll sweep? He's a man and I don't need him with chores. I just need him to help me with the money to train my children in school, clothe and feed them. The rest I can do as a woman.

**[FGD/Female Breadwinners/Bodija Market/2020]**

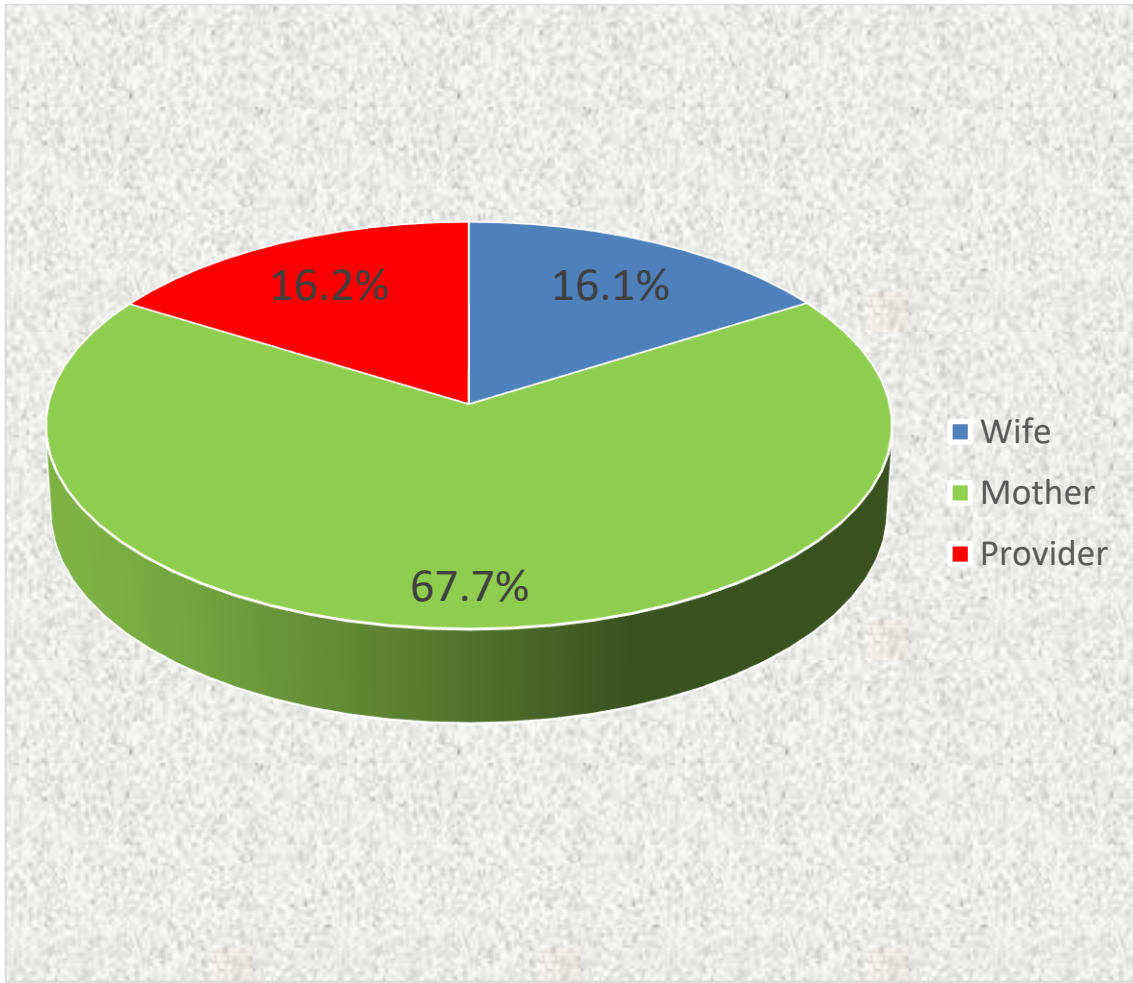
Moreover, the order of roles performed by the respondents was found to be paramount in determining marital relationship among the respondents. Respondents were, therefore, asked what role comes first either as a wife, mother or provider in the household. Figure 4.9 displays the results. It was revealed that the highest percentage of the respondents agreed that their role as a 'mother' (41.3%) comes first, followed by 'wife' (35.1%) and as a 'provider' (23.5%). It then suggests that the role of being a mother is mostly prioritised by the respondents more than other categories of roles in the household.



**Figure 4.9: Distribution of respondents by the role that comes first in the household**

In addition to this, the role that the respondents thought they played best was also ascertained. Figure 4.10 shows the results. While more than half of the respondents pointed out the role of a mother (67.7%) as the role played best, 16.2% of them were of the opinions that they played the role of being provider best and 16.1% of them claimed they played the role of a wife best. With this result, the majority of the respondents were of the view that they played the role of mothers best, compared to other roles in the household.





**Figure 4.10: Distribution by the role respondents thought they played best**

## **Roles by the FBW Spouse**

In buttressing the quantitative findings from the participants, most roles performed by the female breadwinners were ascertained from the groups of participants in the selected market locations. Varied responses were reported. One of the participants said:

Mother is my first role now because I am doing all these for the children. The role of a wife comes after that of a mother for me; I am working because I'm a mother not because I want to drive a fine car and not because I want to be a good wife. The most important aspect of my life is my children.

**[IDI/Female Breadwinners/Agbeni Market/2020]**

Still on the roles performed best by the female breadwinners among the participants in Bodija, one of them opined:

I'm a financial provider, a mother and a wife. But if I don't provide the finances, I can't play my role of mother well in my present situation. So, my most important role is that of financial provider, but the role I value most is that of a mother and I'm trying my best to provide for my children.

**[IDI/Foodstuff seller Breadwinner/48 years old/Bodija Market/2020]**

On the other hand, other roles performed best or most important to the family were also ascertained. A participant explained in respect to her roles:

I know the role that is more important to me but my children are still young, so I don't know which role of mine is most important to my family. I think they appreciate my support, but I think the gap I fill is very important to the family, even my children. The role of mother is very important to my children, I'm probably more important as a provider to the rest of the family.

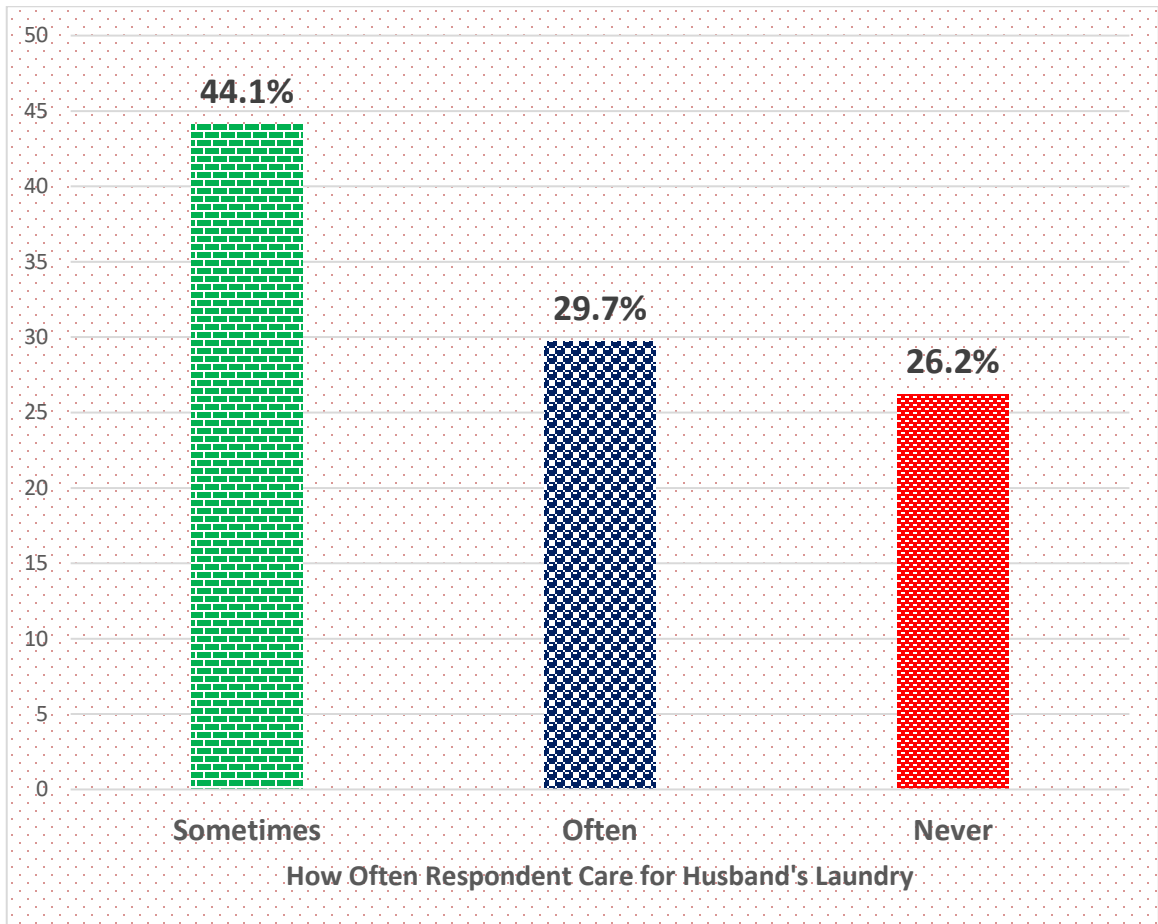
**[IDI/Female Breadwinners/39 years old/Agbeni Market/2020]**

From the perspective of another participant:

I'm first of all a mother. Even if I leave my husband, I will have my children. The role of a mother comes first for me. Even now, I have added the role of father because my husband is not playing that role at all. Whenever they want to see my children's father, it is me. When they need something or someone to talk to, it is me. I'm their father and their mother because they know their father is what they call '*Oku aye*' (dead man alive).

**[IDI/Foodstuff seller Breadwinners/54 years old/Bodija Market/2020]**

Respondents were also asked how often they take care of their spouses' laundry. Figure 4.11 also shows that 44.1% of the respondents stated 'sometimes', 29.7% of the respondents subscribed to 'often', and 26.2% of the respondents said 'never'. Although there were respondents that indicated 'never' yet those that pointed out 'sometimes' were almost two times more than other categories of responses.



**Figure 4.11: Distribution of respondents by how often they take care of husband's laundry**

In addition to the quantitative findings, while most participants agreed that they assisted their spouses in laundry as they considered it to be part of their responsibilities in the household, other female breadwinners do not see it in that light, especially those whose husbands married more than one wife. The following are the claims of some participants in the FGDs held. One of them said:

I wash his clothes once in a while; he enjoys washing his own clothes. He washes his clothes by himself because he is used to it. But he has never helped me wash ascarf. Even if he mistakingly see my cloth or even the children's cloth among his clothes, he will not wash it and I think it's just pride.

**[FGD/Female Breadwinners/Agbeni Market/2020]**

Another claimed thus:

Every time I wash my own clothes, I wash his own too, if I see them but I don't make it a duty to look for his dirty clothes and wash them. In fact, I wash for him mainly when he's with me. He has other people who can help him, especially his many girlfriends and even his mother.

**[FGD/Female Breadwinners/Bodija Market/2020]**

Some other participants revealed that their grown up children do the laundry on their behalf, while those who were not living together with their partners did not do their laundry.

From the findings, it can be deduced that combining the responsibilities of breadwinning and those of marital obligations affect business which in-turn affects the income and purchasing power of the household. Thus the marital obligation of the female breadwinners affects the businesses that sustain the household. Furthermore, the study indicated that despite the challenges encountered while combining breadwinning roles with business activities, these breadwinners still do chores like laundry, cooking for their husbands, as only a few does otherwise. The study participants hinted that their husbands are rarely supportive and would rather abscond from the home than do chores, not even caring for their children in most cases. The study revealed that female breadwinners whose husbands do not do house chores rarely support their husbands financially.

The dimension to marital obligation is contextual and female breadwinners who are into retailing of groceries, clothing materials and perishable goods rarely spend time nor share

intimacy with their spouses given the demands of their businesses, and meeting the demands of breadwinners. From the foregoing, the study has revealed that while the non-breadwinning women encountered few marital related disagreement with their spouses, the female breadwinners are in constant disagreement with their spouses for many reasons. The disagreement between the female breadwinners and their spouses stem from the outright refusal of the women to have coitus to the non-supportive habits of the spouse. The study participants reported that they were often too tired for sex. In addition, these female breadwinners expressed their grievances through sex whenever they perceived that their husbands were too lazy and were into addictive lifestyles.

Most of the market women of the female breadwinning households described their husbands as addictive, irresponsible, and indolent as these husbands neither helped nor provided any support. Conversely, few women reported that their husbands earned low income but were supportive. The study identified that the women of the female breadwinning households assumed provider roles because of their husband's crave for more wives and outright abandonment of their roles as husbands and fathers. These female breadwinners admitted to be in constant disagreement with their husbands and in return deny their husbands coitus; however, they feed them. The few female breadwinners who did not cook for their husband were not resident under the same roof with their husband or were in a polygamous household where other wives assumed the cooking responsibility. Therefore, women of rich female households considered their wife roles as secondary to provider roles. Children of the rich, independent female breadwinning households had good schooling, healthcare services and better welfare compared to poor female breadwinning households.

Moreover, the study discovered that female breadwinners do not just refuse their spouses coitus, they also abstain by staying in rooms separate from their spouses or in the case of polygamous households, these breadwinners do not share same house as their husband and would most likely not cook for them. The study affirmed that men in households where their wives are the breadwinner do not have the power to initiate decisions; they, therefore, prefer to have other women as second wife or a concubine who performs the coital function while the wives at home provide the financial support.

Relatedly, the study ascertained that the female breadwinners encountered difficulties/strain in meeting the demands of the roles of a provider, mother, wife, and business owners. Hence maintaining a balance for these different roles was not possible, especially where the spouse is not supportive. Therefore marriage is strenuous for many breadwinners as the study participants reported they were not happy in marriage, even though they stayed in it. This position is supported by the findings of Ugwu et.al (2019) which opines that womanhood and motherhood in the cultural context requires some doggedness.

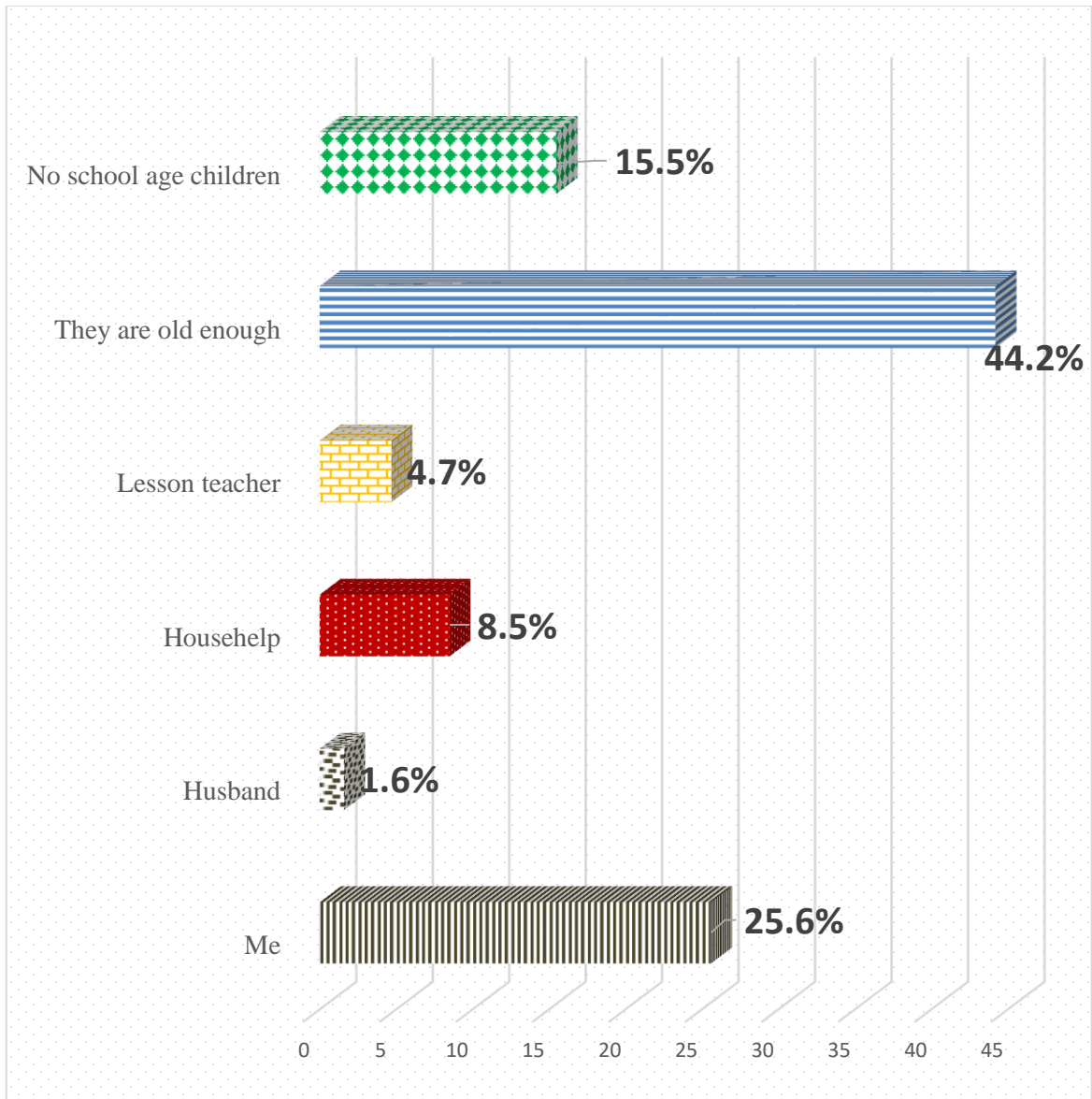
#### **4.5 Effects/Consequences of female breadwinning on parenthood and childcare**

This segment of the analysis is devoted to examining the effects or consequences of female breadwinning on parenthood and childcare. Exploring the effects of FBWs on children is an important element in the understanding of the quality of children raised by the female

breadwinners. As a result of their engagement in business activities, there is a need to investigate the consequences of FBW on childcare.

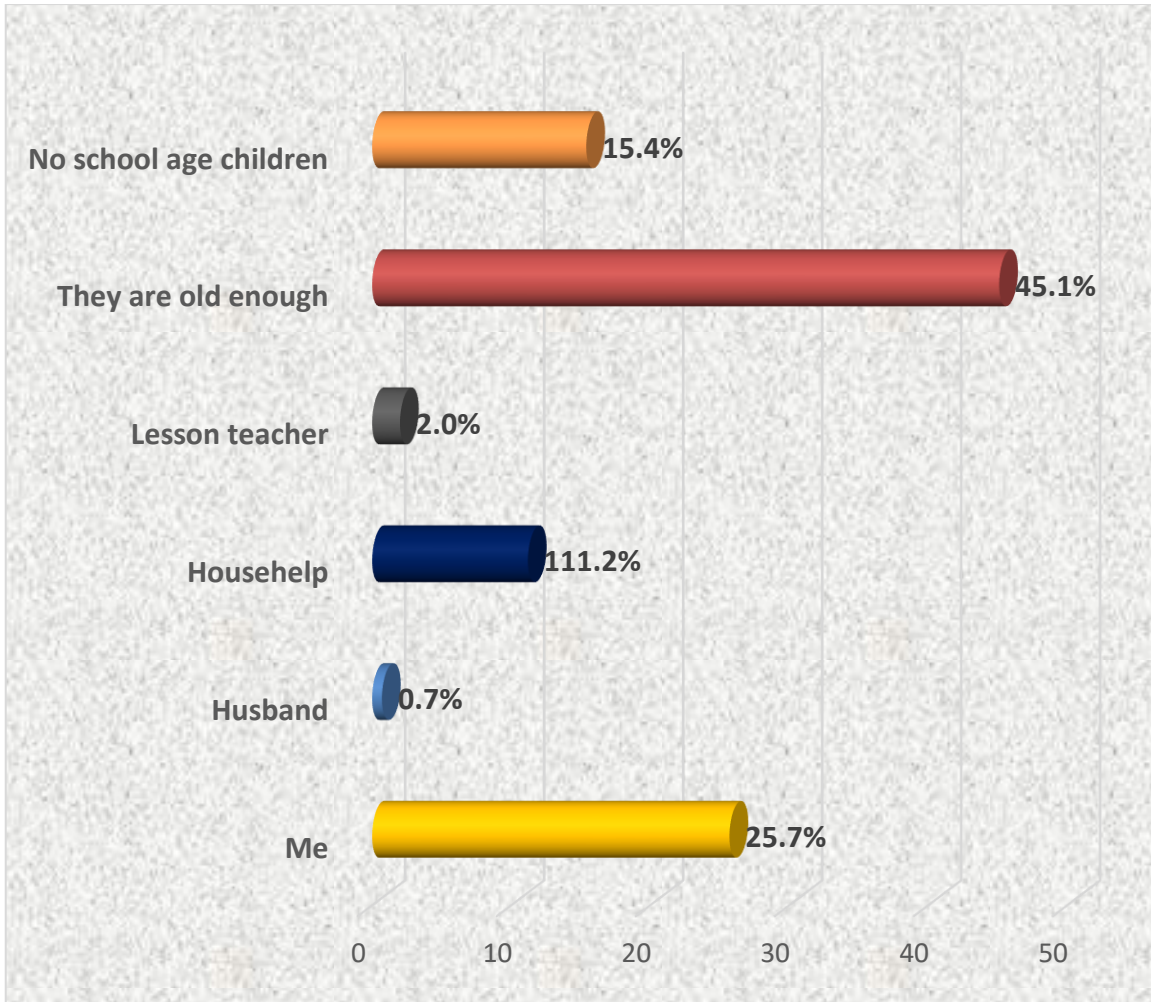
To assess the consequences of female breadwinning on the children, the respondents were first asked who helps the children with the homework brought from their respective schools. Figure 4.12 reports that the highest proportion of the respondents indicated that their children were old enough (44.2%) to take care of their homework, followed by 25.6% of the respondents who claimed that they helped the children themselves as indicated by 'Myself', while 15.5% of them signified that they had no school age children. Other respondents also reported that the children were usually helped by their house-help (8.5%), lesson teacher (4.7%), and their husbands (1.6%). This result points to the fact that apart from those who indicated that their children were old enough to do their homework, about one-quarter of the respondents assisted their children to do their homework themselves.





**Figure 4.12: Distribution by who helps the children with the homework**

Due to the busy schedules of the market women and female breadwinners in particular relative to their business engagements, the care of the children from the perspective of who takes care of them after school was also investigated. Figure 4.13 presents the results. It was shown that a large proportion of the respondents revealed that their children were old enough (45.1%) to take care of themselves after school, while 25.7% of the respondents indicated that they took care of the children after school by themselves. While some of the respondents showed that they had no school age children (15.4%) in the household, others stated that their house-help (11.2%), lesson teachers (2.0%), and their husbands (0.7%) took care of the children after school. Be that as it may, there seems to be higher proportion of the respondents who took care of their children after school compared to those who indicated house-help, lesson teacher and their husbands did.



**Figure 4.13: Distribution by who takes care of the children after school**

## **Female breadwinners catered for their children after school**

Having a more in-depth understanding of the childcare by female breadwinners is also essential. Most participants submitted that they were more responsible than their spouses in the care of children, despite their busy schedules. As they expressed themselves when asked who helps the children with their home works, one of them explained:

When my children were younger, I watched them do their homework in the market and I even helped sometimes because things were better than this then. But now they are older and are in higher institutions. My children are older and more matured now, so they take care of themselves.  
**[IDI/Female Breadwinners/56 years old/Agbeni Market/2020]**

Another participant also added that:

My children stay back in school to do their homework before they come here and sometimes I help them here. But we see the children in the market doing their homework by themselves...They understand how busy their mothers are. It's really not easy, but as busy as we are, some of us still make out time to help these children because their fathers are not very helpful and some of them can't even read or write.  
**[IDI/Grocery seller/female breadwinner/Agbeni/45 years Old/2020]**

However, in the view of this participant, it was the husband that took care of the children after school:

My husband did everything for the children when they were growing up; brought them from school, helped with homework, attended PTA meetings. I was very active and busy with business. I have always worked harder and earned more in my 30 years of marriage.  
**[IDI/Lace materials breadwinner/Gbagi/55 years Old/2020]**

As this participant explained, it was the husband's daughter who helped the children with their home work:

My husband's daughter stays with the children most times. She takes care of them and even disciplines them if they do something bad. She's a really nice person, like my own biological daughter. **(IDI/grocery Seller breadwinner/Agbeni/32 years Old/2020)**

In the opinion of a male participant, it was their mother that helped them with their home work because they stayed with her. In his submission:

Right now, I have two very young children from my second wife, but they stay with their mother after school. My other wife too, her children stayed with her when they were younger. I am not educated; I can't help with homework. **(IDI/Spouse of female breadwinner/Bodija/Welder/60 years Old/2020)**

Table 4.13 shows the distribution of respondents by their relationship with their children which was measured in a 12-item question categories. The table revealed that the majority of the respondents had more time with their children outside school than their husbands (78.0%), followed by those who said their children helped them with business in any form (70.3%). Some indicated that they knew their children's friends by name (68.0%) and were also responsible for taking their young children to school daily (67.9%). Others signified that their children stayed with them after school (60.7%), that they had fun with their children once in a while (59.2%), and that had time to discuss things with their children (51.8%), among others. This implies that while the majority are more likely to have close relationship with their children even though they engaged in business activities, others could not.

**Table 4.13: Distribution of respondents by commitment to the constructs of childcare**

<b>S/N</b>	<b>Parental and childcare</b>	<b>Frequency (n=903)</b>	<b>Percentage (%)</b>
1	Responsible to take young children to school daily	615	67.9
2	Have time to discuss things with children	468	51.8
3	Have time to discipline children when the need arises	435	48.2
4	Have fun with children once in a while	536	59.4
5	Know children's teachers by name	432	47.8
6	Know children's friends by name	614	68.0
7	Attend religious functions with children together	397	44.0
8	Have more time with children outside school than your husband	704	78.0
9	Have all children who are of school age living together with mother	435	48.2
10	Ever had issues to resolve with any of child and teachers at school	438	48.5
11	Children stay with mother after school hours	548	60.7
12	Children help mother with business in any form	635	70.3

Using Chi Square Test, the effects of the engagement of market women on childcare, measured by their relationships with their children was determined. This was achieved through the re-categorization of the 12-item measures of childcare and mother relationship with the child as highlighted in Table 4.13. Thus, Table 4.14 presents the summary of the results of the relationship between categories of market women by their relationship with children – slightly cordial {0 – 5 scores} and highly cordial {6 – 12 scores} as detailed in the methodology section. Also using the row percentages, it was revealed that there was a statistically significant relationship between categories of women sampled in the markets and their relationship with children at  $\chi^2 = 425.791$ ,  $p < 0.05$ . This could be interpreted as revealing that those who were female breadwinners were less likely to have a highly cordial relationship with their children as compared to those in the non-breadwinning category. For example, only 33.8% of the female breadwinners had a highly cordial relationship with their children, while all of the non-breadwinning female had a highly cordial relationship with their children. This implies that there is a lower likelihood that female breadwinners would have cordial relationships with their children when compared to their non-breadwinning counterparts.

**Table 4.14: Chi Square Test for relationship between categories of market women and their relationship with children in the household**

<b>Categories of market women</b>	<b>Relationship with children</b>		<b>Total (%)</b>
	<b>Slightly Cordial (%)</b>	<b>Highly Cordial (%)</b>	
Non-breadwinning females	0 (0.0%)	422 (100.0%)	422 (100.0%)
Female breadwinners	303 (66.2%)	155 (33.8%)	458 (100.0%)
<b>Total</b>	<b>303 (34.4%)</b>	<b>577 (65.6%)</b>	<b>880 (100.0%)</b>

Chi Square = 425.791

Continuity Correction = 422.866

Likelihood Ratio = 546.962

Fisher's Exact Test (Exact Sig. 2 –sided = .000), (Exact Sig. 1 – sided = .000)

Linear-by-linear = 425.307

DF = 1

Asymp. Sig. (2-sided) = .000

Number of valid cases = 880

<sup>a</sup> 0 cell (0.0%) have expected count less than 5. The minimum expected count is 145.30

<sup>b</sup>Computed only for a 2x2 table

Significant at P<0.05



In determining the specific predictors of female breadwinners' relationship with their children or more less termed the magnitude of care, Table 4.15 presents the summary of predictors of female breadwinners' relationship with children in the family/household using logistic regression model. The table indicated that there was no statistically significant relationship between the nature of the good sold by the female breadwinners and their commitment to childcare/relationship while it was found that those who sold in Agbeni market were 4.4 times more likely to maintain cordial relationship with their children than those in Bodija market. This simply suggests that the degree of cordial relationship between female breadwinners and childcare or relationship could be determined by market location.

Similarly, while it was observed that there was no statistically significant relationship between the age of female breadwinners and childcare (or relationship), it was discovered that those who were single parent-mother were 58.5% less likely to have cordial relationship with their children as compared to those who were married. This implies that those market women who are married are more likely to care for their children than those who are single parent-mothers. This could be attributed to the fact that their husbands provide support for the care of the children while those who are single parent-mothers might not have that support.

Conversely, while it was found that there were no statistically significant relationship between the number of children born, level of education, religious affiliation, ethnicity and average income of female breadwinners and relationship with their children, those whose husbands or partners were unemployed were 76.7% less likely to have cordial relationship with their children than those whose husbands or partners were in farming. This also means that the unemployment status of the husband is a strong predictor of how female breadwinner would relate with their children.

**Table 4.15: Predictors of female breadwinners' relationship with children in the family/household using binary logistic regression model**

Predictor variables/socio-demographic characteristics	Commitment to childcare/relationship			Odds Ratio (OR) [95% CI]
	N	Slightly Cordial	Highly Cordial	
<b>Nature of goods sold</b>				
Food seasonings (RC)	43	4.0%	5.3%	1.000
Vegetables/pepper	71	8.6%	7.7%	1.197 [.481 – 2.978]
Meat/fish	55	9.6%	4.5%	.631 [.245 – 1.625]
Food stuff	122	21.6%	9.8%	.609 [.265 – 1.401]
Clothing materials	265	33.9%	28.1%	.754 [.238 – 2.387]
Provisions	245	9.6%	37.2%	1.190 [.412 – 3.432]
Food wears	29	2.7%	3.6%	.706 [.188 – 2.642]
Others	52	10.0%	3.8%	.467 [.173 – 1.262]
<b>Market Location</b>				
Bodija (RC)	322	51.8%	27.5%	1.000
Gbagi	292	37.0%	30.0%	2.084 [.884 – 4.933]
Agbeni	289	11.2%	42.5%	4.417** [2.077 – 9.392]
<b>Age group</b>				
Less than 20 (RC)	4	0.3%	0.5%	1.000
20 – 24	15	2.7%	1.2%	.377 [.019 – 7.380]
25 – 29	51	5.3%	5.8%	1.325 [.078 – 22.484]
30 – 34	97	8.3%	12.0%	1.294 [.080 – 21.028]
35 – 39	157	14.0%	19.2%	1.076 [.068 – 17.029]
40 and above	577	69.4%	61.3%	.669 [.043 – 10.516]
<b>Relationship status</b>				
Married (RC)	681	66.2%	81.6%	1.000
Cohabiting with partner	98	14.2%	9.4%	.712 [.412 – 1.232]
Single parent-mother	111	19.6%	8.9%	.415** [.255 – 1.522]
<b>Number of children</b>				
0 – 2 children (RC)	257	28.4%	28.5%	1.000
3 – 4 children	527	50.8%	62.2%	1.435 [.905 – 2.274]
5+ children	119	20.8%	9.3%	.801 [.422 – 1.522]
<b>Level of education</b>				
No formal education (RC)	96	14.6%	8.8%	1.000
Primary	196	28.2%	18.7%	.805 [.441 – 1.469]
Secondary	439	40.5%	53.5%	1.160 [.643 – 2.093]
Tertiary	163	16.6%	19.1%	.860 [.419 – 1.765]
<b>Religious affiliation</b>				
Christianity (RC)	407	49.2%	43.1%	1.000
Islam	488	49.5%	56.5%	1.247 [.878 – 1.770]
ATR	6	1.3%	0.3%	.958 [.089 – 10.298]
<b>Ethnicity</b>				
Yoruba (RC)	814	93.0%	89.6%	1.000
Igbo	78	6.6%	9.7%	1.772 [.921 – 3.410]
Hausa	1	0.0%	0.2%	-
Other ethnic groups	4	0.3%	0.5%	.595 [.043 – 8.172]
<b>Average Income</b>				
Less than N20000 (RC)	102	12.4%	11.1%	1.000
N20001 – N40000	307	32.2%	36.0%	1.181 [.664 – 2.099]
N40001 – N60000	269	28.9%	31.2%	1.130 [.614 – 2.099]
N60001 – N80000	72	8.7%	7.8%	.750 [.330 – 1.702]
N80001 – N100000	92	12.1%	9.6%	.800 [.361 – 1.774]
N100001 and above	42	5.7%	4.3%	.943 [.355 – 2.502]
<b>Partners employment status</b>				
Farming (RC)	33	3.1%	4.1%	1.000
Civil service	150	10.9%	20.3%	.922 [.339 – 2.510]
Public service	78	8.8%	9.0%	.682 [.242 – 1.920]
Driving	118	21.1%	9.7%	.386 [.143 – 1.037]
Trading	250	26.2%	29.8%	.686 [.265 – 1.779]
Artisan	88	4.1%	13.1%	.995 [.302 – 3.272]
Unemployed	33	6.8%	2.2%	.233* [.069 – .788]
Others	68	19.0%	11.7%	.519 [.191 – 1.406]

Significant  $P < 0.01$ \*\* or  $0.05$ \*

From the qualitative findings however, female breadwinning comes with huge responsibilities with overarching impacts, and parenthood is one status that co-exist with being a breadwinner. The study investigated the implications of being a market woman and breadwinner on the children of the household. Female breadwinning played significant influence on children of the household. The study maintained that children of female breadwinning household were positively affected by the breadwinning roles of their mothers. Specifically, women in breadwinning roles emphasised that their children learnt business acumen from them as those children reportedly supported their breadwinning mothers in the market.

Besides the aforementioned, the study revealed that the more the successes recorded by female breadwinners in their businesses the more the needs of the children in the household were adequately met by their breadwinning mother. However, younger children of the household rarely enjoy intimacy with their mothers as these breadwinners stay away from the home for more than 10 hours daily. This finding is supported by the findings in Hastasari (2009) which shows that mother's limited time with her children may affect her role as a mother. However, some study participants submitted that despite not spending adequate time at home, their children are always around in the market. Similarly, the female breadwinners had always attended their children's school functions, despite busy market schedules as the father figures never really attend to not just the financial needs but the academic needs of their children. The husbands of the breadwinners admitted that their wives provided more for the upkeep of the household than they could.

### ***Effects of Female Bread Winning on Children Upbringing***

The dyadic relationship that exists between an individual and the family is socially and economically valued in terms of cost and benefits. Female breadwinners react differently in term of shared intimacy to their immediate family as compared to the extended families. The diagram above explains the findings from the qualitative interviews. While some female breadwinners believe their businesses affected their children negatively, some agreed there were positive aspects of raising their children while doing business in the market. For instance, when participants in the qualitative interviews conducted were asked to highlight the effects of their business activities on their children, some believed that it would be of great benefit for the upkeep of the children, while others added that it may still impact negatively on their future. One participant opined:

My business affected my children a little because I wanted them all to go to higher institution but two of them refused to go because of the business, until I stopped them from coming here totally. Now, my children can hardly persevere and read like they should, and they keep getting poor grades because they have been influenced by the market environment and the little money they make here.

**[IDI/Ankara seller breadwinner/Gbagi/51 years Old/2020]**

Also of this opinion is another female breadwinner who argued that:

Raising children in this environment is not the best for the mother and the children, unless you don't care as a mother. Look at young children coming here from school or staying here to help their parents when they should be in school. Some of them are just there without anybody watching over them. They get exposed to so many things; some even start stealing small change here and there. We see children getting pregnant, dropping out of school everyday. My own children, only one of them, out of three is here with me because I just want her to know about the business, the rest are not even going to school in Ibadan because I don't want them to be coming here everyday after school. I have no one but God, I can't afford the exposure here.

**[IDI/Foodstuff seller breadwinner/Bodija market/46 years Old/2020]**

Although, findings showed that the roles of mother being played by the female breadwinners who were into buying and selling also affected their businesses, they felt they must fulfill their obligation of motherhood to their children, despite the difficulty of doing so. Participants reported that they provided all the needs of their children and would do more especially to enhance a greater future for their children. The educational needs of the

children from primary to tertiary, and if need be, sponsorship to study abroad, was dimmed important by many of the rich female breadwinners. However, the average breadwinners always strove to enroll, sponsor their children to school, and cater for these children after school hours. Furthermore, the female breadwinners also provided other needs like clothing and payment of hospital bills of their children. Some of the female breadwinners admitted that their husbands also contributed to the welfare of the children in the household but that the contribution was rather small and not regular.

Generally, female breadwinners submitted that they were often responsible for the discipline of their children, regardless of their tight schedule. The market life was also observed to be capable of influencing children negatively since the children were often there. Therefore, these breadwinners ensured that their children were placed under thorough monitoring and care to prevent unfortunate situations like unwanted pregnancy.

In the view of a female breadwinner in one of the market locations:

My children grew up with an irresponsible father and a busy mother. Only one of them went to a higher institution, but I have always loved education. Though my last born promised to go to university, my first daughter got pregnant here in this market. It's not my plan for them at all.

**[IDI/Grocery seller breadwinner/Agbeni/45 years Old/2020]**

Understanding whether female breadwinners really had enough time with their children due to their engagements in business activities is another critical aspect of raising quality children. In this regard, participants were questioned whether they really spent enough time with their children or not. Most of the participants agreed that they had enough time with their children since they always came back to meet them in the market, while others felt that the time they had with their children was not enough. In the explanation of one participant:

I spend time with them but I'm also very busy. So sometimes they are here but I can't spend the time with them because I'm just struggling to get buyers, to make sales and get money. We don't wait for customers to walk in because they may never walk in. What we do is go out there and drag customers to our store. Though we have people who also help us bring customers, we still need to be up and doing and not just wait for customers. The children are mostly on their own; they can watch TV if there is light, but I only use this generator when I have customers because the light will make the clothes more attractive to the buyers.

**[IDI/Fabrics seller/ female breadwinner/Gbagi/39 years Old/2020]**

From the perspectives of another participant however, coming to the market is a good way to bond with your children and monitor them. According to her:

I don't think it's wrong or bad for the children. I grew up helping my mother in this market, I went to a university and I fell back on the business. We used to talk a lot and I shared so many things with her while also learning from her. Her apprentices used to steal from her back then, but when they realised I was serious with the business, they respected themselves, they became more careful around me and that reduced the stealing. Though I think the children are equally exposed to some vices, but it depends on who your mother or father is and how serious they are about discipline. My children are there in that corner; they dare not go outside.

**[IDI/Female Breadwinners/Gbagi Market/2020]**

Exploring the effects of the businesses of the female breadwinners on children is an important element in the understanding of the quality of children raised by them. However, the male participants in the qualitative interviews also had different opinions when they were asked about the effects of their business activities on their children. While some believed that it would be of great benefits for the upkeep of the children, others added that it may still impact negatively on their future. As one participant opined:

The truth is; it has affected them but not negatively. My second daughter is in this market; she's educated, married and doing well. Her mother and I opened a store for her when she couldn't get a job after graduation. She learnt a lot from her mother in the market. Even the eldest one is doing supermarket business in Lagos. They learnt from their mother and me.

**[IDI/Spouse of Female Breadwinners/Agbeni Market/55/2020]**

While another participant thought otherwise. According to him:

My wife's business affected my children a little because I wanted them all to go to higher institution but two of them refused to go because of the business. They are still in the market doing nothing; they have refused to go to school and they are not even learning their mother's trade. They were exposed to money at a young age and my wife used to go to Lagos a lot then to buy goods.

**[IDI/Spouse of Female Breadwinners/Gbagi Market/2020]**

In the view of a female breadwinner, it has both negative and positive impacts. In her submission:

Yes, it affected my children both negatively and positively when they were growing up. They were always here after school, but I made sure they all

went to university, except for one who stopped at OND. They also learnt trading here in my store after school. But they always got into fight; one even had a serious accident in the market. I thank God they eventually went to school. I see children here, selling in uniforms and I feel bad, primary school children. It's very bad.**[IDI/food stuff breadwinner/Bodija/56 years Old/2020]**

These narratives suggest that the opinions of female breadwinners on whether their business activities affect their children positively or negatively are largely dependent on their perception and the quantum of resources available to them. Another finding that can be inferred from their responses on whether their business life had a positive or negative effect on parenthood is their perception of the market environment. Particularly, mothers who are educated agreed that there are more negative consequences, hence their decision to keep their children restricted to their stores and away from the other 'market' children.

#### **Box 4.5: Summary of FGD on effects of female breadwinning on parenthood**

##### **Participants agree to only positive effect of FBW on parenting**

The truth is it has affected them but not negatively. My second daughter is in this market, she's educated, married and doing well. I opened a store for her when she couldn't get a job after graduation. She learnt a lot from me. Even the eldest one is doing supermarket business in Lagos, they learnt from me.

**[FGD/Female Breadwinners/Agbeni Market/2020]**

No bad effect, just good ones...the children get to learn the nitty-gritty of grocery in a place like this, free of charge. Whatever they do, they have that knowledge and the way things are going in this country, I think it will be more beneficial for them to have something they can fall back on.

**[FGD/Female Breadwinners/Gbagi Market/2020]**

##### **Time spent with their children**

I don't know what you mean by quality time, but I spend enough time with my children every day. The older ones come to the market with me anytime they are around and the younger ones are here every day after school. I am with them most of the time except for the time they are in school.

**[FGD/Female Breadwinners/Agbeni Market/2020]**

My children are grown and semi-independent, but when they were much younger, I was not available to spend time with them because I was hawking my goods then and I couldn't take them with me on the streets. My children are very industrious, they enjoyed helping me sell when they were younger, so I think I spent enough time with them because we enjoyed selling together.

**[FGD/Female Breadwinners/Agbeni Market/2020]**

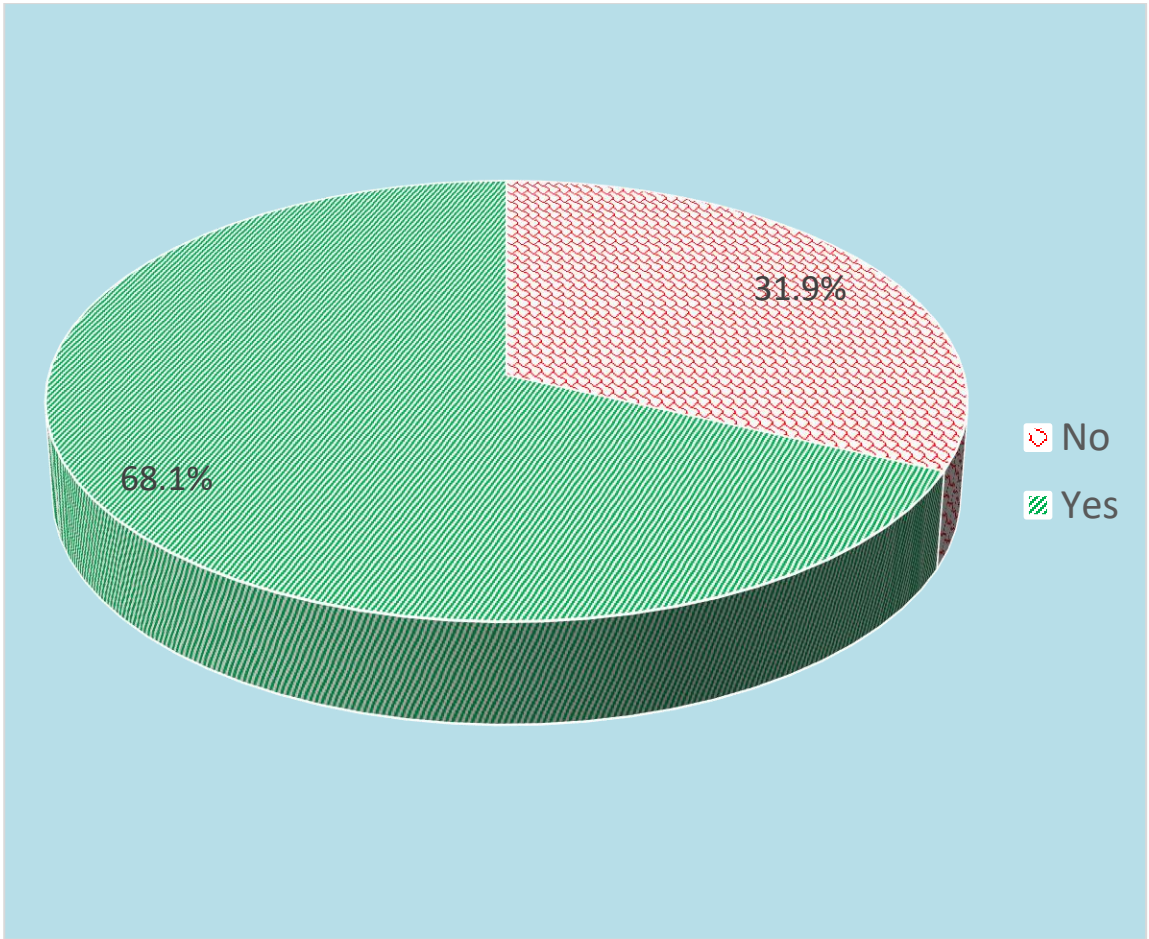
Things were a bit different when my children were growing up because we were in a smaller market environment which was not busy like this. I had time for my children. My daughter is in this market and her children are always in my shop because she's too busy calling out to potential customers. Most of us have our children with us but we can't spend quality time with them because it's real struggle here. You have to go after as many people as you see, otherwise you won't sell a kobo. The children will understand that we are doing it for them.

**[FGD/Female Breadwinners/Bodija Market/2020]**



#### **4.6 Effects/Consequences of FBW on other familial relationships**

Having explored the consequences of FBW on marital obligations and childcare in the household, it is equally expedient that the consequences of female breadwinning on other familial relationships are investigated and analysed. In view of this, the respondents were first asked whether they were socially connected, particularly with the relatives in the household. Figure 4.14 displays the results. It was revealed that a large majority of the respondents in the questionnaire agreed that they enjoyed social connectivity with other relatives (68.1%), while about one-third of them did not agree (31.9%). This also means that the majority of the respondents had social connection and had the capacity to relate effectively with the relatives around them.



**Figure 4.14: Distribution by whether respondents had social connection with other relatives**

In a further analysis of the effects of female breadwinners' engagement in business activities on other familial relationships, a 12-item measure was developed and later regrouped into slightly cordial and highly cordial relationships. In an attempt to show the descriptive statistics of the distribution of each item, Table 4.16 presents the results. The table revealed that the majority of the respondents usually allowed extended family members to pay them visit at home (73.0%) as well as having their parents or in-laws paying them visit in the last 12 months (70.7%) that preceded the survey. In addition to this, it was also indicated that about 68.0% of the respondents agreed that their in-laws usually assisted them in taking care of the young ones in the family. This is by implication suggesting that there was a cordial relationship between the female breadwinners and their in-laws in terms of rendering assistance in the care of young ones. This is because tradition permits that mothers-in-laws or parents render some assistance in the care of infants in the family.

In terms of the attendance of market women or female breadwinners at social functions organised for/by in-laws/relatives in the last 12 months, more than half of the respondents agreed that they attended such social functions (51.7%). In another measure of the relationship between market women/female breadwinners relative to other familial relationship, questions were asked on whether or not the respondents usually turned down some business commitments to attend social functions organised for/by in-laws or relatives in the last 12 months. It was revealed that only 22.7% agreed to having visited extended family members in the 12 months that preceded the survey (22.9%). This means that the level of their commitments to business is higher than that of the attendance of social functions or visits to other extended family members.

More so, the table revealed that less than half (48.4%) of the respondents indicated that their in-laws or parents stayed in the house due to some health challenges in the 5 years that preceded the survey, 44.6% agreed that the children from the extended family have stayed with them for at least 1 or 2 months in the house, while 43.6% of them paid the school fees or house rent of any non-biological children in the 5 years that preceded the survey, among others. This suggests that respondents had cordial relationship with the extended family in the aspect of assisting their children.

**Table 4.16: Distribution of respondents by their commitment to other familial relationship/obligations**

<b>S/N</b>	<b>Other familial relationship/obligations</b>	<b>Frequency (n=903)</b>	<b>Percentage (%)</b>
1	Attendance at social function organised for/by in-laws or relatives in the last 12 months	467	51.7
2	Turning down some business commitments to attend social functions organised for/by in-laws or relatives in the last 12 months	205	22.7
3	Turning down business commitments/activities for visitation to other family members	473	52.4
4	Had phone conversation with extended family members in the last 2 weeks	406	45.0
5	Visitation to extended family members in the last 12 months	207	22.9
6	Grant permission to extended family members to pay visit at home	659	73.0
7	Members of extended family paid visit in the last 12 months	412	45.6
8	Assistance by in-laws to take care of the young ones in the family	614	68.0
9	Parents or in-laws paid a visit in the last 12 months	638	70.7
10	In-laws or parents stayed in the house on health challenge in the last 5 years	437	48.4
11	Children from extended family staying for at least 1 or 2 months in the house	403	44.6
12	Paid the school fees or house rent of any non-biological children in the last 5 years	394	43.6

In a bivariate analysis, using Chi Square Test, Table 4.17 shows the relationship between market women and other familial relations. As the table revealed, it was found that there was a statistically significant relationship between categories of market women and their relationship with other family members at  $\chi^2 = 136.263$ ,  $p < 0.05$ . In regard to this, only 36.7% of female breadwinners had high cordial relationship with other family members, while the majority of non-breadwinning females had high cordial relationship with other family members. This means that the majority of female breadwinners had a slightly cordial relationship with other family members based on their regrouping into this two categories (slightly cordial {0 – 5 scores} and highly cordial {6 – 12 scores}).

**Table 4.17: Chi Square test for relationship between categories of market women and their relationship with other family members in the household**

Categories of market women	Relationship with other family members		Total (%)
	Slightly Cordial (%)	Highly Cordial (%)	
Non-breadwinning females	102 (24.2%)	320 (75.0%)	422 (100.0%)
Female breadwinners	290 (63.3%)	168 (36.7%)	458 (100.0%)
Total	392 (44.5%)	488 (65.5%)	880 (100.0%)

Chi Square = 136.263

Continuity Correction = 134.683

Likelihood Ratio = 140.652

Fisher's Exact Test (Exact Sig. 2 –sided = .000), (Exact Sig. 1 – sided = .000)

Linear-by-linear = 136.108

DF = 1

Asymp. Sig. (2-sided) = .000

Number of valid cases = 880

<sup>a</sup> 0 cell (0.0%) have expected count less than 5. The minimum expected count is 187.98

<sup>b</sup> Computed only for a 2x2 table

Significant at P<0.05

In an examination of the specific predictors of female breadwinners' relationship to other familial relations, Table 4.18 indicates that there was no statistically significant association between the nature of goods sold by breadwinners and other familial relations. However, those who sold goods and services in Agbeni market was found to be 2.2 times more likely to have cordial relationship with other familial relations than those who sold goods and services in Bodija market. This result suggests that although the type of goods and services sold by the female breadwinners may not be statistically significantly associated with familial relations, yet the market locations to which they sell goods and services is a strong predictor to familial relations.

In the categories of age group of the respondents, there was no statistically significant association with familial relations, but those who were single parent-mothers were 53.3% less likely to have a highly cordial relationship with other familial relations than those who were married. This result may portend the fact that since the single parent-mothers had no spouses or partners readily available to support them, the possibility of relating with other familial relations could be very difficult.

In a further exploration of the association of the number of children born, religious affiliation, ethnicity, partners' employment status and other familial relationship, there were no statistically significant association between these variables and the dependent variable. However, those who earned between N40001 – N60000 as monthly income were found to be 1.7 times more likely to have cordial relationship with other family relations than those who earned less than N20000 as the reference category. This means that the income earned by female breadwinners, especially those who are within middle range income earning, could be a factor in relating with other members of the family in terms of attending their social functions, paying them visits, and so on.

**Table 4.18: Predictors of female breadwinners' relationship to other familial relationship in the family using binary logistic regression model**

Predictor variables/soci-demographic characteristics	Relationship to other familial relations			Odds Ratio (OR) [95% CI]
	N	Slightly Cordial	Highly Cordial	
<b>Nature of goods sold</b>				
Food seasonings (RC)	43	4.6%	5.1%	1.000
Vegetables/pepper	71	8.7%	7.5%	1.144 [.494 – 2.647]
Meat/fish	55	8.5%	4.5%	.560 [.229 – 1.368]
Food stuff	122	16.2%	12.0%	.829 [.386 – 1.781]
Clothing materials	265	30.6%	29.6%	.665 [.231 – 1.916]
Provisions	245	21.3%	32.9%	.857 [.339 – 2.162]
Food wears	29	3.1%	3.4%	.929 [.291 – 2.972]
Others	52	6.9%	5.1%	.954 [.381 – 2.388]
<b>Market Location</b>				
Bodija (RC)	322	43.0%	29.9%	1.000
Gbagi	292	32.9%	31.9%	2.144 [.943 – 4.874]
Agbeni	289	24.1%	38.2%	2.200* [1.128 – 4.293]
<b>Age group</b>				
Less than 20 (RC)	4	0.5%	0.4%	1.000
20 – 24	15	2.0%	1.4%	.755 [.048 – 11.898]
25 – 29	51	5.3%	6.0%	1.374 [.099 – 19.010]
30 – 34	97	11.1%	10.5%	.919 [.070 – 12.107]
35 – 39	157	17.4%	17.5%	.961 [.074 – 12.484]
40 and above	577	63.7%	64.3%	.861 [.067 – 11.026]
<b>Relationship status</b>				
Married (RC)	681	70.9%	80.9%	1.000
Cohabiting with partner	98	11.5%	10.6%	.956 [.578 – 1.581]
Single parent-mother	111	17.6%	8.4%	.467* [.292 - .748]
<b>Number of children</b>				
0 – 2 children (RC)	257	30.7%	26.7%	1.000
3 – 4 children	527	52.8%	62.8%	1.294 [.869 – 1.926]
5+ children	119	16.6%	10.5%	.857 [.475 – 1.545]
<b>Level of education</b>				
No formal education (RC)	96	13.5%	8.6%	1.000
Primary	196	22.8%	21.2%	1.266 [.721 – 2.223]
Secondary	439	45.9%	51.6%	1.207 [.700 – 2.084]
Tertiary	163	17.8%	18.6%	1.006 [.529 – 1.914]
<b>Religiousaffiliation</b>				
Christianity (RC)	407	47.4%	43.5%	1.000
Islam	488	51.1%	56.5%	1.254 [.919 – 1.710]
ATR	6	1.5%	0.0%	-
<b>Ethnicity</b>				
Yoruba (RC)	814	92.4%	89.4%	1.000
Igbo	78	7.1%	10.0%	1.470 [.826 – 2.616]
Hausa	1	0.3%	0.0%	-
Other ethnic groups	4	0.3%	0.6%	1.336 [.105 – 16.931]
<b>Average Income</b>				
Less than N20000 (RC)	102	13.4%	10.1%	1.000
N20001 – N40000	307	35.3%	34.3%	1.347 [.810 – 2.241]
N40001 – N60000	269	26.3%	33.7%	1.703* [.992 – 2.922]
N60001 – N80000	72	8.2%	8.1%	1.185 [.575 – 2.443]
N80001 – N100000	92	11.1%	9.9%	1.210 [.585 – 2.504]
N100001 and above	42	5.7%	4.0%	.892 [.363 – 2.194]
<b>Partners employment status</b>				
Farming (RC)	33	4.4%	3.3%	1.000
Civil service	150	15.3%	18.6%	1.199 [.509 – 2.824]
Public service	78	7.3%	10.2%	1.491 [.597 – 3.725]
Driving	118	17.1%	10.6%	.831 [.345 – 2.005]
Trading	250	26.2%	30.5%	1.261 [.550 – 2.894]
Artisan	88	8.6%	11.2%	.895 [.345 – 2.313]
Unemployed	33	4.7%	3.1%	1.030 [.351 – 3.027]
Others	124	16.4%	12.5%	.874 [.360 – 2.119]

*Significant at P<0.01\*\* or 0.05\**



From the qualitative findings, the effect of female breadwinning on familial relationship was critically examined. The dyadic relationship that ensued between female breadwinners and the familial relations are socially and economically valued in term of cost and benefits. Female breadwinners react differently in term of shared intimacy to their immediate family as compared to the extended families.

### **Female Breadwinners had poor social connectedness with extended Family**

On the rapport with extended family, the study established that many of the female breadwinners rarely socialised with their extended families and in-laws largely due to the schedule of their business activities. Essentially, female breadwinner who rarely socialised had no cordiality with and rarely visited their families and in-laws. Only a few female breadwinners reported they shared close rapport with their families and in-law. This cordiality was largely due to the supports that the female breadwinners provided to and received from their relatives, significant others, and in-law.

The study revealed that in some households where the female breadwinners lived with in-laws and relatives, they made provision to feed their extended families, and or in-law. However, those female breadwinning households where the breadwinners rarely socialise, the women hardly report nor share their challenges with their in-laws, despite their husbands irresponsible acts. But the households that socialise with in-laws, female breadwinners reported their husbands and these in-laws helped to resolve differences or disagreement between the couple.

According to a female respondent:

I have no real relationship with my in-laws at the moment because we only exchange words whenever we meet. Things were a little better when my husband was working; we stayed in their family house with my mother-in-law, but everything changed when I started making little money in my business. In those days, I used to report my husband to them and they settled our differences, but they don't care about me anymore and they always support my husband whenever we have disagreements. In fact, he packs his things to his family house at will, and they allow him to stay.

**[IDI, Gbagi/32/female breadwinner]**

Also, the extended family of the female breadwinners often considered their daughters' husbands as irresponsible and hardly supported or assessed them as important. Nevertheless,

they provided supports for their daughters. This position was supported by a male participant whose wife is the family breadwinner. According to him:

My wife used to share our family problems with everyone who cared to listen, especially my family and hers. I used to warn her but she never listened, until we moved to another area far from our family. Now, she doesn't visit as much and they don't visit us because they fought seriously and that was even one of the reasons we moved. Personally, I think I have more peace now that we are far from family house because I can finally have a breathing space.

**[IDI/Spouse of female breadwinner/58/Bodija Market /2020]**

Conversely, the study attempted to ascertain the relationship between female breadwinners and their relatives since the African tradition values the relationship of couples with their extended family members. Hence, participants were asked how often they visited their in-laws and other members of their extended family. Different views were presented from different perspectives. In the opinion of one of the participants:

I don't visit my family house because I have no one to see there since I lost my parents and my siblings are all outside the city. In fact, I have not seen any of my siblings this year and I will likely not see them till next year. We didn't grow up together; the only connection we all had was our mother and since she died, we have not been looking for each other.

**[IDI/Female Breadwinners/Bodija Market/2020]**

In the views of this group of participants, one of them noted that:

Although I like visiting people, going out...I even like going for friends' and family's functions, but no time except Sundays, yet I hardly see my relatives because they live far from here. Even the same with my in-laws, I don't see them often. Even my brother that lives around Ojoo, I don't see him. My mother-in-law visits us often because my husband is the first son and she's old. Well, maybe once in a month.

**[IDI/Garri seller breadwinner/Bodija/33 years Old/2020]**

In the expression of another participant, she visited her relatives from time to time.

According to her:

I visit them from time to time. In fact, I see them not less than 3 times in a month because my mother-in-law had a stroke, she's just getting better, so I visit her from time to time. This shop here belongs to my sister. I only pay her stipend. I see my sister often, not every day because she has another shop. I also have a brother who is an artisan around here. My mother and father are also not far from here, so I see my family very often because I don't need to take taxi to go and visit them.

**[IDI/grocery seller breadwinner/Agbeni/36 years Old/2020]**

Given the above narratives, the visitations of female breadwinners could be determined by the locations of their relatives, the time needed to visit and whether those relatives are still alive or not. It is also dependent on the cordial relationship that exist between both parties. The study has also discovered that spouses of women who do not have cordial relationships with their in-laws also do not have cordial relationships with their wife's family. The respondents in the FGD agreed that visits to in-laws and other relatives is not is not often but occasional. The responses of the participants in the FGD are summarized in Box 4.6.

**Box 4.6: Summary of FGD on Female Bread Winners Social connectedness with extended family**

### **How often FBW visit extended family relations**

If you are interested, you will find time. I see my family often because I make out time, though it affects me somehow because I see them on Sundays when I should be resting at home. But if I don't see my people on Sunday, is it Monday when my customers are in the market that I will close shop and be visiting? It's important that we see our family regularly. Family and friends are important so I try to see them as often as I can.

**[FGD/Female Breadwinners/Gbagi Market/2020]**

I see them once in a week or twice, my husband's family house is there at Foko (a suburb of Ibadan). My father-in-law's compound is along my way so I get to see them any time I'm passing by to the market. My children also stay with my mother-in-law sometimes when I'm busy.

**[FGD/Female Breadwinners/Agbeni Market/2020]**

I visited my mother a week ago and I will visit again today on my way home because she lives near me. She is very close to me and she was the one that started this business before I finally took over five years ago when she started getting sick. I would like to see her everyday to assist her with her chores but there is no time, so my daughter lives with her instead.

**[FGD/Female Breadwinners/Bodija Market/2020]**

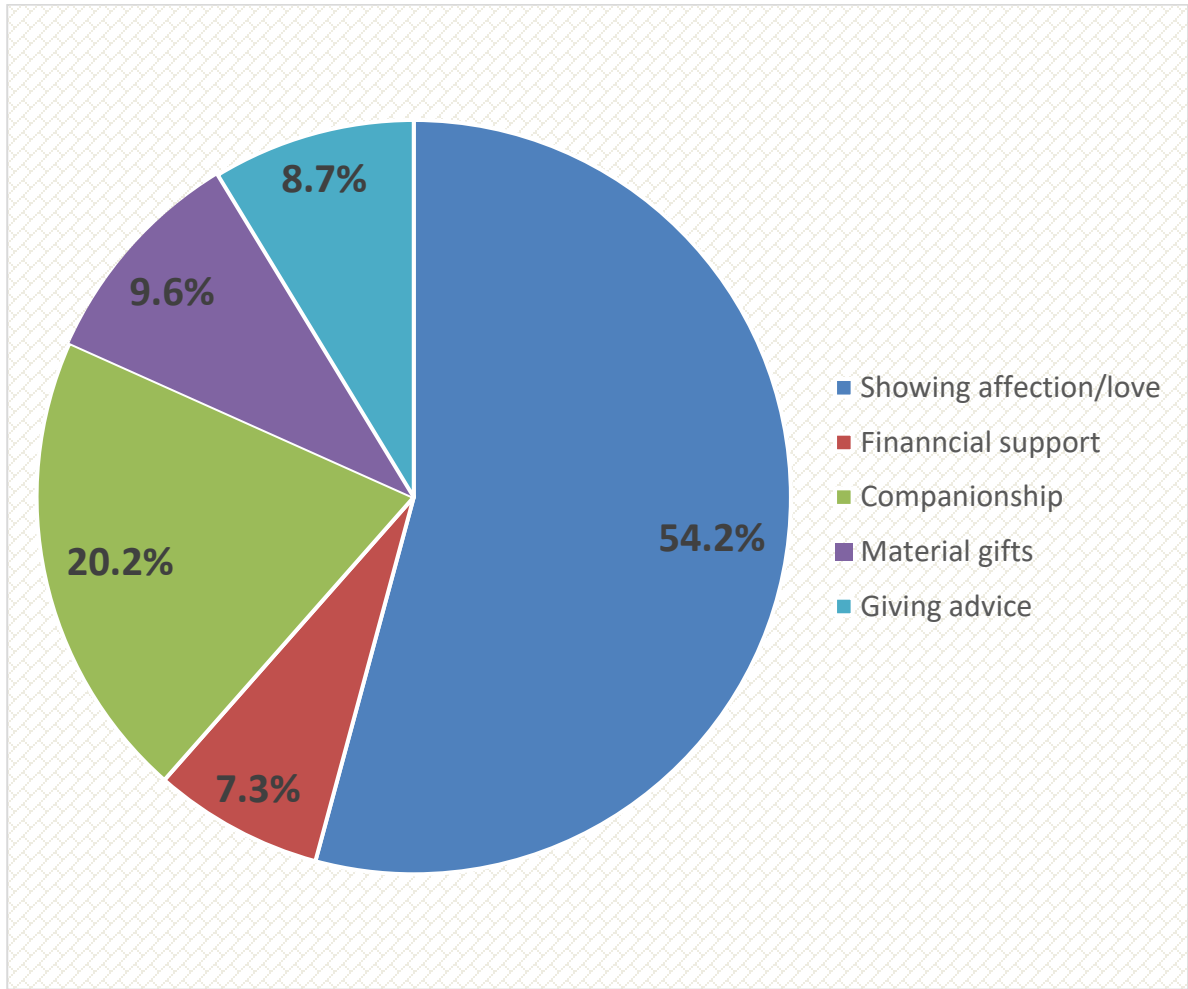
In-laws? I don't see them much since my husband lost both parents...My husband's sisters are not in Ibadan, the rest of them are extended family as far as I'm concerned and I don't see them unless they have a family function. Even the functions I hardly attend because I'm always very busy with my business

**[FGD/Female Breadwinners/Agbeni Market/2020]**

## **4.7 Strategies and Support Systems Available to Market Women**

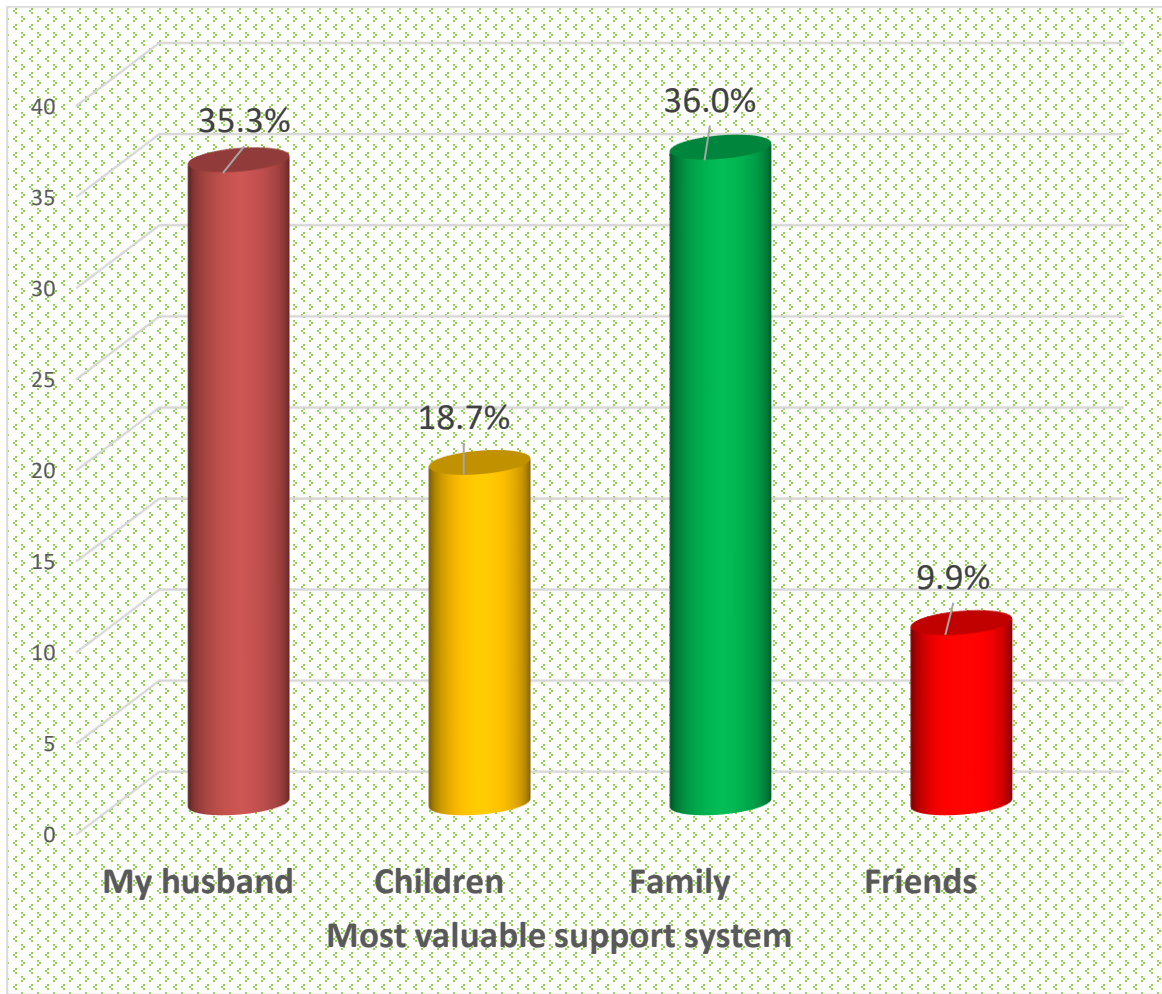
In view of the negative consequences of female breadwinning (FBW) practice among market, this section of the analysis focuses on the presentation of coping strategies and support systems available to market women. Thus, there were coping mechanisms adopted by female breadwinners in order to sustain their business activities and family life. In this regard, respondents were asked how they coped with their emotional challenges. This is also concerned with the analysis of the mechanisms through which female breadwinners coped with the challenges in terms of social support, the networks of such social support, access to loan facilities, among others. While these are critical to the study of FBW among the study population, the respondents were first asked how they coped with their challenges through their children.

Figure 4.15 shows the report. It was revealed that more than half of the respondents pointed out that their children showed affection/love (54.2%), while others stated that they provided companionship (20.2%), material gifts (9.6%), some got advice (8.7%) and some offered financial support (7.3%). This implies that showing affection or love remains the major support female breadwinners received from their children.



**Figure 4.15: Distribution by ways through which children helped female breadwinners coped with challenges in terms of social support**

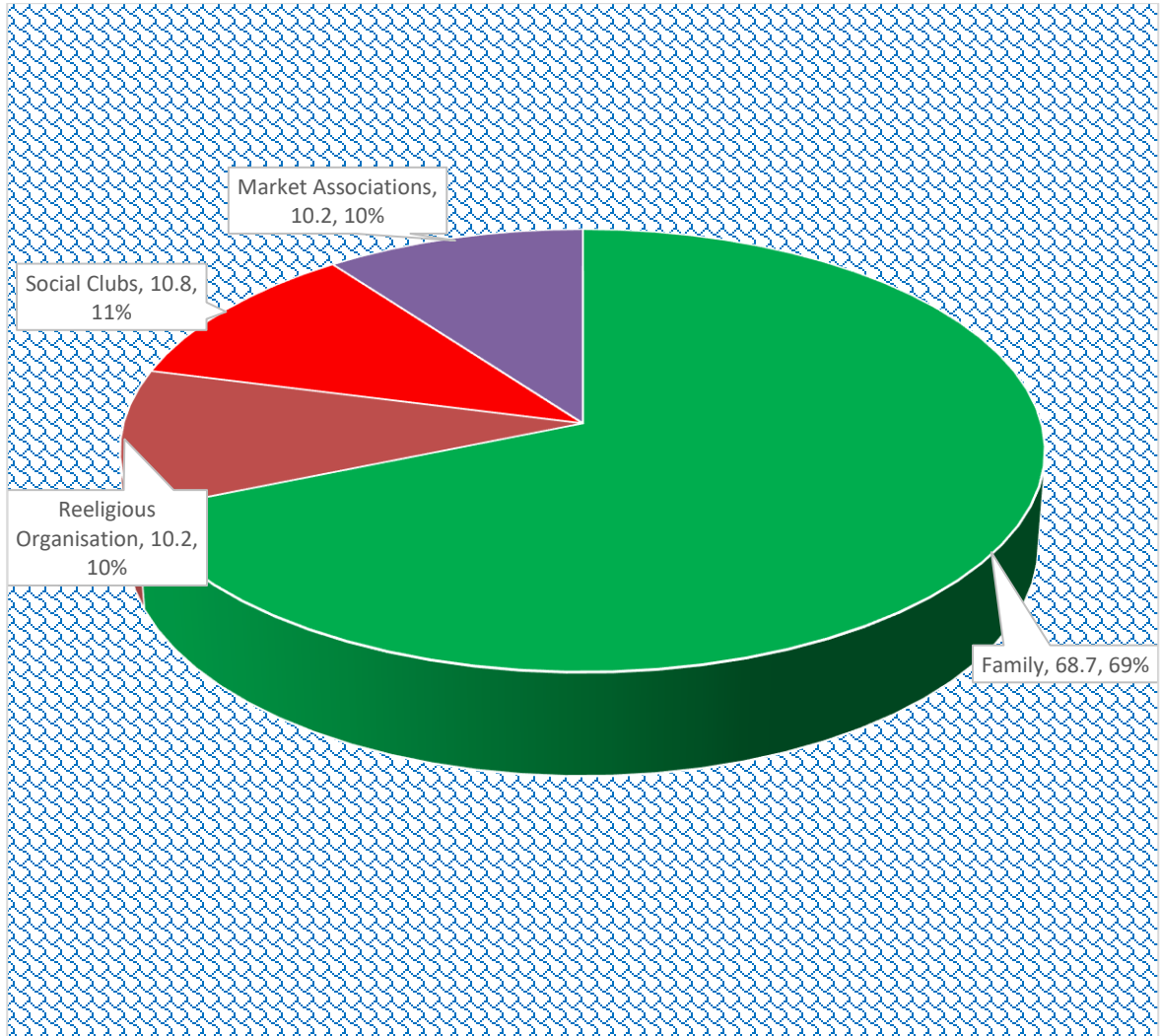
The respondents were further questioned about their most valuable support system. Figure 4.16 displays the results. It was revealed that 35.3% of the respondents regarded their husband as the most valuable support system, while others were of the opinions that their children (18.7%), family (36.0%) and friends (9.9%) were.



**Figure 4.16: Distribution by respondent's most valuable support system**

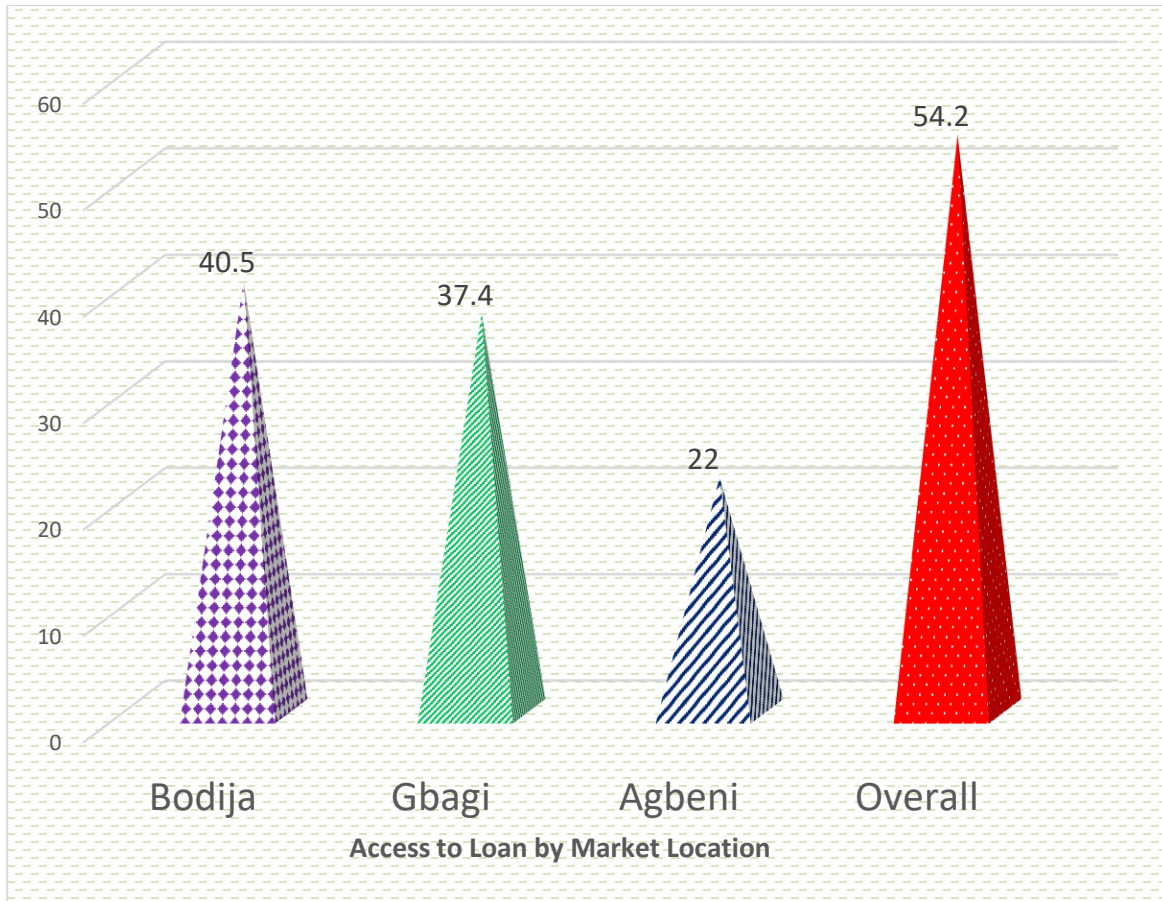


The specific most valuable network of social support was also examined. Figure 4.17 below shows the percentage distribution by respondents' most valuable network of social support. While a vast majority of the respondents pointed out that family (68.7%) was the most valuable network of social support, others believed that religious organisations (10.2%), social clubs (10.8%) and market associations (10.2%) were. This means that family members remain the most valuable network of social support to female breadwinners.



**Figure 4.17: Distribution by respondents' most valuable network of social support**

As part of the measures to investigate the challenges faced by market women and female breadwinners in their business activities, respondents were asked whether they had access to loan facilities. Figure 4.18 below presents the results by market locations. While 54.2% of the overall respondents had access to loan facilities, there were disparities in the access of respondents to loan facilities according to market locations. For instance, while 40.5% of those in Bodija had access to loan facilities, 37.4% of those in Gbagi and 22.0% in Agbeni had access to loan facilities. This result suggests that those in Agbeni are less likely to have access to loan facilities when compared to those in Bodija market.



**Figure 4.18: Distribution of respondents by their access to loan facilities**

The women of the female breadwinning households reported that they encountered difficulties in meeting the demands of balancing their roles as mothers, providers and in some cases, wives as well as take care of their businesses. The results of the qualitative interviews further established that the common strategies which aided the female breadwinners from the overwhelming strain experienced were the social and financial supports they get from significant others, friends, families and their children.

The study established that more of the female breadwinners saw their children as companions who provided them succor through helping them in business and encouraging them whenever they experienced emotional challenges. Furthermore, market women of the female breadwinning households reported that they got financial helps from the women club associations that they belonged to. In addition, the higher earners among the female breadwinners have access to and take loans from micro-finance banks, cooperative associations, and thrift and loan societies, especially in the time of emergencies whenever business and children's need arises.

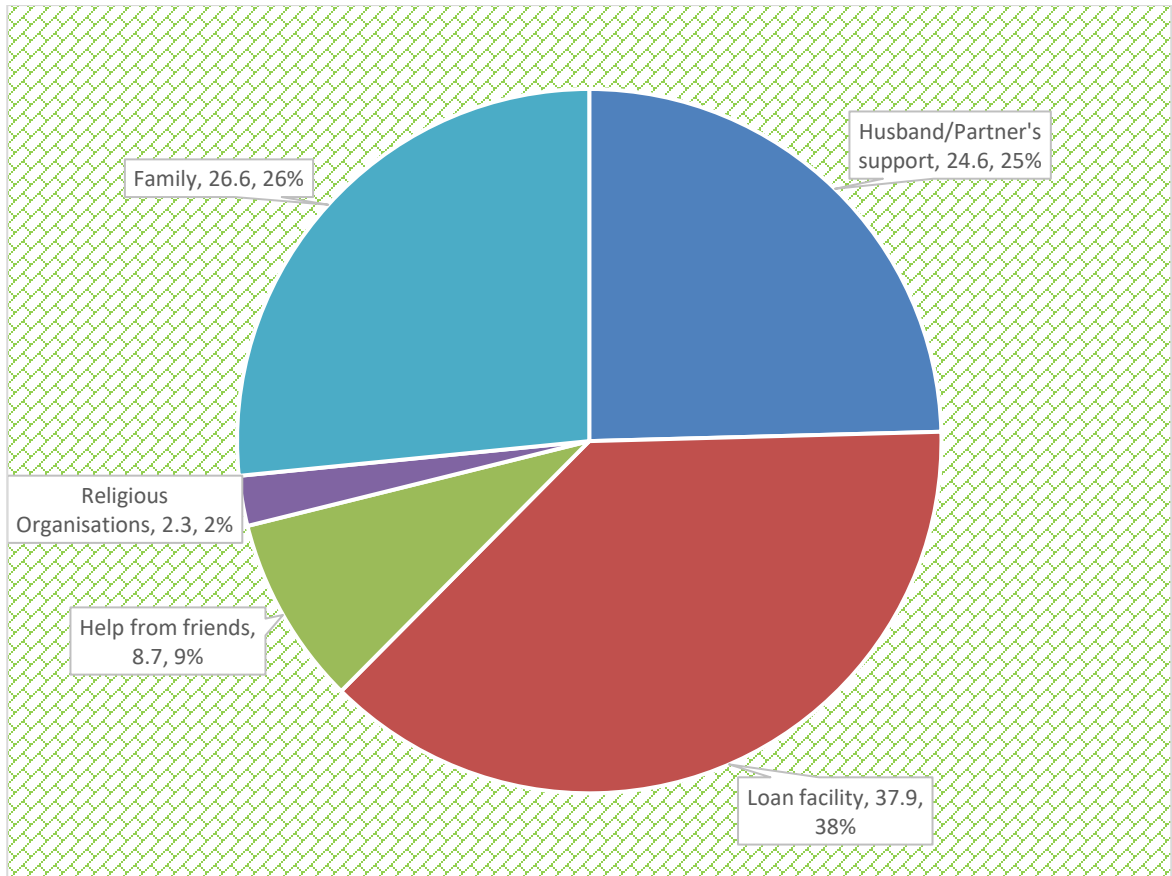
Both higher and low earning female breadwinners reported they got help from their female and male friends as their husbands only provided little or no help. In fact, some of the female breadwinners engaged in behaviours that could be considered as moral or not to solicit for funds for their businesses, and cater for their households, especially the children's needs. The extended families of the FBW in some cases have been supportive either financially or by taking care of the children of the FBW.

Additionally, many of the market women of the female breadwinning households acknowledged they turned to God whenever business and family challenges become burdensome. Female breadwinners often prayed in such challenging times as constant prayer was a better way to get God's attention to overcome their problems. The study revealed that beside the social and financial supports, market women breadwinners also get help from their various religious bodies during emergencies.

While the female breadwinners whose income were higher recounted growth in their businesses despite the inherent challenges, the female breadwinners whose income were lower said that their responsibility as providers, mothers and the economic downturn in

Nigeria had badly affected their business. The business of the poor FBW suffered immensely as profits and capital (in cases of emergencies) were used to cater for the needs of their households.

How female breadwinners and market women sourced for funds during emergencies in the past was also ascertained. Figure 4.19 shows the distribution of respondents by how they come up with funds during past financial emergencies. It was reported that there were various ways through which they came up with funds. The highest percentage of the respondents indicated that they sourced for loan facility (37.9%), 26.6% said through their families, while 24.6% of them signified that they sourced for funds through their husbands or partners. Others claimed they got help from friends (8.7%) and religious organisations (2.3%). This implies that at least the respondents had sources for funds to sustain the growth of their businesses.



**Figure 4.19: Distribution by how respondents come up with funds during past financial emergencies**

### **FBW sought Loan to cope with family responsibilities**

From the qualitative findings, when participants were interviewed on whether they had access to loan facilities or not, different views were held. However, most participants indicated that they sourced for loans from banks, cooperatives or through contributions. Some other participants noted that they had no access to loan facilities due to its conditions for repayment. Among the narratives, a participant stated thus:

Yes, we have been using microfinance bank loans to support ourselves, but it's very dangerous. It is dangerous because the last one I collected was meant to buy more stock, but I eventually used it to pay our rent and I had to go and work somewhere for about three months to pay part of the loan. I'm still on it.

**[IDI/Garri seller breadwinner/Bodija/33 years Old/2020]**

In another view:

Microfinance loan is the most accessible to people like us who live from hand to mouth without bank collateral because only bigger businesses have access to real loan facilities, apart from **this 'gbomu le lantern'** that we take here. **(IDI/Cotton materials seller/ breadwinner/Gbagi/29 years Old/2020).**

In support of the above participants, another participant expressed her disappointment with loan facilities. She narrated that because of the collateral, she would not encourage others to take the microfinance loan:

Yes, but it's too difficult and too expensive to service, so I refrain from taking commercial loans. Instead, I go for cooperative (contributions). When I was faced with financial challenges, I borrowed money from a cooperative and because of a very serious financial problem, I could not pay back. I hid every time I saw representatives of the cooperative. In fact, I was kicked out of the cooperative 6 years later when I finally paid. That was 16 years ago.

**[IDI/Lace materials seller breadwinner/Gbagi/55 years Old/2020]**

Another participant said:

Yes, I have access to loan facility but I prefer the credit supply from my suppliers because that way, I put down some money and they supply me more goods and I don't pay interest. But this is based on trust and you must also put down some amount of money to enjoy this

**[IDI/Grocery Seller breadwinner/Agbeni/57 years Old/2020]**



In addition, participants in the FGD agreed that they mostly depend on loan facilities for finances. According to the participants, there are available loans, albeit with unfavorable repayment plans and high interest rate. Their responses are summarized in Box 4.7.1 as follows:

**Box 4.7.1: Summary of FGD on loan servicing as a coping strategy for FBW**

**Access to affordable loan platforms**

We have access to loan, in fact they beg us to take loans but the conditions are not very good and it can lead to hypertension. So, we usually just manage to do the cooperative societies. But some people go for the microfinance and other bank loans if they have enough customers and collateral. That's just it...though some of us have to rely on microfinance loans once in a while.

**[FGD/Female Breadwinners/Bodija Market/2020]**

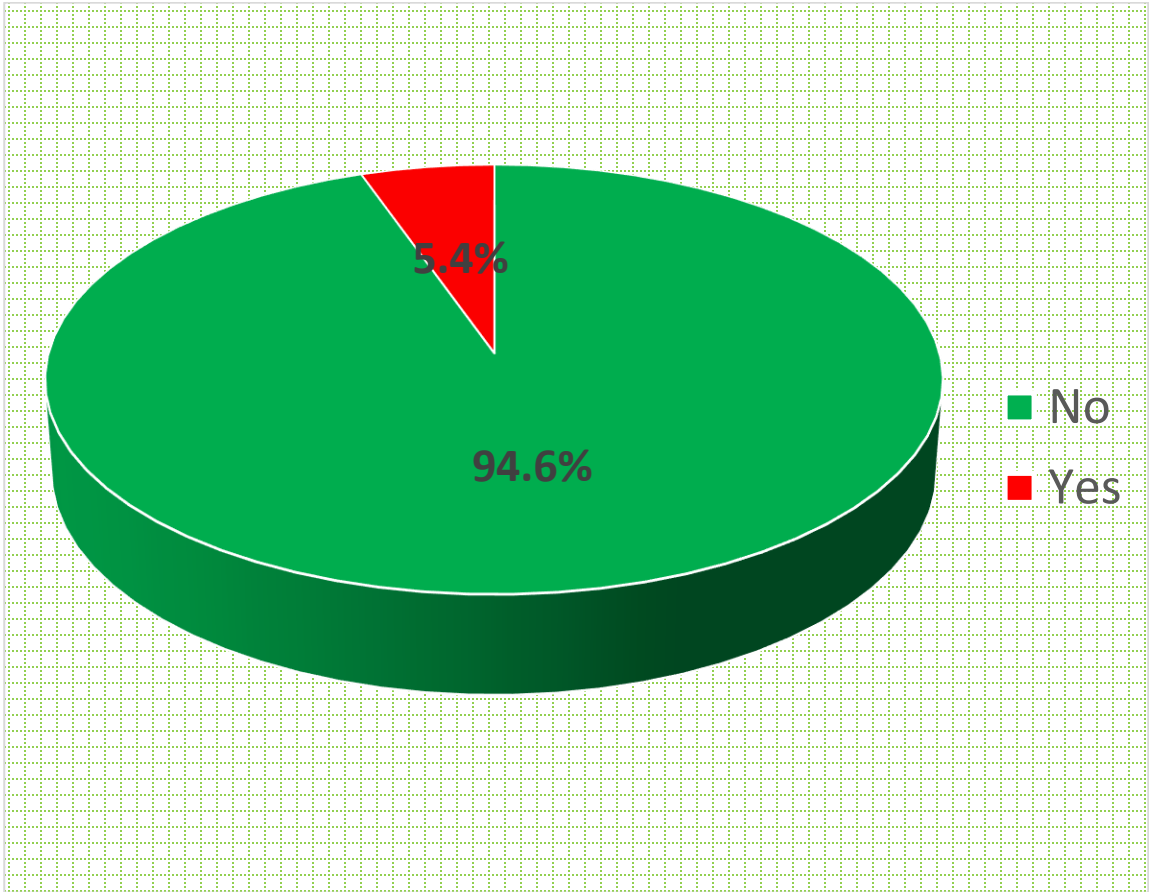
Yes, sometimes we take from the microfinance banks, but they are bad loans because they are not civil with the way they retrieve loans. So, I just get money from our cooperatives (Alajeseke). Business is dull, no banks are giving loans to small sellers like us. So we just depend on these microfinance banks or our cooperative societies.

**[FGD/Female Breadwinners/Gbagi Market/2020]**

Getting loans have been as difficult, even from the cooperative societies as we have to take turns. If it's an urgent situation, you go to microfinance banks which are not the best, but they are faster and easier than regular banks. But repayment is the problem because they are very brutal on defaulters. The best option is the monthly and daily contributions scattered around the market, but only for small money.

**[FGD/Female Breadwinners/Agbeni Market/2020]**

Respondents were further asked whether they had done something not morally acceptable to take care of their families as breadwinners. Figure 4.20 shows the results. It was revealed that nearly all the respondents accepted that they did something not morally acceptable to sustain the family, compared to only 5.4% of the respondents who indicated 'No.'



**Figure 4.20: Distribution by whether respondents have done something not morally acceptable to take care of the family**

### **Some Female breadwinners engaged in immoral behavior to provide for the family**

However, opinion differs from the findings in the quantitative findings as most participants agreed that doing something immoral happened once in a while and aided their sustainability. In the explanation of one of the participants:

It depends on what you group as morally acceptable; we all do shameful things once in a while, for our children and loved ones. For instance, I have some men who tell me they like me, they want to go out with me. So, I ask them; “*will you help with my load?*” If they are willing, they will help me and that is it. So, if you call that morally bad or not, I don’t know. You are also women and I pray you don’t experience my situation.

**[IDI/Female Breadwinners/Agbeni Market/2020]**

Another participant added:

What is morally acceptable? Personally I do what I can for my children, even if some people think it’s wrong. If you mean like stealing, or something like that, I have not. But we have seen customers who steal one or two baby clothes and diapers for their children in this market. We don’t crucify them, we help them. I have men friends who assist me with my financial needs and I am happy for that, it’s better than stealing

**[IDI/Fabrics materials seller female Breadwinners/Gbagi Market/2020]**

In the view of the in-depth interviewee:

Well, I have done something I’m not proud of, but that was a long time ago. I once had a man who liked me; the man who used to help me transport my *garri* to Bodija, free of charge. He also assisted me in many ways. But I didn’t do anything with him because his wife embarrassed me and we fought seriously. Since then, I stopped talking to him and I have relied solely on God.

**[IDI/Garri seller breadwinner/Bodija/33 years Old/2020]**

In the view of this participant:

I have been tempted when I was much younger, I used to have men who wanted to marry me or date me. I had a child for another man when I left my husband because of his attitude, but I came back to his house and I have been with him since. I still get advances from some men, but my children are older now and my business is better, I don’t need them again

**[IDI/Grocery Seller breadwinner/Agbeni/55 years Old/2020]**

In support of the female participants' views, a male participant also noted that:

I believe yes. My wife and I were once separated because she had a boyfriend, even though she denied it. It was settled and we are back together. It's unfortunate because at that time, I was financially down because my car had an accident and I was indebted.

**[IDI/Spouse of female breadwinner/Gbagi/Driver/40 years Old/2020]**

But in the view of this participant who held a different perspective as response to the question:

I have not done something morally unacceptable, but I have done all sorts of odd jobs at a point to take care of my children before God answered my prayers and my business got better enough to support us all. Though, it's getting worse now, but I don't think it can get that bad again.

**[IDI/food stuff breadwinner/Bodija/56 years Old/2020]**

In a similar view, another participant said:

Hmm, not really... I don't think so, no boyfriends, and I don't steal... but I once collected money from a Christian organization when they were giving food and money to widows because my husband is just there physically and that's it. I told them I'm a widow and even my friends know I'm as good as one because of the type of husband I have. So, that's the worst I have done.

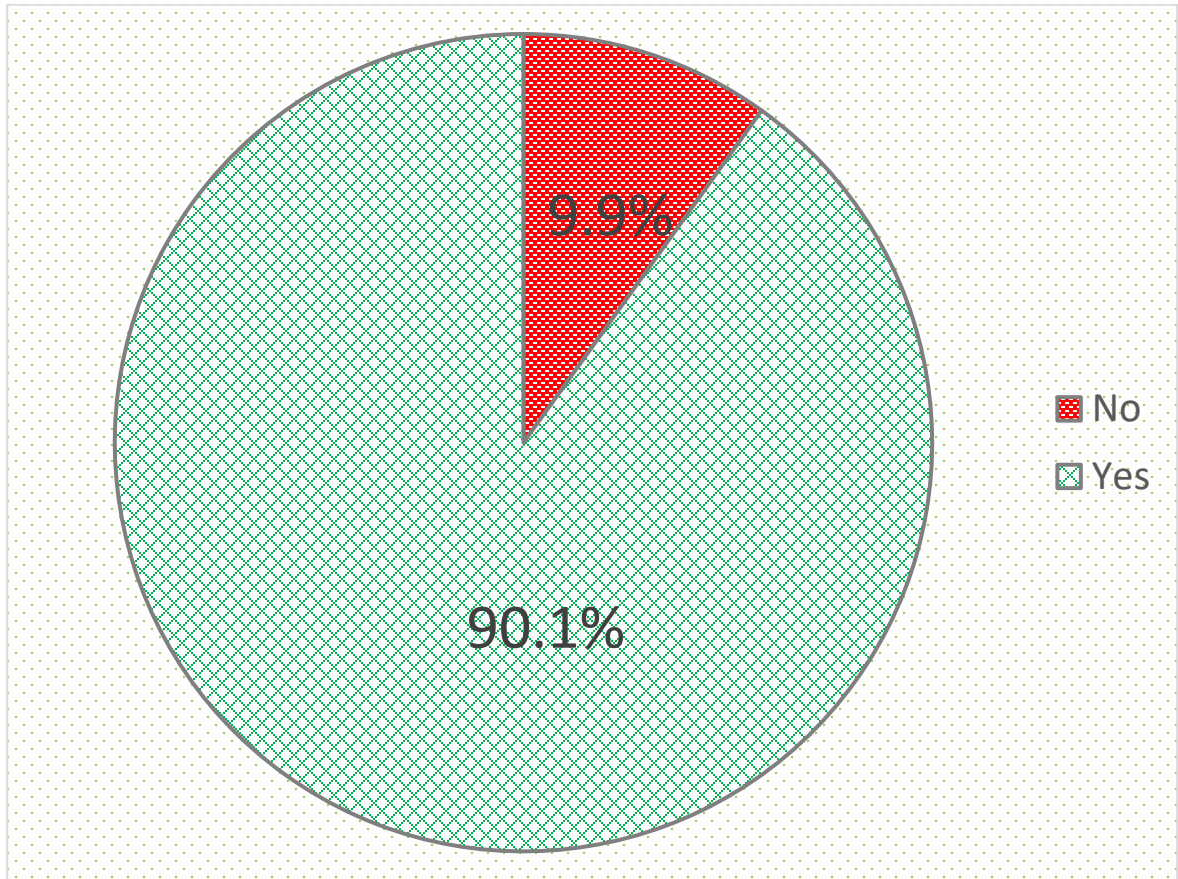
**[IDI/Pepper seller breadwinner/Bodija/37 years Old/2020]**

Another participant further noted:

I am a strong Muslim; I try to avoid things that may bring shame to my family, so I'll say no. I pray I don't ever need to because poverty can make one do anything for food. I have been in situations where I had to choose whether to do something I shouldn't do or not, but I always find another way out.

**[IDI/Grocery Seller breadwinner/Agbeni/36 years Old/2020]**

Respondents were further questioned about whether their businesses were growing despite the financial responsibilities they bore to cater for the family or not. Figure 4.21 presents the results. It was shown that a large percentage of the respondents agreed that their businesses were still growing (90.1%), despite the challenges of catering for family needs as breadwinners.



**Figure 4.21: Distribution of respondents by whether their business is growing despite financial responsibilities in the family or not**

## **Female breadwinners experienced growth in business despite huge family responsibility**

Corroborating the views of the respondents from the quantitative findings, different opinions were also held among participants in the qualitative findings on the subject matter. While some of the participants argued that their businesses were still growing despite the challenges they faced in their businesses, others argued otherwise. As one of them explained in the IDI conducted:

No, it's not growing at all. If you buy one bag, you will sell it in this market. But I always buy very small quantity because of capital, so it's what I buy that I sell. Once I get enough money, I'll start buying in bulk and my business will get better because it was like that before my children entered university and I had to use my business money for them.

**[IDI/Garri seller breadwinner/Bodija/33 years Old/2020]**

On the other hand, most participants believed that their businesses were still growing in spite of the financial challenges. In the words and description of this participant:

My business is a little better because this time last year, I had no shop. Today I have a place I can call my store, though still very small. This Corona is the only problem we have now because it is affecting business, though people will still eat, that's the only thing.

**[IDI/food stuff seller/female breadwinner/Boodija market/32 years Old/2020]**

In addition to this, another said:

It's growing, thank God. But things generally slowed down here as you can see...it's not just me; it's everybody. But despite that, I think I'm doing better because I have more goods to sell now and that means I can make more money if I'm able to sell them.

**[IDI/Grocery Seller breadwinner/Agbeni/57 years Old/2020]**



**Box 4.7.2: Business growth and family financial responsibilities**

**Respondents in the FGD agreed to business performing poorly due to the country's economic downturn:**

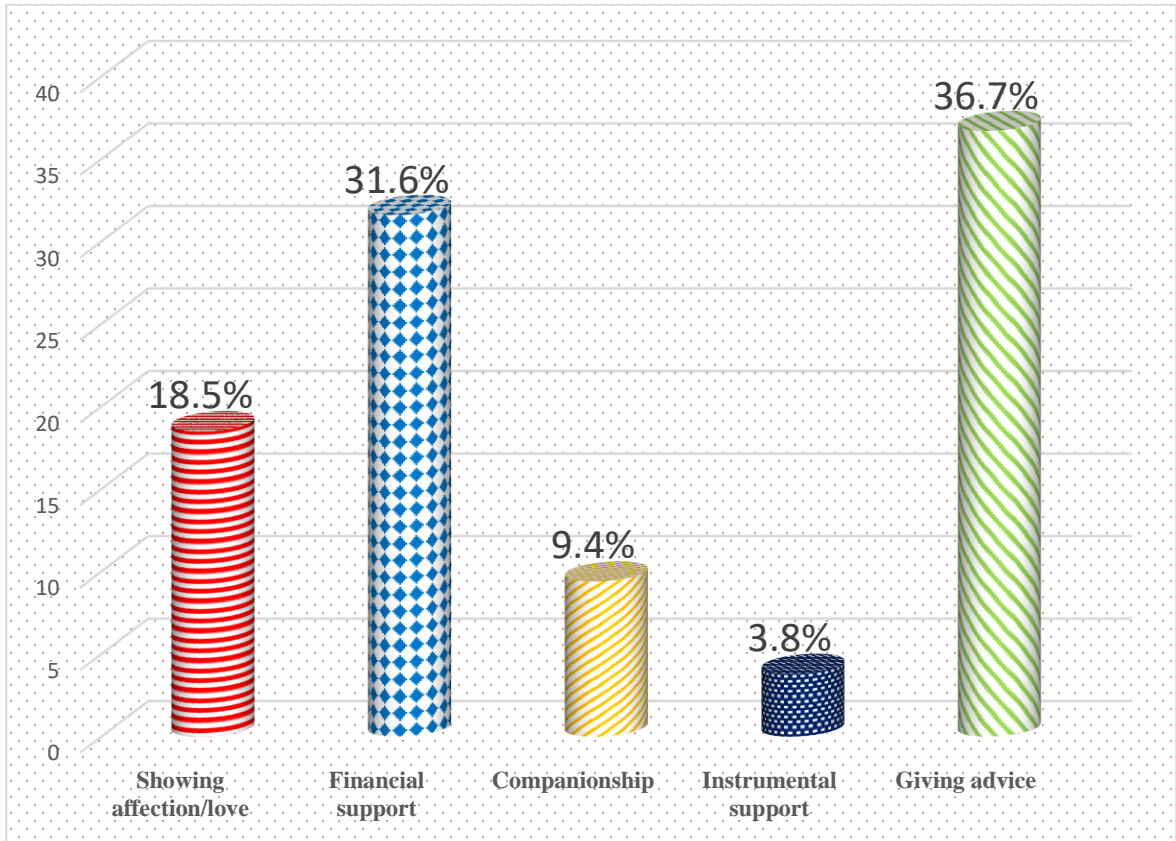
Business is not getting better at all, in fact, its worse and we hope the government will help us. People no longer buy grocery like before, they see it as luxury now because of the economy. Now we have reduced our profit so that people can afford it because the companies have increased the prices of some goods. But we are only able to add little to encourage people to continue buying.

**[FGD/Female Breadwinners/Agbeni Market/2020]**

I'm sure we wouldn't have had time to gather like this if you had come one year ago, but things are slow now but we still have to be here in the market. This corona virus has made things worse because my son told me that all his friends are afraid of buying from the market; they now buy online as if the people selling will not pack it with their hands.

**[FGD/Female Breadwinners/Agbeni Market/2020]**

The mechanisms for social support from spouse were investigated. Figure 4.22 presents the results. It was found that husbands gave some pieces of advice (36.7%), financial support (31.6%), affection/love (18.5%), companionship (9.4%) and instrumental support (3.8%) to the respondents. This implies that the spouses of the female breadwinners mostly gave their wives some pieces of advice and financial support than other categories of support.



**Figure 4.22: Distribution of respondents by ways spouses support in coping with business challenges**

## **Spousal Support and Business Challenges**

Further analysis from the qualitative findings show that while some of the spouses (husbands) supported their wives in some ways, others did not care to support. In the narratives of a participant:

At least he comes home and he also walks the children to school and attends their PTA occasionally, while he's around. I just talk to God in prayer. I cry if it's too much but I'm happy when my husband supports me by listening to me or helping with the children.

**[IDI/Garri seller breadwinner/Bodija/33 years Old/2020]**

In addition to this, another participant said:

He brings customers to my shop. He also helps me with the little he has. That's why I want to assist him with the shop because I know he's the type that will assist if he has because he has done it before when we first got married and he had his own shop.

**[IDI/Grocery seller breadwinner/Agbeni/36 years Old/2020]**

Conversely, most participants believed that their husbands did not assist in any way.

According to this participant:

My husband has never been supportive and that has always been a big issue for us. His other wives have the same complaint. Even for my health challenges, hmm, I take my medications as prescribed. Thankfully, I can afford them. **(IDI/food stuff breadwinner/Bodija/56 years Old/2020).**

Similar to this, another participant pointed out that:

No way, he's more of a distraction. I go to the health centre around, I also take medications. But I have been doing fine, thank God for helping me when I need help. But as for my husband, no way, he can't be of any support. **(IDI/Pepper seller breadwinner/Bodija/37 years Old/2020).**

From the explanations of the male participants on their supports to their wives, one of them expressed the following view:

I try to support with finances if I have it but the problem with women is that once your help or support doesn't involve giving them money, they will never appreciate you. Money is what they count as support. I once suggested that my wife do a business, she did it and she made big money. A few weeks later, she told her mother that it was a friend that helped her.

But what did this friend do? She borrowed her money to do this business that I introduced her to!

**[IDI/Spouse of female breadwinner/Gbagi/Driver/40 years Old/2020]**

As this participant explained: *“I give advice, if they tell me what they are going through. In 2016, my first wife had issues with a Microfinance bank, I helped her to talk to people in the bank, but she hardly tells me what she’s going through.”* **(IDI/Spouse of female breadwinner/Bodija/Welder/60 years Old/2020)**. Participants in the FGD indicated that some of their husbands/partners gave companionship and moral supports while some do not support in any way.

### **Box 4.7.3: Summary of FGD on Spouse Support to wife**

#### **Giving advice/companionship**

My husband is much older than me, so I usually discuss my business challenges with him. He gives me advice and encouragement which is enough sometimes but not always. He usually sits down here with me to listen to my issues and I'm always happy to share with him. Even if he can't give me money, I value his advice.

**[FGD/Garri seller breadwinner/Bodija/33 years Old/2020]**

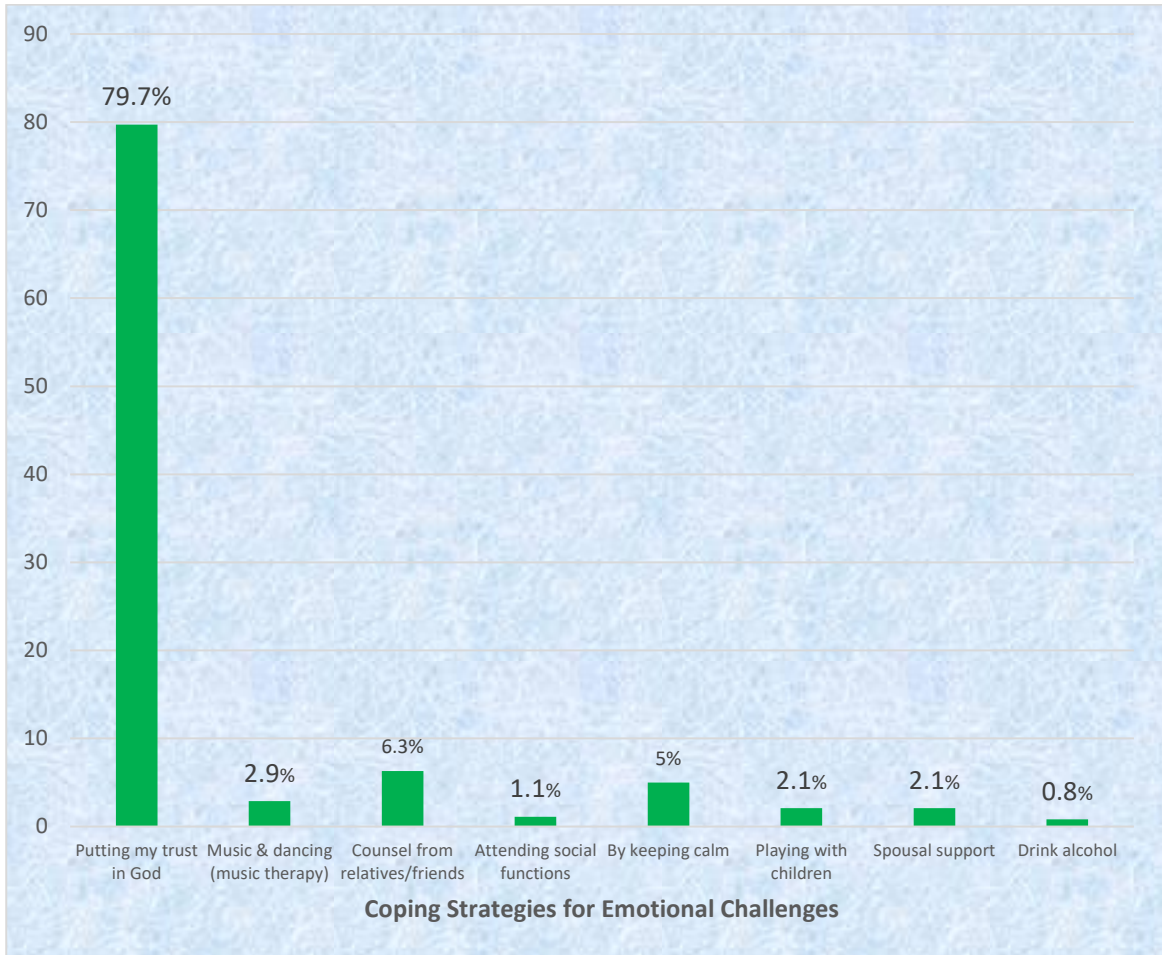
With the little he has, he gave money or moral support to me. He does whatever he can, he's also busy and elderly. But I don't see any other way if it's not financial support because I'm tired of doing it alone."

**(FGD/Female Breadwinner/Agbeni Market/2020).**

For me, I can't say in any specific way because my husband is very busy and he may not even notice my challenges unless I tell him. In fact, there was a day I was shaking with fever in the middle of the night and my husband was right beside me but he didn't even notice until I told him I wasn't feeling well. Men are not very emotional; they hardly support their wives, so I don't expect much support or encouragement from my husband.

**[FGD/Female Breadwinners/Bodija Market/2020]**

Furthermore, the female breadwinners' ability to cope with emotional challenges is essential for the sustainability of their businesses. In this regard, respondents were asked how they coped with their emotional challenges. Figure 4.23 revealed that a large majority of the respondents put their trust in God (79.7%), listen and dance to music (2.9%), seek counsel from their relatives/friends (6.3%), attend social functions (1.1%) keep calm (5%), play with children (2.1%), enjoy spousal support (2.1%) or drink alcohol (0.8%). These indicate that the female breadwinners have ways of coping with their emotional challenges.



**Figure 4.23: Distribution by how respondents coped with emotional challenges**



Findings from the qualitative approach of the study buttress the findings from the numerical analysis on the coping strategies for the challenges female breadwinners/market women encountered in the course of their business activities. The following themes were generated and explained:

**Female breadwinners' cordial relationship with children eased emotional distress**

When participants were asked how their children helped them to cope with the challenges they encountered on daily basis, most reported that they coped by the children calling, giving some pieces of advice, among others. One of the participants from the IDI spoke about her children:

My two older children are working well; they even give me financial support. But the younger two offer companionship and advise because one of them stays with me but the two are working in my shop. They know when I'm happy; they know when I'm sad. This is the most important thing they can do for me for now.

**[IDI/food stuff breadwinner/Bodija/56 years Old/2020]**

Another participant added:

They are my companions because we go out together and go back home together. My first born is 13 years old and he helps me a lot. You won't even know he is a boy when we are talking about business and the challenges we face. He is part of the business as young as he is.

**[IDI/Grocery seller breadwinner/Agbeni/36 years Old/2020]**

Further analysis of the supports from the children of female breadwinners revealed that the children provided companionship and financial support. This, in consequence, serves as coping mechanism for them. In her statement:

They show me affection, they are also my companions because I am more or less a single mother and they have been there for me when their father was giving me problem with his new wife. They were the ones that encouraged me to leave his house and start living alone. From there I built my own house.

**[IDI/Grocery Seller breadwinner/Agbeni/57 years Old/2020]**

**Box 4.7.4: Summary of FGD on How Children Help Participants to Cope with Challenges**

**Reaching out to participant**

They call me on phone, and that's very important to me. They are always encouraging me, advising me and they also help me with the business. One of them lives with me and she works with me here whenever she is free or on holidays. The older ones are not here but they call me everyday and this gives me joy even though they don't give me much in terms of money.

**[FGD/Female Breadwinners/Agbeni Market/2020]**

My children help me cope because seeing them helps me a lot. My children phone me to talk to me, they give me money for my business if they can afford it. One of them is also in the market and she helps me buy my foodstuff outside the city. Children are very important because seeing them alone can keep one going in difficult times.

**[FGD/Female Breadwinners/Bodija Market/2020]**

Children's support is very important. My children are still young but they make me happy in their own little way. They even help me sell anytime they are around from school. Some customers buy from me because of the way my children attend to them, so they make me very happy

**[FGD/Female Breadwinners/Agbeni Market/2020]**

The children are the main reason I'm doing all the work because I want the best for them, so mere seeing my children helps me cope with any challenges I may have. My children are older and wiser, they encourage me, and two of them help me with my business. The children are my source of joy and inspiration. I am able to cope with the challenges knowing it'll make their lives better.

**[FGD/Female Breadwinners/Gbagi Market/2020]**

### **Challenging experiences for Female breadwinners who performed wife roles**

The participants were also asked how they coped as wives in their respective families. While some of the respondents used avoidance strategy as coping mechanisms, others explained that they coped by praying unto God and doing their best. In the view of a participant:

I worry about my children's financial situation, like many other parents. But I just pray to God since I can't help them. **(IDI/yam seller breadwinners/Bodija/60 years/2020).**

In another opinion:

It was tough and it's still tough. My husband married 3 women. I cope by ignoring everything and facing my children's welfare. **(IDI/food stuff breadwinner/Bodija/56 years Old/2020).**

In the opinion of another participant who pointed out that her challenge was her husband being a womanizer, she tried to encourage her husband and pray to God. In her expression:

My main challenge as a wife is that my husband keeps late night; he womanizes. I try to encourage him to come early but he is yet to change even after the two families have interfered, so I take that as my cross and I just pray to God to change his situation.  
**[IDI/Grocery Seller breadwinner/Agbeni/36 years Old/2020]**

### **Children assisted Female breadwinners to cope with business and motherly roles**

Among the coping mechanisms for the female breadwinners as mothers was that their children assisted them to cope as mothers as they also prayed unto God and trusted Him. In the submission of one of them:

I work harder, if there is money, being a mother is not very challenging. At least I know what I'm doing with my money and as a mother, I look forward to seeing my children do well. When they are fine or when I'm able to provide their needs, believe me I don't remember any challenges I had while working o.  
**[IDI/Garri seller breadwinner/Bodija/33 years Old/2020]**

In the view of this participant who gave her own perspective:

I am just hanging on because it's not easy. My daughter is already 13, I see boys from the market around her once in a while and I don't feel comfortable about it. I have fought with some boys over this but now I just

keep her busy instead. It's my most challenging part of motherhood for now because I don't want her to get pregnant as a teenager.  
**[IDI/Grocery Seller breadwinner/Agbeni/36 years Old/2020]**

### **Friends were Female breadwinners' valuable social support network**

The most valuable network of social support for female breadwinners were also explored. While most participants mentioned friends, religious groups; others stated that their family members remained the most valuable network of social support. A participant opined:

Honestly, I have no support system at all. Even the associations I belong to here, they hardly give any support, because the real support someone like me needs is money support. I have a few good friends, mostly from the market here. I also get support from my religious circle in the mosque  
**[IDI/Foodstuff seller breadwinner/Bodija/33 years Old/2020]**

In support of the foregoing participant, another added:

My friends here in the market and outside the market, my mother and sisters. Family and social clubs ...but I can't really say I have any real support from anywhere because if you don't belong to their clique even in the association, you will not get any help.  
**[IDI/food stuff breadwinner/Bodija/56 years Old/2020]**

In the view of another participant, market associations and religious groups were her most valuable network of social support:

Market Associations and religious organisations are very supportive. For instance, I'm the president of an association here in the market and I know what we do to support members. Even if you don't have much money with us and we see that you have serious need for money, we use the association's money. Though it has reduced now because some people are only nice when they need help, after that you may not even see them again. But generally, we have been very supportive.  
**[IDI/Fabrics materials breadwinner/Gbagi/29 years Old/2020]**

In her own submission, another participant said her children are her source of support. According to her:

I think it'll be my children and my religious organisation because even though I am not a widow, some of them know my situation and they assist me the way they assist the widows. At a time, a man bought a bus for our church and my husband was employed as the driver but he had an accident when he drove under the influence of alcohol so he lost the job.  
**[IDI/Grocery Seller breadwinner/Agbeni/55 years Old/2020]**

In the view of another participant who identified social clubs as the most valuable network of social support: *“I have some social clubs I belong to, where they support you with money and their presence during your social functions. Not only that, we contribute money that we can have access to according to our number”*. **(IDI/Grocery Seller breadwinner/Agbeni/57 years Old/2020)**.

**Box 4.7.5: Summary of FGD on how participants coped as wives, mothers and their most valuable network of social support**

**How participants coped as wives**

**Through prayers and avoidance**

I don't take that challenge seriously because I have more pressing challenges at this age. I pray for guidance from God and He has been faithful, it's not been easy to combine all the roles together at this age, especially when your husband is not very understanding and helpful. I just do my best and leave the rest.

**[FGD/Female Breadwinners/Agbeni Market/2020]**

I try to be nice to my in-laws, sometimes they step up for me when my role as a wife is too challenging and it's affecting my business or marriage. My challenges as a wife are what my husband can help me overcome if he understands, it may be easier for the elites who read books about women and they try to deal with marital issues maturely. When your wife goes out after taking care of the children in the morning, only to go and shout and run after customers the whole day and you expect her to still sleep with you, I think it's not fair.

**[FGD/Female Breadwinners/Bodija Market/2020]**

**Support From Children**

At my age and over 30 years with my husband, I don't have any challenges as wife, even if my husband doesn't see me in 2 years I'm just okay, it's not a challenge. For every challenge, my children makes me cope with them as far as they are healthy. Challenges as a wife were there till a few years back but not anymore, I'm just struggling as a mother not as a wife now.

**[FGD/Female Breadwinners/Gbagi Market/2020]**

**How participants coped as mothers**

**Children act as support system**

My challenges centre on providing for my children and I try to do everything I can to support my children. It's very challenging when your children look up to you for everything, it makes me want to do more and that's how I cope... I work harder and pray. Every role is challenging, but with God, all things are possible... I pray and I trust God.

**[FGD/Female Breadwinners/Agbeni Market/2020]**

For me, it's been difficult because of all the time I spend away from the children and nothing much to show for it. It's so tough; I can barely cope combining business with raising children. Ha, it's not easy at all... so tough, it's been God.

**(FGD/Female Breadwinners/Gbagi Market/2020)**

### **Most valuable network of social support**

#### **Friends**

My friends are the most valuable network of social support. We assist each other with contributions and moral support. It's not much but it helps. I have family and friends around me, I share my fears and they help me with moral support, not necessarily money. Family is my best support, 'Eniyan bo ni lara ja so lo' (human beings cover us better than clothes)...I always fall back on friends and family and they fall back on me too.

**[FGD/Female Breadwinners/Bodija Market/2020]**

#### **Religious sect**

I have friends from my religious sect who give me moral support, my husband is an important person in our mosque, so I have friends there who encourage me and help me out sometimes when I'm overwhelmed with the whole thing. Though it's never enough, but it's something and I appreciate their efforts.

**[FGD/Female Breadwinners/Bodija Market/2020]**

It's been God and people. We have social clubs in the Mosque, in the market as well. They assist with soft loans, but God has been my main support. God and the social organizations I belong to. I belong to three associations here in the market where we contribute money to help each other.

**[FGD/Female Breadwinners/Gbagi Market/2020]**

God especially. In fact, I did not make a kobo for three good months when I didn't come to the market. When I came back, they said there is corona virus and people should stay at home! No sales, some days in April, we can count the number of customers that passed by in this market yet they said no lockdown in Oyo. People were scared at a point. But my church supported me and my children with food and even money. They checked on us and prayed for us. God just has a way of sending help to me, so it's God that is my main support.

**[FGD/Female Breadwinners/Gbagi Market/2020]**

## **FBW took loans to ease financial challenges**

Questions were asked on how female breadwinners coped with their past financial challenges and the qualitative findings revealed responses such as stated below:

Whenever I need money, I have people who can assist with goods on credit. I sell and return the capital and use the profit. Sometimes our cooperative won't answer on time. Loan from cooperative and microfinance banks also helps occasionally, but mostly I buy goods on credit and pay after selling.  
**[FGD/Female Breadwinners/Gbagi Market/2020]**

In the view of another participant who narrated that they sourced for loans from the microfinance banks:

I have been using microfinance loan and monthly contributions. My mother was okay before, but now her business is very bad and she's also the one assisting my married brothers, so she can't help me. It's loan and contributions.  
**(IDI/Garri seller breadwinner/Bodija/33 years Old/2020).**

Another participant said:

In the past, I have borrowed money from cooperative societies, I have used money from my monthly contribution and in 2017 I tried a microfinance bank loan but I suffered because of that loan due to their harsh ways of retrieving loans from defaulters  
**(IDI/Grocery seller female breadwinner/Agbeni/36 years Old/2020).**

How female breadwinners also coped with their health challenges was ascertained. Some views were expressed on the coping strategies. A participant said:

I try not to overwork myself but it's not easy. So what we do is take herbs from time to time, me and the children. That one is always there, I can't deceive you. Husband will come home very late, I will take care of my children...it's a lot. But I have learnt to rely on God only.  
**[IDI/Grocery Seller female breadwinner/Agbeni/36 years Old/2020]**

In another view:

I try to be happy, I avoid stress. I go to the hospital or I buy drugs once I feel somehow in my body because stress is not a friend of the body. Like I said earlier, I have friends who keep my mind off things and also help with finances.  
**[IDI/Fabrics materials seller breadwinner/Gbagi/32 years Old/2020]**



Another participant also explained that she coped by using medicine. In her statement:

I pray, and I buy medicine. I also pray because my children are grown and I'm alone with my last child most times, so I get lonely but I pray. But I have some medicines here in the shop, I have at home...they help me relax and I sleep well. **(IDI/Grocery Seller breadwinner/Agbeni/55 years Old/2020).**

From the purview of another participant:

I go to the hospital and I pray. Like I said, my children are a big help, I talk to them. And that takes care of my emotional challenges because my husband is never around. There was a day I had serious headache because of too much thinking, I collapsed on this chair and when they took me to the hospital, my BP was 170/101. I almost died that day, but my husband did not even come home till they discharged me from the hospital 4 days later.

**[IDI/Grocery Seller breadwinner/Agbeni/57 years Old/2020]**

It is deducible from the foregoing that most female breadwinners coped with their health challenges by using modern medication such as going to the hospitals for treatment and drugs rather than not going for medical treatment.

#### **4.8 Further Discussion**

The discussion of findings from this study shall be done according to the specific objectives addressed in the research while also engaging previous studies on the phenomena each of the objectives has addressed.

##### **4.8.1 Discussion of Findings on the Socio-Demographic Characteristics of the Respondents**

From the socio-demographic characteristics of the participants, it has been found that the age of female breadwinners was  $42.6 \pm 8.9$  years as the vast majority of them were 40 years old and above. This suggests that female breadwinning practice in Ibadan Metropolis is common among market women who were young adults compared to younger generations of market women who might have imbibed the culture of egalitarian family system of the modern society.. Again, it is of course expected that the majority of female breadwinners were in marital unions as revealed in this study. Only a few of them were cohabiting with partners and living as single-parent mothers. This is indicative that female breadwinning

practice would only be effective when a woman is in marital relationship as well as living with her husband since living together or being in an active union connotes responsibilities from both partners.

From the findings, it is indicative that people are gradually tending towards monogamy rather than polygamy in an emerging industrial society which may also have implications on gender roles in the family. More so, findings on the educational level of the respondents revealed that nearly half of them had attained secondary school education, which was closely followed by those with primary education and less than one-fifth attaining tertiary educational qualification. This is by implication suggesting that most market women in the study areas only attained secondary education as compared to other educational levels. This finding contravenes Nnubia *et al.* (2020) who studied female breadwinning practice among Nigerian primary school teachers and found out that the majority of them has acquired more than secondary school education.

The findings indicate that more than half of the respondents were Muslims as compared to those who were Christians. This result may still point to the fact that the indigenous people of Ibadan were predominantly Muslims in religion while most migrants were predominantly Christians. In a further finding, it was indicated that nearly all the respondents were Yoruba by ethnic group. Although the result may be suggestive that the study was conducted in Yoruba land, but there seems to be similarity in the patterns of ethnic group membership of female breadwinners as earlier revealed by Akanle *et al.* (2018) in their study of female breadwinning in the south west Nigeria.

It was also discovered that the largest proportion of the respondents earned between N20001-N40000 while the least proportion of the respondents earned between N10001 and above. This finding suggests that only few of the market women in the study area received more than N10000 as their monthly income. This further confirms the level of educational attainment of the respondents that could predict the likelihood of individuals' income levels.

Findings showed that the majority of the respondents lived with their spouses when compared to others who prefer to live alone. This finding suggests that market women in the study setting prefer to live together with their spouses rather than live separately.

Findings on the employment status of the respondents revealed that the highest proportion of their spouses also engaged in trading followed by those who engaged in civil service. This result suggests that most respondents and their spouses practice the same occupation. In other words, the likelihood of the respondents practicing trading was higher than any other occupational categories. Findings also suggest that there was a strong likelihood that the level of education of the spouses of market women are the same as well as their income levels. These findings indicate that there is high prevalence of educational and income homogamy among the families of market women in Ibadan metropolis.

#### **4.8.2 Discussion of findings on the patterns of female breadwinning among market women**

This section focuses mainly on the discussion of findings that pertain to the patterns of female breadwinning among market women. To start with, it was found that most market women in the study setting sold clothing materials, groceries and food stuff, among other commodities. This finding is contrary to earlier observations that the primary roles of women are mainly in family care and household chores such as taking care of the children, husbands and cooking (Akanle and Ejiade, 2012). This further suggests that women are no longer relegated to the performance of just household chores and taking care of children and husbands alone in the contemporary society.

Considering the definition of FBW (contribution of 51% or more of household's expenditures above), more than half of market women were female breadwinners based on the fact that they contributed more than fifty-one per cent household's expenditures. This finding corroborates the claim of Latshaw and Hale (2016) that FBW practice is prevalent both in the developed countries and less developed countries of the world. It was also found that this category of market women earned more than their spouses in terms of monthly earnings. This may have, of course, contributed to their capacities to be breadwinners as against the traditional patriarchal expectations

which assumes men to be breadwinners in the household (Akanle, and Ejiade, 2012).

The findings from the study also showed that there were socio-demographic characteristics of the households that influence the prevalence of female breadwinning practice among market women. For example, it was found that respondents who sold vegetables/pepper were four times likely to be breadwinners as those who sold food seasonings. It was also discovered that those who sold food stuff and clothing materials were three times more likely to be breadwinners in their respective households than those who sold food seasonings. This result simply suggests that the type of commodity a woman sells in the market do not only determine her level of income but also go a long way at influencing her propensity to become breadwinner of the households. These findings further affirms the work of Hastasari (2019) who observed that majority of women saddled with the responsibility of breadwinning in less developed countries are women who have little or no education, who are of poor economic status, and in consequence, mostly found in low paying jobs and in the informal sectors.

Findings also indicate that single-parent mothers were five times more likely to be female breadwinners compared to those who were married. Expectedly, women whose husbands are not available should automatically become the breadwinner of the household, especially for the children who are still young to be independent of their parents. Although the crude odds ratio did not show any statistical association between income levels of the respondents and female breadwinning practice, the adjustment of the model revealed that those who earned between N80001-N100000 were four times more likely to be female breadwinners than those who earned less than N20000. This suggests that the higher the income of a woman, the more likelihood for her to become the breadwinner of the household. This confirms the possibilities of a woman becoming the breadwinner as she get jobs and earned some level of income, while allowing the forces of globalisation to break the traditional cultural barriers to women opportunities as opined by Akanle *et al* (2018).

Several studies have suggested that men's unemployment status serves as the major cause of FBW, especially in Africa societies (Kramer, and Krammer, 2016; Vitali, and Arpino, 2016; Klesment, and Van Bavel, 2017). Findings from this study also suggest that husbands' unemployment influenced FBW among market women. For instance, it was indicated that those whose husbands/partners were unemployed were 81 times as likely to be breadwinners as those whose husbands/partners engaged in farming. This is also indicative that the economic conditions of the husbands have forced women to become the breadwinners of the family as against the patriarchal culture that promotes men's headship and position as the breadwinners of the household (Eboiyehi, 2013; Ntoimo, and Isiugo-Abanihe, 2014). It would not be out of place to state that men's unemployment are posed by the socio-economic realities of the country.

The educational attainment of either the woman or man is critical to female breadwinning. This study reveals that households whose husbands had attained higher educational level are less likely to practice female breadwinning. This is because household whose men are highly educated have higher propensity to earn more income than their women counterparts (vice versa). Hence, men who are highly educated are more likely to perceive female breadwinning as unacceptable and demeaning to their egos than those who are less educated. This further suggests that educational attainment of husband and wives in the households is a strong predictor of FBW practice as argued by Hastasari (2019).

#### **4.8.3 Discussion of findings on the specific roles played by female breadwinners/market women in the household**

On the specific roles played by the female breadwinners in the households/families, findings revealed that most of them paid their children's school fees, households' accommodation bills, households' feeding expenses, purchased their children clothes, transport fares, utility bills, medical bills including purchase of land and support for building households' housing accommodation among other households' expenditures. These findings further affirm the findings of Akanle et.al (2018) that gender roles has been reconstructed, particularly in an emerging industrial society where women now have the opportunities to advance in their

careers and earn more income outside the informal sector, hence, there is a reversal of responsibilities of men's presupposed sociological duties in the family.

Findings from this study also indicate that the type of commodity sold by female breadwinners in the market were significantly associated with the specific roles being performed female breadwinners. For example, female breadwinners who engaged in the sales of meat/fish were three times as likely to performed high specific roles in the household as those who sold food seasonings. At the adjustment of socio-demographic variables of the respondents, single-mothers were six times more likely to perform high specific roles in the households than those who were in marital union. Expectedly however, single-mothers had no choice other than taking up the entire responsibilities as compared to those whose husbands lived with them. As such, single-mother may want to face their responsibilities as breadwinners without a recourse to any spouse than those who may be in marital unions and most likely share certain forms of responsibilities in the households.

Educational attainment has also been found to be significantly associated with the specific roles being performed by the female breadwinners in the households. Those who attained higher educational level are more likely to earn more income, and as such, more likely to take more responsibilities relative to the performance of specific roles in the households. For example, those who earned between N80001-N100000 were found to be three times likely to perform high specific roles in the family than those who earned less than N20000. This corroborates the findings of Akanle and Nwaobiala (2020) that things have changed in modern society as most women play major roles and bear more responsibilities in the households when they earn more than their spouses.

The specific roles played by female breadwinners were significantly associated with the employment status of their spouses. Those whose husbands/partners were unemployed were found to be 16 times more likely to perform high specific roles in the family compared to those whose husbands were farmers. This means that employment status of the husbands/spouse in the family, particularly those that are unemployed could be a very strong predictor of the specific roles a woman performs in the household. This suggests that though it is "one of the contradictions and abnormalities" of the society as argued by Akanle and

Ejiade, (2012), yet, the socio-economic realities have forced women to become the breadwinners which men would have to accept as a result of their unemployment status (VitaliandArpino, 2016; KlesmentandVan Bavel, 2017).

Akanle and Nwaobiala (2020) in their study suggested that FBW practice promotes family stability in a challenging economy where male unemployment is prevalent. Findings from this study also revealed that besides the specific roles highlighted as being performed by the respondents in the household, there are numerous other roles played by female breadwinners in the household which ranged from in-laws' supports, children's upkeep to husbands' supports, to mention but a few. This means that aside from the social dictates that men should play the roles of the household's upkeep, the economic hardship could cause a displacement of gender roles as dictated by the social norms, while serving as a means of family stability and survival in such social and economic realities.

#### **4.8.4 Discussion of findings on how market women combine business activities with marital obligations**

Deviating from the socially acceptable roles performance is most challenging, especially for women who suddenly become the breadwinners of the family despite men's headship (Akanle, and Nwaobiala, 2020). Unexpectedly, findings from this study have revealed that despite the challenges encountered while jostling with career and domestic chores simultaneously, only few of the market women's marital obligations were negatively affected. For instance most of the female breadwinners still ensure that they maintain coital intimacy with their husbands at a regular interval. This means that although men may be financially incapacitated to be the family breadwinner, there seems to be regular exchange of coital intimacy so as to maintain their marital bonds. And again, it also implies that even though men's power over financial capabilities in the household have been eroded by economic realities, couples still device means of negotiating and navigating the decisions to satisfy their coital desires. This finding supports Meisenbach's (2009) study that the position of the woman as breadwinner does not necessarily secure her autonomy within the family structure, particularly on matters related to coital needs.

Previous studies have suggested that men react out of frustration, especially when they are economically deprived (Akanle *et al.*, 2018; Eboiyehi 2013). It was observed that there were always disagreements between female breadwinners and their spouses due to inability to provide money for the household upkeep, shift in marital obligations, infidelity, children's welfare, alcoholism and sometimes, coitus. This further suggests that there is an experience of role strain as it leads to the emergence of conflict among couples. This finding is further supported by Akanle *et al.* (2018) who claimed that female breadwinners face frequent spousal arguments, stress, lack of personal time due to the family burden and low respect for men by the women, which often lead to marital conflict.

In this present study, it was also discovered that there are shifts of primary roles from being a mother to provider by female breadwinners in the households. For instance, the roles of being providers and mothers of children have been prioritised more than the role of wife. This may further result in role conflicts as it affects marital relationship in spite of living together with their spouses. Finding also revealed that though majority of the female breadwinners still prepare the meals of their husbands as well as wash their clothes, there were still pockets of female breadwinners who do not carry out such responsibilities in the household, despite the fact that they lived together with their spouses. This finding supports the earlier works of Adesina (2010), Akanle (2011), Akanle and Ejiade (2012) that FBW practice is one of the contradictions and abnormalities of recent social developments, as such, it has changed the dynamics in the household and places the traditional gender roles on shaky ground particularly in a patriarchal society that is embedded in traditional cultural values.

#### **4.8.5 Discussion of findings on the effects/consequences of female breadwinning on parenthood and childcare**

Studies have consistently showed that change in traditionally-assigned roles of wives and mothers to providers lead to change in the relationship between couples as well as relationship with their children (Bankole, and Adeyeri, 2014) based on persistent conflict that may arise between career and family (Kahkha *et al.*, 2014). It was therefore observed in this present study that most participants lamented on the limited time they had for the care of their children. Many of the female breadwinners do not have enough time for the



welfare of their children due to career or business pursuits so as to meet up with the needs of the households. For example, only few of the female breadwinners who still have school-age children really had enough time assisting the children in doing their home works and seeing to their welfare, especially after school hours. As a matter of fact, while most of the female breadwinners found it regrettably uncomfortable engaging their children in business activities after school hours as they claimed their supports in executing their daily business activities, others regretted the limited time they had for their children's care due to daily business engagements. However, this finding corroborates Meisenbach's (2010) findings that female breadwinners do experience the feeling of guilt and resentment when they are away from their children on business or pursuing their careers.

Strikingly, it was found that most breadwinning market women delegate their caregiver's responsibilities to relatives, neighbours or friends and most times to their spouses as a result of their busy schedules in the market. Take for instance, it was observed that many of their children were often left under the care of housemaids, lesson teachers and their husbands after school, which could be dangerous considering the prevalence of child abuse. Despite this, findings indicate that there are significant variations between socio-demographic characteristics of female breadwinners and having enough time with their children's welfare. For example, the location of their market, age group of FBW, relationship status, age at first birth, and average income influence having enough time with their children. This suggests that even though the pressure of business affects their ability to spend quality time with their children, adjusting their socio-demographic characteristics could go a long way at mitigating the negative consequences of FBW on the children. This finding also supports Sibert (2011) who observed that a woman cannot successfully play her role of wife and mother while maintaining a high-powered career at the same time. Indeed, focusing more on the business without balancing career responsibilities and children's welfare may be devastating in future.

#### **4.8.6 Discussion of Findings on the Effects/Consequences of FBW on other Familial Relationships**

In the view that FBW practice is a deviation of African societal norms (Famulusi, 2012), there is bound to be clash of expectations (Akanle *et al.*, 2018), not only among partners in

spousal relationships but also among the extended family members (Labeodan, 2015). Unexpectedly, it was observed that most female breadwinners had cordial relationship with members other than their family of procreation, such as in-laws, as most of them demonstrated that they visited their in-laws on regular basis except for those whose members of extended family were far away from their places of residence. This finding suggests that in spite of the strain in role relationships among couples, most extended family members see FBW as a means of family survival which may still be overcome with time. It further suggests that modernisation and the challenges of the urban societies has forced most people to accept socially unacceptable ways of accomplishing gender roles dictated by the social norms.

In addition, in spite of the work-life schedule of female breadwinners in the study settings, it was discovered that a vast majority of them still had good relationships with their family members and friends, though with significant variations by market locations, nature of commodity sold in the market and other socio-demographic variables of the respondents. This finding indicates that FBW practice cannot only determine the relationship of female breadwinners within the context of socio-economic realities and gender role strain but mediating factors such as educational attainment, type of goods sold and the average income level which significantly impact their relationships with extended family members and friends. It also means that the way relationships are handled by female breadwinners could be determined by the level of educational attainment of couples, types of goods sold as well as the level of income earned on monthly basis. These variables alone could redefined the relationship of female breadwinners with their extended family members either positively or negatively.

#### **4.8.7 Discussion of findings on the coping strategies and support systems available to market women**

Previous studies have persistently showed that FBW practice pose serious challenges to the fundamentals of gender norms, especially in a patriarchal society where women strive to strike a balance with continuous interplay of domestic chores and the responsibilities of their career (Akanle *et al.*, 2018; Chimeri *et al.*, 2019; Bolm, and Hewitt, 2020). Against the backdrop of these challenges, female breadwinners usually device series of survival

strategies. In this regard, findings from this study have revealed that most female breadwinners cope with their challenges by the show of affection or love, companionship, material gifts, offering of some pieces of advice and financial supports from their children. By these, female breadwinners feel more comfortable, though it is socially expected that mothers should not be female breadwinners of the family. While female breadwinners see the show of affection or love and other social supports from their children as the mechanisms that cushion the negative consequences of FBW practice among the study population, they also valued the social supports from their husbands and other relatives in the households.

In their study, Akanle *et al.* (2018) claim that religion serves as the most valuable social support used by female breadwinners as coping strategies since the holy books (the Bible and Quran) teach endurance, hope and perseverance. This present study has found that most of the female breadwinners put their trust in God and pray over their challenges. Some others believe that belonging to religious organisations, dancing, and attending social clubs, keeping calm, as well as being members of market associations help them to cushion the negative consequences of female breadwinning. These findings, are however, consistent with Eboiyehi *et al.* (2013) and Akanle *et al.* (2018) that some female breadwinners seek support through the channels of local market associations and cooperative societies as well as religions.

On the other hand, while there were seemingly positive coping mechanisms for the female breadwinners as found and highlighted above, findings also showed that there were negative aspects of coping strategies based on the contradictory gender roles and expectations in the family. This means that there is the reversal of gender roles in the family. In view of this, it was found that some of the female breadwinners who felt frustrated by the attitudes of their spouses who were not supportive of their work pressure and responsibilities of being the breadwinners as against the norm of men headship resort to drinking alcohol as a coping mechanism. This finding is in tandem with Macleod *et al.* (2020). The study found out that some women drank alcohol to deal with the frustration caused by their partners and family members. The act of female breadwinners resorting to drinking alcohol as a way of dealing with frustration may result to unidentified adverse effects, especially for those who may be pregnant, and may also present them as wayward.

Findings also revealed that while female breadwinners had access to loan facilities, there were variations in their access to bank loan facilities by market locations and the types of commodity sold in their respective market jurisdictions. In order to cushion the effects of not accessing bank loan facilities, particularly during emergency situations and due to lack of collaterals, it was discovered that they resort to loan facilities through their family members, husbands/partners, friends and religious organisations. This implies that female breadwinners do not only get emotional supports from their families, spouses, friends and religious organisations, but also financial supports for their sustainability and survival.

#### **4.9 Findings and role strain theory**

The "role strain theory" postulates that societal institutions operate and are shaped by role relationships. According to Goode (1960), it is acknowledged that even though individual members of the social institution perform their roles based on the dictates of social norms, there is bound to be "role strain" under a complex social setting. Goode (1960) therefore argued that it is through the "role strain" under the complex social setting that social structure and action are maintained. This is because the role relationships of the interacting individuals are bound to be accomplished with certain social obligations that all members are required to perform, as it is expected that they all fulfill their roles voluntarily without being forced or coerced. In the existing role relationships, individuals are expected to perform their sociological duties. As Goode opined, since there is no force involved in the maintenance of the role relationships, it is possible that there will be some individuals in the social settings who will not conform to the social expectations of such institutions.

While individuals in the social settings strive to accomplish assigned social roles, Goode (1960) further added that it is also expected that individuals are not limited to the performance of one role. As a matter of fact, all individuals must be part of the multiple role relationships in the social settings. Consequently, the possession of multiple relationships in such social setting may breed conflicts of interest due to contradictions of interests. Again, due to the possession of the multiple relationships, the role obligations of an individual in the social setting could be more than what such individual performs in terms of time, emotions or material resources that they have contributed to the survival of the social structure. However, in an attempt to fulfill socially acceptable goals as orchestrated

by the “role strain,” recourse to socially unacceptable norms becomes inevitable (Goode, 1960). In view of the role strain resulting from the complex socio-economic realities, however, extant literature have shown a shift in role relationships and responsibilities in the family (Solomon, 2014; Ntoimo, and Isiugo-Abanihe, 2014) as accentuated by the emerging industrial society (Akanle *et al.*, 2018). For example, it is traditionally imperative in African societies that men’s headship should ‘transform the contours of headship to breadwinning’ for the families as well as providing for the wives, children and members of the extended families (Akanle, and Ejiade, 2012). However, the socio-economic realities of men’s unemployment has made FBW unavoidable, though in the African setting, it negates the traditional patriarchal culture where men are expected to transform their headships to breadwinning for the family.

Be that as it may, findings from this study have shown that FBW practice is prevalent among market women in the study setting. It was also observed that in the face of socio-economic realities of men’s unemployment, FBW is unavoidable. This suggests that despite the fact that FBW practice negates the traditional men’s headship, the need to fulfill socially acceptable goals such as care for the children’ welfare and other household responsibilities become inevitable with recourse to socially unacceptable norms as earlier proposed by Goode (1960). Given that most market women become breadwinners in their families under a complex role strain situations, the social structure and action of individuals in the family as an institution of the society have been maintained to a great extent. Thus, it is believed that both partners in such family arrangement fulfill their roles voluntarily without being forced or coerced to perform these sociological roles.

While it is also recognised that role relationships among female breadwinners are the maintenance of family structure and social actions of both partners, it was observed that there were conflict of interests between female breadwinners and their spouses due to disagreements over money, infidelity, marrying more than one wife, children’s welfare and alcoholism, among others. This finding further confirms one of the tenets of the role strain theorist – William J. Goode - that the possession of multiple relationships in a social setting breeds conflict of interests. This is by implication suggesting that the shift of role

relationships from the men to the women were not willingly accepted as a new normal, in spite of their voluntary entry into the new roles.

## **CHAPTER FIVE**

### **SUMMARY, CONCLUSION AND RECOMMENDATIONS**

#### **5.1 Summary**

The focus of this study was to examine FBW and family relations among market women in Ibadan. Findings from this research have revealed that FBW is prevalent among market women in Ibadan. The causes of FBW, which is regarded as a deviation from the patriarchal norms, are largely associated with spousal socio-demographic characteristics and employment status in particular. Those whose husbands/partners were unemployed have higher probability of being predisposed to the practice of FBW in their respective households. While the practice of FBW among market women has to a large extent cushioned the effects of poverty in the family, there are negative consequences that it has inflicted on family relationships. This includes disagreements within the family and sometimes conflict as a result of lack of consideration for the welfare of children and fulfillment of marital obligations.

However, existing studies have persistently documented that FBW served as a means of sustaining family livelihoods, but it has brought a lot of negative consequences, particularly on family relations. The patterns of this practice among market women in Ibadan, including its prevalence, are yet to be explored in Nigerian gender and industrial relations. Meanwhile, the culture of patriarchy and FBW represents two contradictory social phenomena. To explore these, the study examined female breadwinning and family relations among market women aged 20 years and above in Ibadan. Addressing the general objective of this research, there were specific objectives designed to capture the patterns of FBW practice, specific roles of female breadwinners in the family, how market women combine business life with marital obligations, the consequences of FBW practice on childcare and other familial relationships as well as the coping strategies adopted.

The Role Strain Theory served as the theoretical framework. This study adopted a cross-sectional survey design in a multi-stage sampling procedure. Ibadan was purposively

selected, and three market locations were also selected due to its high concentration of female traders – Agbeni, Bodija and Gbagi Markets respectively. The selected market were further stratified and segmented by merchandise types. Using Taro Yamane's (1967) sample size determination formula, 903 market women aged 20 years and above – Agbeni (289), Bodija (322) and Gbagi (292) - were randomly selected in their respective market locations for the administration of a structured questionnaire. In addition, 33 in-depth interviews and FGDs were conducted among female breadwinners and selected spouses. The quantitative data was analysed using descriptive statistics, chi square independent test and logistic regressions with 95% CI and p-value set at 0.05 significance level. The qualitative data were content-analysed and were in narrative format.

The respondents' age was  $42.6 \pm 8.9$  years while the majority of them were 40 years old and above. Findings revealed that the majority of the respondents had their first births at younger age brackets, while the number of biological children they ever-had ranged from 3 – 4 children (58.4%), 0 – 2 children (28.5%) to 5 children and more (13.2%). The highest percentage of the respondents (49.1%) had attained secondary school education, followed by those with primary education (21.9%), tertiary education (18.2%) and those without formal education (10.7%). The religious affiliation of the respondents indicated that more than half (54.2%) of them were adherents of Islam, while 45.2% of them were Christians, and were predominantly Yoruba (90.7%) by tribe. The highest proportion of the respondents earned between N20001-N40000 (34.7%) as average incomes.

Findings on female breadwinning status *via* percentage contributions of respondents to household income and expenses showed that more than half of the market women generally were female breadwinners (52.0%), while 48.0% of them were non-female breadwinners. It was found that some of the categories of the nature of the goods sold and specific roles performed by women in the household were significantly associated. Those who earned between N80001-N100000 were 3 times more likely to perform high specific roles in the family than those who earned less than N20000.

While those whose husbands/partners were unemployed were found to be 16 times more likely to perform high specific roles in the family compared to those whose husbands were



farmers. The qualitative findings supported the findings from the quantitative survey that aside from the payment of children's school fees, transportation fares, medical bills, utility bills, house rent payment; most female breadwinners still support their spouses in some projects.

The majority of the respondents 'sometimes' (53.5%), 'very often' (25.2%) and 'hardly ever' (21.3%) had disagreements with their spouses. It was however, indicated that the most common causes of the disagreements were money (42.2%), marital obligations (22.3%), infidelity (20.0%), children's welfare (19.9%) and coital activities.

Findings also showed a large majority of the respondents (87.0%) agreed that they still had enough time for their children's welfare. While some respondents acclaimed that their engagement in business activities does not encroach upon the responsibilities of taking care of their children, some regrettably asserted that they had limited time for their children's welfare, especially after the close of daily school activities.

The majority had good relationship (84.0%) with their relatives and friends. It was confirmed by the qualitative findings that most participants claimed that relationship with other members of their extended family was dependent on the distance and their existing relationship.

It was found out that the specific most valuable network of social supports were ranged from the family (68.7%), religious organisations (10.2%), social clubs (10.8%) to the members of market associations (10.2%). The Female breadwinners BW coped with emotional challenges by putting their trust in God (79.7%), playing music and dancing (2.9%), seeking counsel from their relatives/friends (6.3%), attending social functions (1.1%), keeping calm (5%), playing with children (2.1%), enjoying spousal support (2.1%) and by drinking alcohol (0.8%).

## **5.2 Conclusion**

This study focused on female breadwinning (FBW) and family relations among market women in Ibadan Metropolis. This research has revealed the fundamentals of FBW practice. Although it seems contradictory to the existing patriarchy culture, the socio-economic realities of the societies have made FBW inevitably practicable, while serving the purpose of cushioning the effects of women and family poverty. Essentially, men's unemployment situations have predisposed women to breadwinning for the households.

Against the backdrop of gender roles ideology, FBW seems to be the new normal in an emerging industrial society as women continue to advance in education, career and financial capacity through increased earnings. It promotes family financial stability and survival while also alleviating women's poverty. However, the practice of FBW is not free from conflict in the family as it negates the patriarchal norms of men's headship in the society and family. In this regard, it was observed that FBW degenerates to clash of societal expectations and role strains as a result of multiple role relationships and performance in the family. Indeed, the economic insecurity men automatically assume is enough to cause disagreements and suspicion in spousal relationship and other familial relationships since FBW contravenes men's headship and breadwinning expectations. In this present study, it can be deduced that although men's headship remain precarious as a result of their economic insecurity, FBW serves as a coping mechanisms for family survival in the face of economic hardship.

Be that as it may, there is need for concerted efforts by all stakeholders in the family to resolve issues around FBW. Social support from all, including the husbands and the governments should be targeted at promoting the well-being of affected families while also promoting an egalitarian society.

## **5.3 Recommendations**

In view of the findings from this research, the following recommendations have been suggested for policy makers and stakeholders in gender issues in pursuit of Goal 5 of the Sustainable Development Goals.

### **For the government**

1. Government at all levels should ensure an effective implementation of gender policies as this will also have a positive effect on the stability and sustainability of the female breadwinner' families.
2. The government at all levels, as well as all stakeholders on gender issues, should assist couples by providing economic empowerment programmes and soft loan facilities in order to cushion the effects of family economic downturn that may affect the men in the family and, in consequence, lead to female breadwinning. This will also help to reduce the effects of the high rate of men's unemployment among families.
3. There should be a strong advocacy and strict policy implementation on child education and child's rights by various stakeholders such as the various market associations, market leaders and market women. This will help female breadwinners whose children grow up in the market as a result of their mother's busy schedule in the market.

### **For the community**

1. There is a need for family counsellors to create an awareness of the new paradigm shift on family welfare, especially when the husbands are unemployed, by making them see the efforts of female breadwinners as augmenting the family needs and not a threat to the male authority.
2. Market organisations should make loans more available to female breadwinners among the market women. This is important as it will help female breadwinners avoid the unfavourable conditions associated with the unregulated loan facilities.
3. As the study has shown that religion plays a vital role as a coping mechanism for female breadwinners among market women, it is recommended that religious organisations should work hand-in-hand with women support organisations to raise social awareness among market women, especially female breadwinners, in order to identify their challenges especially in the area of mental and physical health.

4. Religious organisations and other stakeholders should highlight the importance of spousal support for female breadwinners' families to improve family stability.
5. Stakeholders, in collaboration with government agencies and other children's rights advocates, should come together to organise a one-stop-centre in each market location in Ibadan where younger children with busy mothers can be taken care of, do their homework and rest after school, instead of roaming about the market and getting involved with social vices.

### **For the family**

1. Couples should be encouraged to spend time together and do things together in order to further strengthen their bonds.
2. There should be sensitisation on the implications of keeping numerous coital partners and social vices like gambling and excessive drinking as this study has shown that these are some of the factors leading to female breadwinning.
3. Higher educational attainment of both men and women should be encouraged in the family. This will provide more opportunities for the family's economic stability while also reducing the risks of disagreements resulting from financial challenges.
4. There should be more sensitisation on the need for men's supports when a woman contributes more than 50% of the household's income and expenditures rather than seeing her as going contrary to the expected patriarchy norms. This would help in achieving gender balance and poverty reduction among families.

### **5.4 Contributions to knowledge**

Based on the knowledge gap the research has bridged in the study of gender, the following are the major contributions of the study to knowledge, particularly in the field of industrial sociology and gender studies:

- I. This study has contributed in providing empirical data on FBW practice among market women in Ibadan metropolis which previous researches in gender studies on FBW had neglected.

- II. This study had also contributed to the growing knowledge of literature in gender studies and industrial sociology, especially in the context of Nigerian gender, family and industrial studies.
- III. It has to a large extent provided empirical reasons why some market women practice FBW in their respective families as well as the challenges they faced in its practice within the context of the prevailing patriarchy norms in the country.
- IV. The study has made a significant contribution by revealing those areas where interventions are required for female breadwinners among market women in Ibadan Metropolis.
- V. Finally, the findings and recommendations from the study have provided policy framework for policy makers and the government in their quest to promote the gender equality goal of the global community.

### **5.5 Recommendations for Further Studies**

Based on the limited coverage of the study among the target population and the Nigeria context of gender construct, the following areas of research are recommended for further studies:

1. Due to Nigeria ethnic diversity and disparities in gender constructs, future research on FBW should be conducted to cut across the three major ethnic groups (Hausa, Igbo and Yoruba) in order to investigate cultural differences in the prevalence and practice of FBW and family relations in the country.
2. In view of the limited coverage of FBW among market women in Ibadan Metropolis, future research should be conducted to expand the scope of FBW and family relations beyond market women in Ibadan to include diverse population and sub-groups of women in other industrial areas.

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## APPENDIX I

### DEPARTMENT OF SOCIOLOGY FACULTY OF THE SOCIAL SCIENCES UNIVERSITY OF IBADAN QUESTIONNAIRE SURVEY

Name of interviewer; \_\_\_\_\_ Market \_\_\_\_\_

I am a student of the abovenamed institution. I am carrying out a study on Female Breadwinning and Family Relations Among Market Women in Ibadan. Any information

you share with me for the purpose of this interview will be confidential. Date: \_\_\_\_\_

**SECTION A: SOCIO-DEMOGRAPHIC CHARACTERISTICS OF RESPONDENTS**

Q. No.	Question	Values	Code
1.	What is your age as at last birthday?	.....	
2.	Age in group	Less than 20 20 – 24 25 – 29 30 – 34 35 – 39 40 and above	1 2 3 4 5 6
3.	Relationship Status	Married Cohabiting with partner Single parent mother	1 2 3
4.	Do you live with your husband or partner?	No Yes	1 2
5.	Does your husband/partner have any other wife and children apart from you/yours?	No _____ Yes _____	1 2
6.	Age at Marriage	Less than 21 years _____ 21-25 years _____ 26-30 years _____ 31-35 years _____ 36 years and above _____	1 2 3 4 5
7.	Age at first birth	Less than 21 years _____ 21-25 years _____ 26-30 years _____ 31-35 years _____ 36 and above years _____	1 2 3 4 5
8.	Number of biological children under your care presently	_____	1
9.	Do you have children by any other man apart from your current husband/partner?	No _____ Yes _____	1 2
10	Level of education	No formal education _____ Primary education _____ Secondary education _____ Tertiary education _____	1 2 3 4
11	Religious Affiliation	Christianity _____ Islam _____	1 2

		ATR _____	3
12	Ethnicity	Yoruba _____ Igbo _____ Hausa _____ Others _____	1 2 3 4
13	What do you sell in this market?	Food seasonings _____ Vegetables/pepper _____ Meat/fish _____ Food stuff _____ Clothing materials _____ Groceries (Provision) _____ Foot wear _____ Others (specify) _____	1 2 3 4 5 6 7 8
14	Average income per month in naira	< 20,000 _____ 20,001-40,000 _____ 40,001-60,000 _____ 60,001-80,000 _____ 80,001-100,000 _____ More than 100,000 _____	1 2 3 4 5 6
15	Living Arrangement	Alone with children _____ With spouse and children _____ With children and other dependents _____	1 2 3
16	Husband/partner's employment status	Farming _____ Civil service _____ Public service _____ Driving _____ Trading _____ Artisan _____ Unemployed _____ Others (specify) _____	1 2 3 4 5 6 7 8
17	Spouse's level of education	No formal education _____ Primary education _____ Secondary _____ Tertiary education _____	1 2 3 4

18	Husband's level of income on monthly basis	Less than N20,000	1
		N20,000 – N49,000	2
		N50,000 – N99,000	3
		N100,000 and above	4

**SECTION B: PATTERNS OF FEMALE BREADWINNING AMONG MARKET WOMEN**

20.	As a woman, what percentage (%) contribution do you make to household expenditures?	0% - 25%	1
		26% - 50%	2
		51% - 75%	3
		76% - 100%	4
21.	Husband's income compared to yours	More than mine _____	1
		Less than mine _____	2
		Equal to mine _____	3
		I am not sure _____	4
22.	How many hours do you spend away from home in a day?	Less than 4 hours _____	1
		5 – 9 hours _____	2
		10 hours and above _____	3
23.	How often does your business take you away from the family?	Never _____	1
		Hardly ever _____	2
		Sometimes _____	3
		Most often _____	4

**SECTION C: SPECIFIC ROLES PLAYED BY MARKET WOMEN IN THE HOUSEHOLDS**

24.	Who pays the children's school fees most times?	Me _____	1
		Husband/partner _____	2
		Both spouses _____	3
		Relatives _____	4



25.	Who takes care of accommodation?	Me _____ Husband/partner ____ Both spouses _____ Relatives _____	1 2 3 4
26.	Who pays utility bills most times?	Me _____ Husband/partner ____ Both spouses _____ Relatives _____	1 2 3 4
27.	Who takes care of medical bills most times?	Me _____ Husband/partner ____ Both spouses _____ Relatives _____	1 2 3 4
28.	Who takes care of feeding most times?	Me _____ Husband/partner ____ Both spouses _____ Relatives _____	1 2 3 4
29.	Who takes care of children's clothing most times?	Me _____ Husband/partner ____ Both spouses _____ Relatives _____	1 2 3 4
30.	Who takes care of transportation most times?	Me _____ Husband/partner ____ Relatives _____	1 2 3
31.	Who takes the responsibility of buying land and building houses for your family?	Me _____ Husband/partner _____ Both spouses _____ Relatives _____	1 2 3 4
32.	Do you sometimes take care of your husband/partner's financial needs?	No _____ Yes _____	0 1
33.	If you stop working, will your family be stable financially?	No _____ Yes _____ Maybe _____	1 2 3
34.	In what ways do your husband/Spouse assist you with the finances?	_____ _____ _____	
35.	Apart from the ones listed what other financial responsibilities do you take care of in the family?	_____ _____ _____	

**SECTION D: HOW MARKET WOMEN COMBINE BUSINESS LIFE WITH MARITAL OBLIGATIONS**

36.	How often do you sleep under the same roof with your husband/partner in a week?	Once a week _____ Twice in a week ____ Three times in a week____ Four times in a week _____	1 2 3 4
-----	---	--	------------------

		Five times in week _____	5
		Six times in a week _____	6
		Every day of the week _____	7
37.	Do you share the room with your husband/partner?	No _____ Yes _____	0 1
38.	I Do you still cook for your husband/partner on regular basis?	No _____ Yes _____	0 1
	ii Do you still have sex with your husband/partner any time you or he desires?	No _____ Yes _____	0 1
	iii Do you still go out on dates with your husband/partner?	No _____ Yes _____	0 1
	iv Do you and your husband/partner still eat together as a family (husband and wife on the dining)?	No _____ Yes _____	0 1
	V Do you have joint account(s) as a couple?	No _____ Yes _____	0 1
	vi Do you still go out together for shopping once in a while as a couple?	No _____ Yes _____	0 1
	vii Do you attend religious functions or worship centre(s) together as couple on regular basis?	No _____ Yes _____	0 1
	viii Have you ever forgone business commitments (issues) for the sake of marital obligations in the last 12 months?	No _____ Yes _____	0 1
	ix Have you ever forgone business activities for the sake of going on dates/or shopping with your spouse/partner?	No _____ Yes _____	0 1
	X Have you had to cancel some business commitments because of a date/function with your husband/partner in the last 12 months?	No _____ Yes _____	0 1
	xi Have you had any child with your spouse/partner in the last 5 years?	No _____ Yes _____	0 1
	xii Are you still living with your spouse/partner under the same roof?	No _____ Yes _____	0 1
	xiii Do you still share (use) the same room with your spouse/partner?	No _____ Yes _____	0 1
39.	How often do you have disagreements with your husband/partner?	Very often _____ Hardly ever _____ Sometimes _____	1 2 3
36.	What is your most common cause of disagreement?	Money _____ Marital obligations _____ Infidelity _____ Children welfare _____ Others (list) _____	1 2 3 4 5
37.	Does your husband sometime help with the house chores?	No _____ Yes _____ Sometimes _____	1 2 3
38.	Which of the following role comes first for you?	Wife _____ Mother _____ Provider _____	1 2 3
39.	Which role do you think you play best?	Wife _____ Mother _____ Provider _____	1 2 3
40.	Do you prepare your husband's meals?	No _____ Yes _____ Sometimes _____	1 2 3

41.	How often do you take care of your husband's laundry?	Sometimes _____	1
		Often _____	2
		Never _____	3

**SECTION E: THE EFFECTS OF FEMALE BREADWINNING ON PARENTHOOD AND CHILDCARE**

42.	Who helps the children with their homework?	Me _____	1	
		Husband _____	2	
		Help _____	3	
		Lesson teacher _____	4	
		They are old enough _____	5	
		No school age children _____	6	
43.	Who takes care of the children after school	Me _____	1	
		Husband _____	2	
		Help _____	3	
		Lesson teacher _____	4	
		They are old enough _____	5	
		No school age children _____	6	
44.	Do you think you spend enough time with your children?	No _____	0	
		Yes _____	1	
45.	i	Do you still take your young children to school?	No _____ Yes _____	0 1
	ii	Do you still have time to discuss things with your children?	No _____ Yes _____	0 1
	iii	Do you still have time to discipline your children when the need arises?	No _____ Yes _____	0 1
	iv	Do you still have fun with your children once in a while?	No _____ Yes _____	0 1
	v	Do you know your children's teachers by name?	No _____ Yes _____	0 1
	vi	Do you know your children's friends by name?	No _____ Yes _____	0 1
	vii	Do you still attend religious functions with your children together?	No _____ Yes _____	0 1
	viii	Do you have more time with your children outside school than your spouse?	No _____ Yes _____	0 1
	ix	Do you still have all your children who are of school age living with you?	No _____ Yes _____	0 1
	x	Have you ever had issues to resolve with any of your children and their teachers at school?	No _____ Yes _____	0 1
	xi	Does any of your children stay with you after school hours?	No _____ Yes _____	0 1
	xii	Does any of your children help you with your business in any form when the need arises?	No _____ Yes _____	0 1
46.	Who attends school/work functions with your children?	Me _____	1	
		Husband _____	2	
		Both of us _____	3	
		Relatives _____	4	

47.	Do you think your business life has affected your children in any way?	No _____ Yes _____	1 2
49.	If yes, in what ways?		

**SECTION F: EFFECTS OF FEMALE BREADWINNING ON OTHER FAMILIAL RELATIONSHIPS**

50.	Are you a sociable person?	No _____ Yes _____	0 1	
51.	I	Have you attended any social function organized for/by any of your in-laws or relatives in the last 12 months?	No _____ Yes _____	0 1
	ii	Have you turned down some business commitments to attend social functions organized for/by any of your in-laws or relatives in the last 12 months?	No _____ Yes _____	0 1
	iii	Do you sometimes turn down business commitments/activities because of the need to visit your family members at home?	No _____ Yes _____	0 1
	iv	Have you and any or most of your extended family members spoken on phone in the last 2 weeks?	No _____ Yes _____	0 1
	v	Have you ever visited any of your extended family members in the last 12 months?	No _____ Yes _____	0 1
	vi	Do you allow any of your extended family members paying you a visit?	No _____ Yes _____	0 1
	Vii	Has any of your extended family members paid you a visit in the last 12 months?	No _____ Yes _____	0 1
	viii	Has any of your in-laws come to assist in taking care of your young ones?	No _____ Yes _____	0 1
	ix	Has either of your parents or in-laws paid you a visit in the last 12 months?	No _____ Yes _____	0 1
	x	Has any of your in-laws or parents stayed in your house on health challenge in the last 5 years?	No _____ Yes _____	0 1
	xi	Have you had any child from your extended family staying with you for at least 1 or 2 months at a stretch?	No _____ Yes _____	0 1
	xii	Have you paid the school fees or house rent of any non-biological children around you in the last 5 years?	No _____ Yes _____	0 1
52.	When last did you visit your own family members?	Less than a month _____ Over a month ago _____ It's been really long _____	1 2 3	
53.	On the average, how often do you visit your in-laws?	Very often _____ Often _____ Sometimes _____ Hardly ever _____	1 2 3 4	
54.	On the average, how often do you visit your own family members?	Very often _____ Often _____ Sometimes _____ Hardly ever _____	1 2 3 4	

55.	Can you describe your relationship with the in-laws?	_____ _____ _____	1
56.	Can you describe your husband/partner's relationship with your family?	_____ _____ _____	1
57.	Has your work-life schedule ever led to bad relationship with family and friends?	No _____ Yes _____	1 2

**SECTION G: COPING STRATEGIES AND SUPPORT SYSTEMS AVAILABLE TO MARKET WOMEN**

58.	In what way(s) do the children help you cope with your challenges in terms of social support?	Showing affection/love _____ Financial support _____ Companionship _____ Material gifts _____ Giving advice _____	1 2 3 4 5
59.	How do you cope with your challenges as a wife?	_____ _____	1
60.	How do you cope with the challenges of being a mother?	_____ _____	1 2
61.	What is your most valuable support system?	My husband _____ Children _____ Family _____ Friends _____	1 2 3 4
63.	What is your most valuable network of social support?	Family _____ Religious organization _____ Social clubs _____ Market Associations _____	1 2 3 4
64.	Do you have access to loan facilities?	No _____ Yes _____	1 2
65.	In past financial emergencies, how did you come up with fund?	Husband/partner _____ Loan facility _____ Help of Friends _____ Religious organizations _____ Family _____	1 2 3 4 5
66.	Have you ever done something not morally acceptable to take care of your family?	No _____ Yes _____	
67.	If yes, what was it?	_____	

		_____	
68.	Will you say your business is growing despite your financial responsibilities?	No _____ Yes _____	1 2
69.	In what way(s) does your husband/partner support you in coping with your challenges as a business woman?	Showing affection/love _____ Financial support _____ Companionship _____ Instrumental support _____ Giving advice _____	1 2 3 4 5
70.	How do you cope with your medical challenges?	_____ _____ _____	
71.	How do you cope with your emotional challenges?	_____ _____ _____	

## APPENDIX II

**DEPARTMENT OF SOCIOLOGY  
FACULTY OF THE SOCIAL SCIENCES  
UNIVERSITY OF IBADAN  
QUESTIONNAIRE SURVEY (YORUBA)**

<p>Name of interviewer; _____ Market _____</p> <p>I am a student of the abovenamed institution. I am carrying out a study on Female Breadwinning and Family Relations Among Market Women in Ibadan. Any information you share with me for the purpose of this interview will be confidential.</p> <p>Date: _____</p>
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### SECTION A: SOCIO-DEMOGRAPHIC CHARACTERISTICS OF RESPONDENTS

Q. No.	Ibeere	Iwon	Code
1.	Omo odun melo le pe ni ojo ibi ti e se ko ja?	.....	
2.	Ipo ti ojo ibi yin bo si	O kere ju ogun odun Ogun – Ogun o le merin Ogun o le marun – okandinlogbon Ogbon – Merin le logbon Marun le logbon – Okandinlogoji Ogoji odun ati ju bee lo	1 2 3 4 5 6
3.	Iru ibasepo wo lo wa laarin yin ?	Mo se igbeyawo Mo n ba baba omo mi gbe Mo n da to omo	1 2 3
4.	Se eyin ati oko/baba omoyin n gbe po ni?	Rara Beeni	1 2
5.	Se oko/baba omo yin ni iyawo tabi omo miran ya to si eyin ati awon omo yin?	Rara _____ Beeni _____	1 2
6.	Omo odun melo niyin nigba ti e wo ile oko?	Mio pe ogun odun o le ikan Ogun o le kan- marundinlogbon Merin din logbon- ogbon Okan le logbon-marun din logoji Mo le ni merin din logoji	1 2 3 4 5

7.	Omo odun melo ni yin nigba ti e bi akobi yin?	Mio pe ogun odun o le ikan Ogun o le kan- marundinlogbon Merin din logbon- ogbon Okan le logbon-marun din logoji Mo le ni merin din logoji	1 2 3 4 5
8.	Omo bibi inu yin melo lowa la be itoju yin lo wo lo wo?	_____	1
9.	Se e bi omo fun okunrin mi ran yato si oko/baba omo ti e w ape lu ba yi?	Rara _____ Beeni _____	1 2
10.	Iwe me lo le ka?	Mi o ka iwe rara Ile iwe alakobere Ile iwe girama Ile iwe giga	1 2 3 4
11.	Esin wo le n se?	Onigbagbo Musulumi Elesin isem baye	1 2 3
12.	Eya wo ni yin?	Yoruba Igbo Hausa Omiran	1 2 3 4
13.	Ki le n ta ni oja yi?	Oun amo be dun Ata/Ewebe Eja/eran Ounje tutu Aso/ Elo aso Miliki at beebie lo Foot wares N kan miran(Soo)	1 2 3 4 5 6 7 8
14.	Bi eelo ni owo to n wole si yin lo wo losu?	Kere ju 20,000 _____ 20,001-40,000 _____ 40,001-60,000 _____ 60,001-80,000 _____ 80,001-100,000 _____ Ju 100,000 _____	1 2 3 4 5 6
15.	Baw o ni eto gbi gbe yin?	Emi ati awon omo ni kan Emi, oko/baba omo ati awon omo Emi, omo ati awon ebi	1 2 3
16.	Ise wo ni oko/baba omo yin n se?	Agbe Ise ijoba Awako Onisowo	1 2 3 4



		Onise owo	5
		Ko ni ise	6
		Omiran	7
			8
17	Iwe me lo ni oko/baba omo yin ka?	Ko ka iwe rara	1
		Ile iwe alakobere	2
		Ile iwe girama	3
		Ile iwe giga	4
18	Bi eelo lo n wole fun oko/baba omo yin lo su?	Ko to N20,000	1
		N20,000 – N49,000	2
		N50,000 – N99,000	3
		O ju N100,000	4

**SECTION B: PATTERNS OF FEMALE BREADWINNING AMONG MARKET WOMEN**

20.	Gege bi obirin nile, ninu ida ogorun,ki ni osuwon bi e se n da si ina wo ile yin?	Ofo si ida Ogun o le marun	1
		Merin din logbon- Aadota	2
		Okanlelaadota-Marun lelaa	3
		dorin	4
		Merin din logorin-Ogorun	
21.	Kini afi we owo to n wo le fun oko yin ati eyi to n wole fun un yin?	O jut e mi lo	1
		Ko to te mi	2
		O se deede pelu te mi	3
		Mio mo da ju	4
22.	Wakati me lo le n lo ni ita loo jo?	Ko to wakati merin	1
		Wakati merin si mesan	2
		Mewa tabi ju bee lo	3
23.	Bawo ni oko owo yin se n gbe e yin kuro ni le si?	Ko gbe mi ku ro rara	1
		Ko wopo	2
		Lee koo kan	3
		Opolopo igba	4

**SECTION C: SPECIFIC ROLES PLAYED BY MARKET WOMEN IN THE HOUSHOLDS**

24.	Ta lo n san owo ile iwe awon omo yin ni opolopo igba?	Emi Oko/baba omo mi Awa me jee ji Awon ebi	1 2 3 4
25.	Who takes care of accommodation? Ta lo n san owo ile?	Emi Oko/baba omo mi Awa me jee ji Awon ebi	1 2 3 4
26.	Who pays utility bills most times? Ta lo n san awon owo kee kee ke,ni opolopo igba?	Emi Oko/baba omo mi Awa me jee ji Awon ebi	1 2 3 4
27.	Ta lo n san owo itoju aisan ni opolopo igba?	Emi Oko/baba omo mi Awa me jee ji Awon ebi	1 2 3 4
28.	Ta lo n pese ounje ni opolopo igba?	Emi Oko/baba omo mi Awa me jee ji Awon ebi	1 2 3
29.	Ta lo n ra aso fun awon omo ni opolopo igba?	Emi Oko/baba omo mi Awa me jee ji Awon ebi	1 2 3
30.	Ta lo n se eto oko wiwo ni opolopo igba?	Emi Oko/baba omo mi Awa me jee ji Awon ebi	1 2 3
31.	Ojuse ta ni la ti ra ile ta bi ko ile fun ebi yin?	Emi Oko/baba omo mi Awa me jee ji Awon ebi	1 2 3 4
32.	N je e maa n ran oko/baba omo yin lowo pelu owo lee kook an?	Rara Beeni	0 1
33.	Ti e o ba se ise mo, se eto isuna ebi yin le duro sin sin?	Rara Beeni Bo ya	1 2 3
34.	Awon ona wo ni oko/baba omo yin n gba lati ran yin lowo pelu inawo ni ile?	_____ _____ _____	
35.	Yato si eyi ti a ti menu ba, awon ojuse owo wo le tun n se ninu ebi yin?	_____ _____ _____	

**SECTION D: HOW MARKET WOMEN COMBINE BUSINESS LIFE WITH MARITAL OBLIGATIONS**

36.	Bi ee melo ni e n sun abe orule kan pe lu oko/baba omo yin ni ose?	Eekan lo se Ee meji lose Eemeta lo se Eemerin lo se Eemarun lo se Ee me fa lo se Ojooju mo	1 2 3 4 5 6 7
37.	Se n ba oko/baba omo yin lo yara kan ni?	Rara Beeni	1 2
38.	Bi ee me lo ni ibalopo n waye laarin eyin ati oko/baba omo yin laarin ose?	Eekan lo se Ee meji lose Eemeta lo se Eemerin lo se Eemarun lo se Ee me fa lo se Ojooju mo	1 2 3 4 5 6 7
39.	Ba wo ni ede ayede se n waye si laarin eyin ati oko/baba omo yin?	Opolopo igba Ko wop o rara Eekoo kan	1 2 3
40.	Kini oun to saba maa n fa ede ayede laarin yin?	Owo Eto igbeyawo Isekuse Itoju awon omo Nkan miran _____	1 2 3 4 5
41.	Se oko yin maa n ran yin lowo pelu ise ile lee kook an?	Rara _____ Beeni _____ Ee kookan	1 2 3
42.	Ipo wo lo si wa ju fun un yin?	Iyawo _____ Iyawo _____ Olupese	1 2 3
43.	Ipo wo le ti se daa daa ju?	Iyawo _____ Iyawo _____ Olupese	1 2 3
44.	Se e n se ounje fun oko yin ni le?	Rara _____ Beeni _____ Ekookan _____	1 2 3
45.	Baw o ni ese n fo aso oko yin si?	Ekookan Opolopo igba Lai lai	1 2 3

**SECTION E: THE EFFECTS OF FEMALE BREADWINNING ON PARENTHOOD AND CHILDCARE**

<b>46.</b>	Ta lo n ran awon omo yin lo wo pelu ise amurele won?	Emi _____ Oko/baba omo Omo odo Oluko Won dagba to Ko si omo mi to si wanile iwe	1 2 3 4 5 6
<b>47.</b>	Ta lo n to ju awon omo yin leyin ile iwe?	Emi _____ Oko/baba omo Omo odo Oluko Won dagba to Ko si omo mi to si wanile iwe	1 2 3 4 5 6
<b>48.</b>	N je ero wipe e n ni akoko to pe ye pelu awon omo yin?	Rara Beeni	0 1
<b>49.</b>	Ta lo n ba omo wi ni nu ebi yin?	Emi Oko mi/baba omomi Awa mejeeji Awon ebi	1 2 3 4
<b>50.</b>	Ta ni oun se oju ni awon sise ile iwe awon omo yin?	Emi Oko mi/baba omomi Awa mejeeji Awon ebi	1 2 3 4
<b>51.</b>	N je e ro wi pe oko owo yin pa awon omo yin lara ni ona kan kan?	Rara Beeni	1 2
<b>52.</b>	Ti o be ri bee,ni ona wo?	_____ _____	

**SECTION F: EFFECTS OF FEMALE BREADWINNING ON OTHER FAMILIAL RELATIONSHIPS**

53.	Se e ni to gba fe ni yin?	Rara Beeni	1 2
54.	Igba wo le se abewo awon ana yin gbeyin?	Ko to osu kan O ju osu kan lo O tip e die	1 2 3
55.	Igba wo le se abewo awon ebi ti yin gbeyin?	Ko to osu kan O ju osu kan lo O tip e die	1 2 3
56.	Baw o le se n be awon ebi oko yin wo si?	Opolopoigba Le ra le ra E kookan Ko wop o rara	1 2 3 4
57.	Bawo le se n be awon ebi yin wo si?	Opolopoigba Le ra le ra E kookan Ko wop o rara	1 2 3 4
58.	N je e le se apeju we ibasepo to wa laarin eyin ati ebi oko yin?	_____ _____ _____	1
59.	N je e le se apejuwe iru ibasepo to wa laarin okoyin ati awon ebi yin?	_____ _____ _____	1
60.	N je eto ise yin ti fa ijakule laarin eyin ati ebi tabi ore yin ri?	Rara _____ Beeni _____	1 2

**SECTION G: COPING STRATEGIES AND SUPPORT SYSTEMS AVAILABLE TO MARKET WOMEN**

61.	Awon ona wo ni awon omo yin n gba lati ranyin lowo lati farada awon idoju ko ti e n ri ?	Fi fi ife han Iranlowo owo Aduroti Ebun Imoran	1 2 3 4 5
62.	Bawo ni e se n farada awon idoju ko yin gege bi iyawo?	_____ _____	1

63.	Baw o ni e se n farada awon idoju ko yin gege bi abiyamo?	_____ _____	1 2
64.	Eto atileyin wo lo se Pataki ju fun yin?	Oko/baba omomi Awon omo_ Ebi Ore	1 2 3 4
65.	Eto atileyin awon wo lo se Pataki ju fun yin?	Ebi Awon egbe tiesin Egbe afefe yeye Egbe oja	1 2 3 4
66.	N je e n ri ona owo ya?	Rara Beeni	1 2
67.	Baw o le se ri owo ni awon asiko pajawiri owo leyin?	Oko/baba omo mi owo iya Iranlowoore Nipa se egbe ti esin Ebi	1 2 3 4 5
68.	N je e ti se oun ti o je mo iwa aito nigbakan ri lati toju ebi yin?	Rara Beeni	1 2
69.	To ba ri bee, ki ni?	_____ _____	
70.	Se e le so pe okoowo yin n gbooro sii pelu gbogbo ojuse yin ni ti owo nina?	Rara _____ Beeni _____	1 2
71.	Awon ona wo ni oko/baba omo yin n gba ran yin lowo lati kohu awon idojuko yin gege bi obisowo?	Fi fi ife han Iranlowo owo Aduroti Iranlowo ni pa oun lilo Imoran	1 2 3 4 5
72.	Baw o le se n ko ju awon idoju ko yin ni pa ilera ara yin?	_____ _____	
73.	How do you cope with your emotional challenges? Baw o le se n ko ju awon idojuko yin to je mo edun okan?	_____ _____	

### APPENDIX III

#### IDI Interview Guide for Male (Spouses/Partners of Female Breadwinners)

#### SECTION ONE: SOCIO-DEMOGRAPHIC CHARACTERISTICS OF RESPONDENTS

S/N	Question	Answer
1.	Age	
2.	Relationship status	
3.	Age at Marriage	
4.	Number of Children	
5.	Religious Affiliation	
6.	Merchandise	
7.	Average monthly income	
8.	Partner's number of wives	
9.	Type of family	
10.	Level of Education	
11.	Nationality/Ethnic Background	
12.	Partner's occupation	
13.	Partner's Level of Education	
14.	Partner's average monthly income	
15.	Number of people in your household	

#### Objective 1: probe for circumstances leading to female breadwinning

1. What is your position on female breadwinning roles?
2. Is your position on female breadwinning based on your ethnicity/culture?
3. How is female breadwinning role viewed in your culture?
4. Has your view on female breadwinning being influenced by your host community?
5. Has your spouse's financial situation changed in any way since you got married/have been together?
6. Does your spouse/partner have any other children apart from yours?
7. Does your husband/spouse have any other wife/wives?
8. Does your husband strive to assist you financially or is he comfortable with you as the major financial provider?

#### Objective 2: Probe for specific roles played by breadwinning market women in Ibadan

Who does the following most of the time:

9. pay children's school fees
10. buy clothes for the children

11. takes care of accommodation
12. takes care of transportation
13. takes care of feeding
14. Takes care of children's books?
15. Takes care of medical bills and emergency situations
16. If you do more than your husband, why?
17. When the children or other dependent relatives need money, who do they turn to?
18. If you contribute more than your spouse financially, how does he compensate?
19. Does he help with the chores at home?

**Objective 3: Probe for nature of female breadwinning role among market women whether temporary or permanent**

20. For how long have you been the breadwinner in your family?
21. Do you think your husband/partner is comfortable with you being the major provider?
22. Do you think your husband/partner is making efforts to regain his status as the breadwinner?
23. If your husband/partner's financial situation improves, do you think he will take over breadwinning role?
24. Do you think your breadwinning role is just a phase that will pass?
25. Have you played the breadwinning role at any other time before now?

**Objective 4: Investigate how female breadwinners combine their business life with their marital obligations**

26. Has your present situation as the breadwinner given you any edge in the family?
27. How does your breadwinning role affect your opinion of your husband?
28. Does your husband feel threatened by your role as the breadwinner?
29. Is he comfortable asking you for money?
30. Has his behavior towards you changed in any way since you became the breadwinner?
31. Has your role as the breadwinner put any strain on your marital relationship?
32. What are the major causes of friction in your family?

**Objective 5: Examine the effects of female breadwinning role of market women on parenthood and childcare**

33. Who takes care of the children after school
34. Do you think you spend enough time with your children?
35. Who takes care of child discipline in your family?
36. Do you think your business life has affected your children in any way?
37. Do you think your role as the breadwinner will have any adverse effect on your children in future?
38. Does your role as the breadwinner have any effect on your partner's relationship with the children?
39. Who takes the major decisions in the house regarding the children's welfare?



**Objective 6: Examine the effects of female breadwinning role of market women on other familial relationships**

40. Does your role as the breadwinner have any effect on how your in-laws relate with you?
41. How often do you visit your in-laws?
42. Does it affect the way your friends and family relate with your husband/partner?
43. Do you still get to attend social functions with friends and family?
44. Do you think your in-laws are comfortable around you?
45. Do you think you will feel more fulfilled as a woman if your husband is the breadwinner?
46. Can you share any experience that shows whether your in-laws are okay with your role as the breadwinner?
47. Has your role as the breadwinner caused any friction between you and your relatives?

**Objective 7: Identify the coping strategies and support systems available to breadwinning market women**

48. What is your most valuable network of social support?
49. Do you belong to any associations?
50. What are your reasons for joining, if you belong to any?
51. Do you get money from any other source apart from your business?
52. In what way(s) does your husband/partner help you cope with your challenges as a working woman?
53. How do you cope with your emotional challenges?
54. Has your role as the breadwinner pushed you into any unpleasant situation?
55. What is the most unusual thing you have done to provide for your family?

## APPENDIX IV

Department of Sociology  
Faculty of the Social Sciences  
University of Ibadan

### FGD Guide for Female Breadwinners

Name of interviewer; \_\_\_\_\_ Market \_\_\_\_\_

I am a student of the above named institution. I am carrying out a study on female breadwinning and family relations among market women in Ibadan metropolis, Nigeria. Any information you share with me for the purpose of this interview will be confidential.

Date: \_\_\_\_\_

#### SECTION ONE: SOCIO-DEMOGRAPHIC CHARACTERISTICS OF RESPONDENTS

S/N	Question	Answer
1.	Age	
2.	Ethnicity	
2.	Relationship status	
3.	Age at Marriage	
4.	Number of Children	
5.	Religious Affiliation	
6.	Merchandise	
7.	Average monthly income	
8.	Number of people in your household	

#### Objective 1: Investigate the circumstances leading to female breadwinning role(s)

1. Who is expected to provide for the family? husband or wife?
2. Why?
3. What is your opinion on female breadwinners?
4. Has your financial situation experienced any change since your union?
5. If yes, what brought about the change?
6. Has your partner been financially supportive over the period of your marriage/togetherness?
7. Do you operate a joint account with your spouse?
8. Do you encourage a joint account for married couples?  
If yes, can you tell us why?

If no, can you tell us why not?

9. Do you get involved in how your spouse spends his income?

**Objective 2: Identify the specific roles played by breadwinning market women in Ibadan**

10. In what way(s) does your husband/partner contribute financially in the home?

11. What specific roles does he play in the home?

12. Are you very comfortable with your current financial situation?

13. Who takes major financial decisions in your household?

14. Who takes general decisions in the household?

15. Who is responsible for provision of basic things like food, shelter and clothing in your household?

16. For how long have you been providing for the family?

17. If your husband/partner's financial situation improves, do you think he will take over breadwinning role?

18. Have you played the breadwinning role at any other time before now?

**Objective 3: Investigate how female breadwinners combine their business life with their marital obligations**

19. How often do you sleep on the same bed with your husband/partner?

20. Do you share the room with your husband/partner?

21. How do you enjoy personal time with your husband/spouse most time?

22. How often do you have sex with your husband/partner?

23. What is your most common cause of argument?

24. Do you think your role as the major financial provider has any effect on your relationship with your husband/partner?

25. Do you think you'll enjoy your familial role as a wife more if you are not the breadwinner?

26. Do you think you will feel more fulfilled as a woman if your husband is the breadwinner?

**Objective 4: Examine the effects of female breadwinning role on parenthood and childcare**

27. Who takes care of the children in the morning?

28. Who takes care of them after school?

29. Do you allow your children to stay with you in the market after school or do they go home?

30. If yes, how do you keep them occupied?

31. If no, where do they go? who stays with them?

32. Do you think you spend enough time with your children?

33. Do you encourage your children to help with your business?

34. Who takes care of child discipline in your family?

35. (for those with school age children) Who attends children's school meetings?

36. Are you always available to offer advice and moral support to your children when there is need?

37. Do you think your business life has affected your children in any way?
38. Do you think your role as the breadwinner will have any adverse effect on your children in future?

**Objective 5: Examine the effects of breadwinning roles on other familial relationships**

39. Are your in-laws and family aware of your breadwinning role?
40. Is it acceptable by them?
41. Do you think female breadwinning role affects your relationship with your in-laws in any way?
42. How has your role as the primary financial provider affected your social life in regards to family relations?
43. Does your breadwinning role affect the way your friends and family relate with you?
44. Do you still get to attend social functions with friends and family?
45. Has your role as the breadwinner affected your husband's relationship with your own family?
46. Has your role as the primary provider affected your relationship with your in-laws in any negative way?

**Objective 6: Identify the coping strategies and support systems available to breadwinning market women**

47. What is your most valuable network of social support?
48. Do you belong to any associations in the market?
49. What are your reasons for joining, if you belong to any?
50. Do you get money from any other source apart from your business?
51. In what way(s) does your husband/partner help you cope with your challenges as a working woman?
52. How do you cope with your emotional challenges?
53. Have you had to use unconventional means to get money to support your family?
54. If yes, what was it?

**APPENDIX V**

**Department of Sociology  
Faculty of the Social Sciences  
University of Ibadan**

**IDI Guide for Female Breadwinners**

Name of interviewer; \_\_\_\_\_ Market \_\_\_\_\_

I am a student of the above named institution. I am carrying out a study on female breadwinning roles and consequences for family relations among market women in Ibadan metropolis. Any information you share with me for the purpose of this interview will be confidential.

Date: \_\_\_\_\_

**SECTION ONE: SOCIO-DEMOGRAPHIC CHARACTERISTICS OF RESPONDENTS**

S/N	Question	Answer
1.	Age	
2.	Relationship status	
3.	Age at Marriage	
4.	Number of Children	
5.	Religious Affiliation	
6.	Merchandise	
7.	Average monthly income	
8.	Partner's number of wives	
9.	Type of family	
10.	Level of Education	
11.	Nationality/Ethnic Background	
12.	Partner's occupation	
13.	Partner's Level of Education	
14.	Partner's average monthly income	
15.	Number of people in your household	

**Objective 1: probe for circumstances leading to female breadwinning**

16. Is this your first marriage/cohabiting relationship?
17. What is your position on female breadwinning roles?
18. Do you have children who live with you?
19. Who earns more, you or your spouse/partner?
20. Has your spouse's financial situation changed in any way since you got married/have been together?
21. Does your spouse/partner have any other children apart from yours?
22. Does your husband/spouse have any other wife/wives?
23. Does your husband strive to assist you financially or is he comfortable with you as the major financial provider?
24. How long have you been providing for the family?

**Objective 2: Probe for specific roles played by breadwinning market women in**

**Ibadan**

25. Who pays children's school fees?
26. Who buy clothes for the children?
27. Who takes care of accommodation?
28. Do you have a car?
29. If yes, who maintains it?
30. Who drives it more often?
31. If no, who takes care of transportation?
32. Who takes care of feeding
33. Who takes care of children's books?
34. Who takes care of medical bills and emergency situations
35. If you do more than your husband, why?
36. When the children need money, who do they turn to?

**Objective 3: Investigate how female breadwinners combine their business life with their marital obligations**

37. Has your present situation as the breadwinner given you any edge in the family?
38. Do you think your husband/partner is comfortable with you being the major provider?
39. Do you think your husband/partner is making efforts to regain his status as the breadwinner?
40. How often do you have sex with your husband/partner?
41. Do you think your sex life is good enough?
42. Do you sometimes spend lone time with your husband?
43. Has your husband changed towards you in any way due to your role as the breadwinner?
44. How does your breadwinning role affect your opinion of your husband?
45. Does your husband feel threatened by your role as the breadwinner?
46. Is he comfortable asking you for money?
47. Has his behavior towards you changed in any way since you became the breadwinner?
48. Has your role as the breadwinner put any strain on your marital relationship?
49. What are the major causes of friction in your family?

**Objective 4: Examine the effects of female breadwinning role of market women on parenthood and childcare**

50. Who takes care of your/wards children in the morning?
51. Who takes care of them after school?
52. Do they stay with you in the market?
53. If yes, what do they do while in the market?
54. Do they change clothes in the market?
55. Do you encourage your children to help with your business after school?
56. Do you allow the children to play with other children in the market?
57. Do you think the market place is a good environment for your children?
58. If your children don't come to the market after school, where do they go to?
59. Who stays with them?
60. Do you think you spend enough time with your children?
61. Did your mother/guardian also sell in the market?
62. Did it affect your childhood in any way?
63. Who takes care of child discipline in your family?
64. Do you think your business life has affected your children in any way?
65. Do you think your role as the breadwinner will have any adverse effect on your children in future?
66. Does your role as the breadwinner have any effect on your partner's relationship with the children?
67. Who takes the major decisions in the house regarding the children's welfare?

**Objective 6: Examine the effects of female breadwinning role of market women on other familial relationships**

68. Are your in-laws aware of your role as the breadwinner?
69. Are they comfortable with it?
70. Are your family members aware of your role as the breadwinner?
71. Are they comfortable with it?
72. Does your role as the breadwinner have any effect on how your in-laws relate with you?
73. How often do you visit your in-laws?
74. How often do you visit your own family and friends?
75. Does it affect the way your friends and family relate with your husband/partner?
76. Do you still get to attend social functions with friends and family?
77. Do you think your in-laws are comfortable around you?
78. Do you think you will feel more fulfilled as a woman if your husband is the breadwinner?
79. Can you share any experience that shows whether your in-laws are okay with your role as the breadwinner?
80. Has your role as the breadwinner caused any friction between you and your relatives?

**Objective 6: Identify the coping strategies and support systems available to breadwinning market women**

81. What is your most valuable network of social support?
82. Do you belong to any associations in the market?
83. Do you belong to any associations outside the market?
84. What are your reasons for joining, if you belong to any?
85. Are you paying back any loan at the moment?
86. Where did you get the loan?
87. Have you repaid any previous loan?
88. Was your repayment convenient?
89. Did it affect your business/family?  
Generally, is it easy for you to access loans?
90. Do you get money from any other source apart from your business?
91. In what way(s) does your husband/partner help you cope with your challenges as a breadwinner?
92. Do you have people who sometimes assist you with money gift?
93. If yes, what is your relationship with them?
94. Is your husband/partner aware of this?
95. How do you cope with your emotional challenges?
96. Has your role as the breadwinner pushed you into any unpleasant situation?
97. What is the most unusual thing you have done to provide for your family?



APPENDIX V1

TELEGRAMS.....

TELEPHONE.....



**MINISTRY OF HEALTH**  
DEPARTMENT OF PLANNING, RESEARCH & STATISTICS DIVISION  
PRIVATE MAIL BAG NO. 5027, OYO STATE OF NIGERIA

Your Ref. No. ....  
All communications should be addressed to  
the Honorable Commissioner quoting  
Our Ref. No, AD 13/479/ 2037 \*

<sup>st</sup>  
31 August, 2020

The Principal Investigator,  
Department of Sociology,  
Faculty of the Social Sciences,  
University of Ibadan,  
Ibadan, Nigeria.

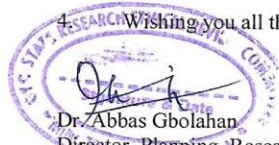
**Attention: Dagunduro Adebukola**

ETHICS APPROVAL FOR THE IMPLEMENTATION  
OF YOUR RESEARCH PROPOSAL IN OYO STATE

This is to acknowledge that your Research Proposal titled: "Female Breadwinning and Consequences for Family Relations among Market Women in Ibadan Metropolis, Nigeria." has been reviewed by the Oyo State Ethics Review Committee.

2. The committee has noted your compliance. In the light of this, I am pleased to convey to you the full approval by the committee for the implementation of the Research Proposal in Oyo State, Nigeria.
3. Please note that the National Code for Health Research Ethics requires you to comply with all institutional guidelines, rules and regulations, in line with this, the Committee will monitor closely and follow up the implementation of the research study. However, the Ministry of Health would like to have a copy of the results and conclusions of findings as this will help in policy making in the health sector.

4. Wishing you all the best.



Dr. Abbas Gbolahan  
Director, Planning, Research & Statistics  
Secretary, Oyo State, Research Ethics Review Committee

## APPENDIX VII

### Informed Consent Form

Dear Sir/Ma,

My name is Adebukola O. DAGUNDURO, I am conducting a study titled '**Female Breadwinning And Family Relations Among Market Women In Ibadan, Nigeria**'. The study aims to document the issues around female breadwinning and how it affects family relations. I hope the information obtained will help to guide on the development of programmes and interventions that will help improve the well-being of female breadwinners, create an enabling environment and improve their familial relationships.

You have been carefully selected to participate in the study because you are a key stakeholder, who is believed to have the knowledge and experience of life to provide the information required. The information will be obtained through interview/ questionnaire administration/Focus group discussion. Your responses will be recorded using a recording device, and in addition notes will be taken in a notebook. The interview will last between 60 – 90 minutes

Your participation in this study is voluntary. Should you decide not to participate, you will not be interviewed, neither will you be penalized. Also, at any time during the interview, if you decide you do not want to continue or there are specific questions you do not want to respond to, you are free to indicate, and your wishes will be respected.

All information you provide will be treated with utmost **confidentiality**. The information you provide will not be traced to you. Also, the information you provide will not be divulged to anyone except the research team, neither will it be used for any purpose except for this research. All information obtained will be kept in a secure place, which will not be accessible to anybody except approved members of the research team. Your participation will not cost you anything except your time, neither are we paying you to participate in the interview.

**Do I have your consent to proceed with the interview? YES/NO**

**Statement of person giving consent:**

I have read the description of the research and I am satisfied. I understand that my participation is voluntary. I know enough of the purpose, methods, and risks and benefits of the research study to judge that I want to take part in it. I understand that I may freely stop being part of this study at any time. I have received a copy of this consent form and additional information sheet to keep for myself.

**DATE:** \_\_\_\_\_

**Signature/Thumb Print:** \_\_\_\_\_

**Location of Interview:** \_\_\_\_\_

**Researcher's Statement:**

**I have fully explained this research and have sufficient information, including about the risk and benefits, to make an informed decision.**

**DATE:** \_\_\_\_\_ **SIGNATURE:** \_\_\_\_\_

Adebukola O. DAGUNDURO  
Department of Sociology,  
Faculty of the Social Sciences,  
University of Ibadan  
Ibadan

**APPENDIX VIII**



IDI Participant with her goods / Bodija market 2020

## APPENDIX IX



**Entrance to One of the Study Locations, Bodija Market**

APPENDIX X



Field worker with female traders/Gbagi market, Ibadan 2020

## **APPENDIX XI**



Researcher with FGD Participants/ Agbeni Market 2020

## APPENDIX XII





Researcher with a Female IDI Participant

**APPENDIX XIII**



Researcher with a Male IDI Participant