Male Wives, Female Husbands: Women Empowerment and the Changing Pattern Household Structures in Nigeria.

Introduction

This paper seeks to describe some aspects of the effects of women's employment on the changing pattern of household structures in Nigeria. The material on which it is based was collected from in-depth interviews conducted in Edo and Delta States, in the South-South geopolitical zone of Nigeria between August and September, 2015 by the authors. Until recently most theories advanced in the study of women and gender relations have been formulated on the basis of historical and contemporary studies of women in the First World (with the exception of the following who articulated African feminism, Aidoo, 1998; Nnaemeka, 1998; Nzegwu, 2003; Ogundipe-Leslie, 1994; Oyewumi, 1997&2003; Steady, 1981&2005; Taiwo, 2003), particularly North-West Europe and the United States (Benería and Sen, 1981).

As a result, only few, if any, of the principles apply wholly to the Third World Countries. For example, Roberts (1984) describes the limitations of mainstream feminist theory in terms of its relevance to Africa. Existing theories about women and gender also range widely, not only is there noticeable difference in the overall approach (especially in terms of whether 'patriarchy' as a catchall for male domination should be seen as independent of, interactive with or determined by the mode of production, e.g. Adlam, 1979; Beechy, 1979; Eisenstein, 1979; Ennew, 1978), but there is also a considerable lack of consensus within the various strands of analysis.

Also, feminist debates can be extremely confusing, Marxist-feminism for example, contains a plethora of different points of view, and this led Michèle Barret (1986, p.8) to conclude that much of the work generated within this theoretical framework remains 'fragmentary and contradictory'. Given these numerous standpoint, and because they are so often tied to the historical experiences of Europe and North America, we put off including a theoretical framework for this paper. Instead, we have tried to use as much as possible, empirical evidence relating to gender issues. This is because the precise empirical effects of women's employment on the changing pattern of household structure have received little detailed attention in Nigeria. Given the need for empirical specificity in understanding these processes, it is important that we do not simply extrapolate from one context to another without taking into account real historical and cultural differences.

Historical Framework

Hierarchy based on gender determines the course of decision-making in traditional Nigerian household. In traditional Nigerian societies, there are observed role differentiations which are based on gender or sex. While sex roles are biologically determined, universal and unchangeable, gender based roles are often rooted in culture. George's argument (1996: 23) that culture and society are the actual determinants of gender distinctions in society supports the above assertion. He further explains that the process of socialization in a specific culture inculcates the cultural expectations of male and female behaviours and that these expectations vary from society to society and from time to time in the same society. The empirical starting point for this study was the observed increase in the participation of women in sourcing for the economic survival of their families, due to a combination of high male unemployment and falling living standards occasioned by the hardship introduced by the SAP conditionality.

The oil boom of 1970s brought a new dimension into the economic activities in Nigeria. The sharp increases in oil revenue had a pervasive effect on the Nigerian economy (CBN, 1993). This was because the increase in revenue led to large increases in public spending designed to expand infrastructure, non-oil productive capacity, and human capital. The resulting large bonus enabled the country not only to expand the public investment almost three folds over the subsequent years but also to build up its foreign reserves (Godwin and Dagogo, nd:123). But many of those investments were carried out without sufficient attention to their economic viability. However, the collapse of world oil prices and the sharp decline in petroleum output resulting from a lowering of Nigeria's OPEC quota in the early 1980s brought to the forefront the precarious nature of the country's economic and financial position. Rising and ill-directed government spending during the 1970s, neglect of the agricultural sector, and inward-looking industrial policies left Nigeria vulnerable to profound changes in the external environment in the following decade. Thus, the dramatic fall in oil export revenues entailed a sharp deterioration in the country's public finances and balance of payments.

This led to recession and economic deterioration as manifested by fiscal crisis, foreign exchange shortage, balance of payments and debt crisis, high rate of unemployment, negative economic growth, to mention a few. Indeed, beginning from 1982, and through 1984, the country had become saddled with negative trends in economic growth as indicated by the decline in the gross domestic product (GDP) (0.35% in 1982; -5.37% in 1983; and -5.18% in 1984), persistent current account and budget deficits, a huge backlog of uncompleted

projects, especially in the public sector, factory closures, large-scale retrenchment, acute shortages of essential commodities and galloping inflation (NCEMA, nd: 3-4).

Consequently, the absence of necessary finances brought to a halt the implementation of vital national programmes of economic development and political modernization. This warranted the option of seeking the aid of the international financiers (Nwagbara, 2011, p. 30-31). The IMF-World Bank requirement for granting financial assistance was a stringent conditionality that required a reduction in government expenditure, also known the Structural Adjustment Programme (SAP). The introduction of the SAP in 1986 by General Ibrahim Babangida's regime as a means of containing the economic crisis faced by the country, was aimed at a programme of economic reforms to reduce the state's involvement in the economy; increase the role of private sector and the market, liberalise the economy and integrating it more fully into the global market. The SAP policies pursued in Nigeria include fiscal and monetary restraints, exchange rate dismantling/devaluation of the naira, general tariff dismantling, divestiture of state-owned enterprise, liberalization, trade liquidity squeeze, private sector promotion and export promotion based on comparative advantages, the adoption of a coherent and consistent external debt management programme and review of industrial polices (Adewumi, 2001; Onimode, 1989; Otobo, 1998: Onyeonoru 2001; Bangura, 1991).

The implementation of SAP came at a time when Nigeria was beset by a charged political atmosphere fuelled by the biting economic hardship that hit most families. The implementation of the IMF conditionality led to many unpleasant consequences such as workers losing their jobs through retrenchment, many people not being able to afford most of the necessities of life due to wage cuts and withdrawal of subsidies, skyrocketing inflationary situation occasioned by currency devaluation, high rates of unemployment, etc. The subsidy on petroleum products (gas, petrol, kerosene, diesel oil, and fuel oil) was reduced in 1986, 1988, 1989, and 1990. Such oil subsidy withdrawals fuelled the inflationary spiral in the country. Apart from the general and persistent increases in the prices of goods, transport fares skyrocketed resulting in lower living standards and an increase in the suffering of commuters, while hunger and starvation ravaged, given that families spent about 50% of their meagre incomes (where they are employed at all) on fuel or wood and charcoal (Anyanwu, 1992, p.11). This situation necessitated the aggressive involvement of women in sourcing for the economic survival of their families, a role that was hitherto of men's prerogative. The situation thus provides an interesting test for examining the relationship between women's employment and the changing pattern of the household structure in Nigeria.

The following are some of the questions which articulated the research. First, what motivates women to seek employment? To what extent is her income essential to the economic survival of the household? Does it maintain or raise existing income levels? Second, in a context where the customary division of labour strongly emphasises men's and women's separate spheres of activity and allocates domestic work and childcare to women, is there any evidence of a renegotiation of the household division of labour either between women and men? Does the presence of extended kin, as in 'joint families' make it easier for employed women or does the employment of women itself affect patterns of household structure? Third, what happens to women's salaries? Are they allocated to specific consumption requirements such as consumer goods or children's subsistence, and what control do female earners have over the disposal of their salaries? Fourth, what are the ideological effects of women's employment on existing household relations, patterns and structures? In particular, does it modify existing power hierarchies or conversely, sharpen conflicts?

This paper concentrates mainly the on the changes in the domestic division of labour within the household structure and on the distribution and disposal of women's salaries. The major emphasis will be on the importance both of the position of the household and of the cross-cutting effects women's employment may have on the household structure.

SOME CHARACTERISTICS OF STUDY SAMPLE

The study is based on extensive interviews with employed women from 24 households in Nigeria. A purposive sampling frame was used in conjunction with snowballing sampling technique. This means that those interviewed were not randomly selected but were picked based on their relationship with the topic of the research and these people helped in identifying other potential informants. The sample was confined to women who were gainfully employed. There is thus an under-representation of women who do not have paid employment (those who are self-employed or involved in trading), and a notable bias towards educated and professional women such as Bankers, Doctors, Teachers, Civil Servants, and University Lecturers. The sample covers a range of income, occupation and social class in the Nigerian population but with the above noted bias towards educated women.

A household is defined here in terms of those who share domestic functions and consumption on a regular residential basis (Brydon & Chant, 1989: 135). I have avoided the use of familiar terms such as 'nuclear' and 'extended' to describe compositional patterns, as these both imply a static rather than a dynamic situation, and also have no real equivalents in terms of the ways in which interviewees themselves describe their household structures. The

term 'nuclear' has the additional disadvantage that it conveys a particular image of family form derived from an ethnocentric European sociology. The exception is the term, 'joint', which is used here in a way which corresponds approximately with local meanings.

DOMESTIC DIVISION OF LABOUR: CHILDCARE RESPONSIBILITIES

On the childcare arrangements of working mothers, there was considerable variety and complexity in the arrangement. However, most arrangements centred on kin despite institutional facilities available to the women, in the neighbourhood or in the workplace. An examination of the childcare strategies of working mothers reveals that a combination of pragmatism and a lack of alternatives tend to dictate decisions. Where they exist, non-employed adult members of households (unless they are very elderly or infirm) are the most likely caretakers. Such a person may be a husband or possibly a dependent relative in the case of those households where the woman lives in the husband's family house.¹ More usually, the carer, or carers, will be female in-laws in joint family households. Predictably, the mother-in-law is the relative most frequently involved in childcare.

However, women's own mothers are also significant carers, often in combination with other relatives or helpers. One mother left her baby with her own mother for 'the first five months of the child's life, after which she employed a nanny. The mother and mother-in-law of another divided the childcare between them, an arrangement made possible by the close proximity of the two families. Yet, another lives with her husband and her mother. He is a lawyer and her mother teaches morning hours only in a secondary school. Her mother thus takes the main responsibility for the child. Working wives with no access to a wider kin network have to resort to a variety of other strategies. It is in these households that husbands may emerge as significant carers for children if they are unemployed or in casual employment. The other context in which husbands may play a more significant role is where both husband and wife work comparatively short hours outside the home, enabling childcare to be rotated. Teachers and University lecturers are well placed to do this if they have school age children. In only one case did a woman take her children to the workplace when they were very small. She was a nanny in a hospital with her own quarters. Her casually employed husband subsequently took on the major daily responsibility. In a significant number of poor households, children have to be left largely to look after themselves, or older children are expected to look after younger ones. It should be noted, however, that in all but one case

¹ Where the woman lives with her husband's family.

where the child or children were described as looking after themselves, the mother was a home worker who was on the premises even if unable to give much time to her children. The age of the children is particularly relevant here. Homeworkers with very young children, who are close in age, often have to care for them alongside their employment.

This has obvious implications for their productivity. As the children get older, they increasingly look after themselves and when they reach the age of ten or eleven (particularly if they are girls) they become an important resource for poor mothers. They take on housework and often contribute unpaid labour to the homeworker. If there are further births, the older girls especially will take on the additional childcare. The other major resort of mothers without kin to assist them is to paid servants or nannies. These vary from very young girls who work as maid-servants and perform, for little more than their keep, a whole range of household tasks, including minding children to elderly women who are paid exclusively for childcare. This latter category is found only in the highest income groups. Neighbours feature as something of a resort for poor women and rather more frequently as first resort in an emergency such as sickness. Only one highly paid woman used a private nursery. Given the precariousness of many of the arrangements, it was not surprising to find that illness or other emergencies were often a cause of crisis.

Eleven women reported that, whatever their existing arrangements, either they or their husbands took leave from work. For public sector employees with fairly generous casual leave provisions, this was not difficult, but women who worked in the private sector reported that sick children had to fend largely for themselves. All the women were asked to comment on their degree of satisfaction with their arrangements, past and present. Five women expressed that they were fairly or very dissatisfied, but many others, while not actively dissatisfied, pointed out that satisfaction was immaterial as they had no alternative. This was particularly the case with those whose children looked after themselves. The greatest active dissatisfaction was manifest among those who employed a servant. Four out of the Eight women wholly dependent on this mode were very unhappy about it. Hired persons were felt to be unreliable and lacking in training. By and large, women were happiest with arrangements which involved one permanent main carer, such as mother or mother-in-law. More contingent combinations caused anxiety. One woman, whose mother-in-law, sister-inlaw and a nanny were all variously involved in the care of her children was unhappy because she felt that her mother-in-law was too elderly, her sister-in-law was unwilling and the nanny was untrained.

Most of the women rated their husbands as carers fairly lowly and it is likely that this reflects the strong ideological preoccupation with the notion of motherhood as a 'natural' role for women only rather than an objective assessment of the care provided. It is, perhaps, significant that those mothers who expressed their dissatisfaction in terms of personal guilt were all dependent either on servants or on husbands as carers.

HOUSEWORK

The normal division of labour within the household is one between female members and servants, rather than between wives and husbands. Age and seniority also play a major role in determining tasks and responsibilities. Thus, wives, have greater responsibilities than their husbands, especially in relation to cooking and general household supervision. Where there are no other adult female members, married women's domestic burdens are heavier. In households where there are, additionally, no domestic servants, it can be expected to be heaviest of all. Predictably the lowest income households employ no servants at all, except for one in which there are special circumstances. This household consists of a young married couple and their very small children with no kin network to assist them and where the woman is nominally a cook in a hospital whose husband mainly takes care of the children. Were the work roles of husband and wife reversed it seems unlikely that a domestic servant would be employed. As incomes rise, domestic servants reflects the relatively abundant supply of cheap labour in Nigeria.

Although a number of households employ servants for five or more hours per day, it is interesting to note that the average number of hours spent daily on housework of working mothers is scarcely less in households with servants than in households without. There are several reasons for this. One is that few servants are left to work unsupervised. Even where a cook is employed, the daily menus have to be organised and are usually closely directed by the woman. In only two households, did the servant/house keeper take the whole responsibility for domestic arrangements. Women may thus spend considerable amounts of time overseeing the work of servants. A further reason is that in poor households the amount of domestic labour is, of necessity, cut to a minimum by working women, while in well-to-do middle class households it may be greatly elaborated. Housework is not performed under wage conditions and its extent is subject to other forces than those of the market place.

Higher consumption standards tend to go with higher expectations about food preparation, home comfort, children's extra education, etc, which means that the employment of domestic servants often only 'frees' women for carrying out these essential forms of class based social reproduction. An element of arbitrariness also enters into the determination of hours spent on housework. Husbands and relatives differ in the level of demands which they place upon wives, and women differ among themselves in their capacity or desire to resist the continual servicing of family members' demands. Apart from children, undoubtedly the most time consuming set of tasks centres on food preparation. For many women, this takes up two periods during each day, the longer period being usually from early in the morning until it is time to leave for work, and the lesser period being in the evening. Husbands and school children often take cooked food from home and this makes this especially burdensome.

Married women reported rising as early as three or four in the morning in order to complete their cooking and organise the remainder of the housework before leaving. However, cooking is undoubtedly the area in which most adjustments have been made by employed women. A number described how they made 'short cuts' in cooking by minimising the number and elaborateness of dishes served, despite encountering consumer resistance. Another way of modifying the load is to reorganise the cooking into morning and evening shifts for of which the wives are responsible. This was the most common strategy in households where there was more than one employed adult woman. Apart from cooking, many women reported a general curtailment of time spent on general household duties compared to before they had taken up employment.

Cleaning and clothes washing were mentioned by many, with a number describing their households as having moved to buying of washing machines to help reduce the burden of having to wash manually. Some employed mothers stressed, however that on Sundays and holidays they reverted to their heavier work burden. Male participation in domestic work is largely casual and sporadic. The majority of husbands did some or most of the marketing, daily shopping and fetched water where this was required. Only one husband cooked regularly and he was unemployed owing to a mental problem and permanently at home, while his wife was the breadwinner. One other regularly prepared breakfast. Five more husbands cooked 'occasionally' either when illness prevented their wives from doing so, or on special occasions.

A number of fathers took on the responsibility of supervising their children's school work. In eleven households the husbands did nothing at all. All interviewees for whom it was relevant were asked for their views on the existing sexual division of labour in their household, and on husband's responsibilities when wives were in full time employment. Only two women felt strongly that men should not do housework, and one of these qualified her opposition by admitting that she did not allow or encourage her husband to do so because he

was 'so unreliable'. The majority felt strongly or fairly strongly that men should participate, or even take an equal share, but when asked why this did not, in fact, happen, women tended to reply that men had 'no time' or that their employment kept them 'too busy'. These replies were illuminating in the context of the obvious lack of time from which most employed women so obviously suffered and suggests that men's time is valued differently from women's time by both men and women. A further deterrent to shared domestic responsibility was pointed out by a perceptive interviewee who remarked that women often prevent or discourage men from doing household chores on the grounds that it is, after all, women's work, thus colluding in the continuation of separate spheres for men and women.

A sample of husbands was asked separately about their participation in and views on housework. Their replies were engagingly frank. The husband of a woman who works a seven-hour day in a government office and spends a further six hours on housework said, "I only do marketing and daily shopping. I don't do any other housework because I do some intellectual work as well as my photography hobby." Some husbands professed themselves quite unaware of the length of time which their wives spent on housework. Another said, "I cannot say. I haven't noticed. When I stay at home she seems to be engaged in housework, but I don't know what she does in my absence". Both husband and wife work identical hours in government offices, but the husband spends up to 12 hours every week visiting his friends by himself. Further, he is in no doubt about the propriety of the existing sexual division of labour. "I think I do the major part of the household work. I am earning money. I spend the major part of my time earning". His wife's full time job and substantial salary are conceptually invisible; she remains a 'housewife'. By and large, men's responses were highly supportive of a sexual division of labour which allocated the major household responsibility to women.

Cooking, cleaning and childcare were frequently mentioned as 'women's jobs' in which women were deemed to have a sole competence derived from their nature. For these men, their wives employment affected them only insofar as it may have reduced their level of home comfort-such as the elaborateness of their meals. It carried no implications for their own participation in domestic work. As another husband said, "everyone has his or her own duties. If a woman works she should appoint a helping hand". It follows that any further relief from housework which an employed wife requires must be sought either from other female relatives or from paid help.

Many women work longer on days 'off. Each woman was asked to estimate her time in relation to the two main periods of the day. A small sample of women kept daily time budgets over a two-week reference period and these were found to correspond closely to the estimate. This reveals something of the complex interaction between household composition and the life cycle as it affects the household burdens of employed women. The least burdened are wives who are either the sole employed female members in households with other adult women. Where there is more than one woman in employment, seniority combined with the availability or otherwise of other female relatives determines the extent to which she will have household responsibilities of a major kind. Working mothers, as might be expected, bear the largest daily burdens. But within this category, there is significant variation in workload, depending on the composition of the household. As has already been suggested, the presence or absence of husbands who rarely undertake domestic work even when unemployed is largely immaterial.

Employed mothers with young children in single unit households with or without servants have the greatest amount of housework to manage. A 32-year old civil servant with a similarly employed husband and a small son calculated that she spent 7 1/2 hours each day on housework combined with morning and evening childcare. This was despite the employment of a full time nanny for the child. Her husband spent "all his spare time with his friends" and she had no kin close by to help her out. As the children grow older, working mothers gets a little help from daughters in the absence of other support. But many mothers tried not to impose too heavily on school and college going daughters, and daughters did not invariably perform domestic work. The presence of other adult women in the household whether employed or not, provides the best likelihood of a reduction in the employed mother's domestic burden. These female members may be mothers-in-law, sisters-in-law or other dependent relatives. A married 35-year old school teacher with two children spent only 2-3 hours per day on household chores. Her mother-in-law and husband's brother's unemployed 22-year old daughter kept house and provided childcare. A 43-year old doctor with a teenage daughter living in a joint family was in a similar position in having a sister-in-law who ran the household and who had enabled her to give up cooking almost completely as a result of her employment.

Similarly, at a later stage in the life cycle, a working woman may be able to utilise her seniority advantage to devolve much of her domestic responsibility onto her daughter-in-law. A widowed hospital cleaner living with her son and daughter-in-law, had given up virtually all housework to the daughter-in-law. In households where there are two or more employed women, the burden on each is often reduced by explicit sharing mechanisms, such as alternating cooking shifts, but also by a more pragmatic approach to what needs to be done and what constitutes non-essential activity. The apparently higher domestic work burdens was found in households where the only other adult members are non-employed men, and is due to the tendency for these men to be fathers-in-law who expect to be at the receiving end of care from their daughters-in-law.

Finally, the relationship between household income and household composition reveals that there is some correlation between the degree of complexity of the household and the level of income. That is, the poorest households are less likely to be joint or to have incorporated other adult members who might provide additional domestic labour to the household. Poor households are also less likely to have wider kin networks on which they can make demands. Poor employed mothers can thus be said in general to suffer the heaviest domestic burdens of all the women. Although they do not necessarily spend more hours of the day on domestic work, the nature of the burden is different because of poor material conditions and an absence of servants to perform the more arduous of the daily chores.

SALARIED EMPLOYMENT, DOMESTIC WORK AND HOUSEHOLD ORGANISATION

A combination of structural factors and contingencies thus determines what, if any, adjustments will take place in an employed woman's domestic workload. The preceding discussion raises two related issues in particular concerning the relationship between household organisation, compositional forms and women's employment. One is whether it makes sense to speak in terms of 'household strategies' where households may be acting in a unified manner to organise the paid and unpaid work of their members. This argument suggests that the domestic division of labour in the household may respond pragmatically to demand factors such as the greater availability of paid work for women in certain kinds of employment so that, if a woman is able to obtain employment, or better paid employment, more easily than a male member of the household, there will be household level substitution of her domestic labour for her paid labour. This 'trading off' may then result in a restructuring of the existing labour division, including the sexual division of labour. The other related issue is whether paid work for women, in the absence of institutional provisions for childcare and any real rationalisation of housework, encourages employed women to remain in households based on more complex family forms so that domestic work can be shared more easily.

First, although it is clear that some substitution of paid for domestic work and childcare is occurring, there is little evidence to suggest that this is a conscious strategy which is contributing to a major restructuring of the existing division of labour to accommodate women's employment. All women were asked whether there were conditions under which they would have to give up waged work, such as the loss of female relatives or domestic servants. Only five women replied in the affirmative and of these three were married women with young children and no assistance from kin. They were entirely dependent on servants for day-time childcare. The remaining two gave some indication that paid and unpaid works are substitutable on a household basis. These two are elder employed daughters living with a widowed mother and younger siblings. Currently, all the daughters are employed, but it was assumed that the loss of the mother would mean one daughter would have to give up her employment to run the household and that whoever earned the least would do so.

The women interviewed overwhelmingly rejected any suggestions that they might give up their employment because of competing domestic responsibilities. As one mother put it, "I would just have to adjust". It was clear that women's decisions to take up paid employment were motivated primarily by economic considerations, and most of the women had in any case been employed prior to marriage and had not considered giving up salaried employment, in poor households especially, anyone who can obtain waged work will do so. However, it was not of course possible to collect systematic information on women who had given up paid employment on marriage or at the birth of children.

Nonetheless, many employed women had entered or remained in employment in the face of considerable overt or disguised opposition from other members of the household or from relatives. And as the comments from husbands suggest, married women's employment is often only tolerated provided that little obvious disruption occurs to the existing order of things. The concept of household strategy suggests a degree of consensus and cooperation which is based on an examination of the ideological battleground of the domestic (and particularly the sexual) division of labour.

The second and related issue concerns the relationship between complex family forms and women's employment. Given the argument that women living in households where there are other adult women are generally less burdened and more satisfied with the standard of childcare which this provides. The principles governing household formation are complex and such a question cannot be answered unequivocally. It is possible to throw some light on the ideological factors which might contribute to changes in household composition, however, by looking at data on intra-household conflicts, especially those which centre on disputes over the division of labour and on people's reflections on the advantages and disadvantages of 'joint family' style living. Data on conflict is necessarily somewhat subjective as individuals have different perceptions and levels of tolerance for it. But a sufficiently coherent picture emerged to suggest that much conflict has a structural rather than simply an individual basis.

The 24 household visited reported on what they considered to be significant present or previous conflicts between household members. When asked about specific complaints which other members of the household make or had made against an employed woman, suggesting that she neglected the housework and other responsibilities; in-laws and notably mothers-inlaw emerged as the main complainants. Half of these recorded complaints had been made when the woman concerned had lived in a joint family which had subsequently fragmented either through death or conscious decision. A female banker interviewed had this to say, "When my mother-in-law was alive she was constantly making trouble. Living in a joint family is difficult for a working woman as the other women are always grumbling". However, for some, their mothers-in-law eventually became reconciled. A young doctor recounting her experience said, "Previously my mother and father-in-law used to complain. But after five years of marriage they had to change". But her troubles did not stop there, "My husband and I are always in conflict. He thinks I am not doing my family duties and caring for the children properly". Most complaints against working daughters-in-law were made by mothers-in-law who had never been employed themselves and were not accustomed to the idea, but this was not always the case.

A 36-year old banker, living with her husband, two children and mother-in-law who is a headmistress, commented, "I don't like joint family living at all. No one expresses their grievances openly. My mother-in-law doesn't object to my working but she expects me to fulfil all my household and other duties to the relatives as if I weren't employed". A further basis for conflict in this relationship occurred as a result of the daughter-in-law feeling exploited by her mother-in-law who was employed. A 59-year old widowed school teacher, living with her employed son and daughter-in-law and grandchild encountered severe conflict with her daughter-in-law over the domestic work, as the daughter-in-law disapproved of women taking up employment unless it was economically quite unavoidable. In retaliation, she insisted that both the domestic work and the household expenses should be divided equally between them so that each took full responsibility for running the household for 15 days each month.

Disputes between women and their non-employed sisters-in-law also figured fairly frequently but were usually articulated by the employed women not as complaints about specific neglect but as prompted by 'jealousy'. A number felt that the undoubted assistance given by their sisters-in-law was nonetheless provided grudgingly. In such households, both the 'glamour' of employment and the additional income which it provided were sources of tensions. However, sisters-in-law conflicts were outnumbered in quantity if not in intensity by arguments between young couples over their respective responsibilities. Unemployed husbands complained against employed wives that their customary levels of wifely attention had become eroded.

The largest number of conflicts took place between husband and wife. One respondent who contrasted her previous good experiences of joint family living and the encouragement of her mother-in-law which enabled her to return to college for five years, said, "Now I quarrel with my husband because he is utterly indifferent to my problems". As was noted earlier, husbands tolerate wives' employment provided that it does not impinge radically on the domestic status quo. The 'joint family' can thus, in some circumstances, provide essential support and encouragement to employed wives. Assessments of the advantages and disadvantages of joint or complex family living revealed a substantial majority of women interviewed favoured the joint family situation.

However, the majority of these were currently living in single unit households and it is to some extent the case that the warmer the approval, the less the person's experience of it. Nonetheless, of the nine women who lived in fully joint families household, only four were 'completely dissatisfied' with their current situation and the five others pointed out both advantages and drawbacks. The group of women which most strongly disapproved of it were now living in single units but with previous joint family experience. A further group expressed ambivalence which partly reflected personal experience. The advantage overwhelmingly put forward was that of the reduction of household and childcare responsibilities through sharing with other women. Most felt that this did greatly reduce the burden on employed women as well as providing greater peace of mind to women with children. But there were dissenting voices.

Several women pointed out that joint family responsibility may be heavier in that they can involve more elaborate obligations to family members and wider kin, and that employed women would be considered neglectful of these. The responses of most of women were informed by a sense of the costs as well as the clear practical advantages of living with inlaws and other kin. Psychological problems such as jealousies, resentment over unequal incomes and wide differences of view between generations were typically mentioned. Overall, it seems that women's employment is only one of a range of factors which decides the compositional form of the household and only in limiting cases is a woman's decision to take up or continue paid employment a function of its composition. While the presence of other adult women is a considerable source of assistance (as well as of some conflict) for an employed woman, all the indications are that such women would find the means to continue, either by hiring servants, or by increasing their own domestic load. What is clear is that there is, at present, there is little sign of a restructuring of the division of labour in conjugally based households. In sum, the price married women pay for freedom from in-laws is likely to be in increased levels of conflict with husbands as well as in the loss of important domestic services.

DISPOSAL OF WOMEN'S SALARIES

With a very few exceptions, those households in which women are the sole wage earners are all poor. In these households, employed mothers spend all their earnings on basic household subsistence. Systematic evidence on the extent to which poor women fore go food consumption in favour of their children was not collected, but was reported by at least one woman worker who said that if she did not earn as much as usual in a day she would eat only one meal in order to be able to feed her children. In poor households where there are also employed husbands, the amount of pocket money kept back by the husband is variable and sometimes large. This pocket money buys liquor, cigarettes, and 'beer parlour' life.

The differentiation of male and female earners (notably husband and wife) into primary and secondary earners, or into breadwinners and supplementary earners found in the urban European household has been commented on by sociologists' and also utilised unproblematically in 'dual role' analyses of married women's participation in the labour force (Standing, 1985:237). Married women are seen here as having a marginal attachment to paid work because of their family roles and this is rationally reflected in their low labour market status and the non-essential nature of their wage contribution which provides 'luxuries' for the family. There is some evidence that such conceptual differentiation is emerging in certain higher income households in that, with higher consumption levels, the additional items of consumption (like fanciful electronics, etc) may become associated with the wife's income contribution and she becomes conceptualised as the 'secondary' earner whose wage 'buys' the additional consumer goods or 'extra' milk and meat. This appears to happen regardless of the stability or size of the woman's contribution and raises important issues about the changing construction of family dependencies which will be adverted to below.

In complex households married women's wages are also often increasingly associated with the provisioning of their own conjugal unit, particularly in relation to children's clothing, school fees and medicine, and this contributes to existing intra household tensions over unequal incomes. There is no evidence to support the view that women's salaries may simply be regarded as 'pocket money' in high income households. Married women exercised little autonomy in respect of their earnings and in households where their salaries were conceptualised as purchasing 'luxuries' or 'extras' these were purchases which benefited the household rather than the individual woman. Their husbands, on the other hand, often had hobbies or outside commitments which entailed extra expenditure and which were shared with other men rather than with their families. One-third of the women had a savings account in their name, and a further four had joint accounts with their husbands. Others had assets such as money in a locked box in the house, or jewellery which was usually kept in a bank or safe. Four of the married women had purchased small plots of land from their savings, and one had a small income from rented property which had been left to her by her grandfather on the failure of her marriage. Almost half of the women in the sample were effectively asset less. Those who had savings saw them mainly as either old age security.

SALARY AS A SOURCE OF EMPOWERMENT

The majority of the women gave most or all of their salaries to their husbands, except where they themselves were in charge of the household finances. But the significance of this appropriation for the degree of personal autonomy and empowerment of the women in the disposal of their income varied with the mode of financial organisation of the household. Eight of the households interviewed organised their finances through a common fund. This is a fixed sum of money to which salary earners contribute in proportion to their earnings and which covers a somewhat arbitrary set of needs to which each member is entitled regardless of their employment status.

The concept of the common fund is interesting in that it embodies a redistributive ideology which, on the face of it, does not differentiate earners from non-earners or high earners from low earners. Nor is a person's ability to manage it dependent on being a salary earner. Seniority and role in managing the domestic side of the household is usually a determinant. The common fund generally covers basic food and housing costs, but it may extend to clothing, medicine and social obligations, with the contributory members keeping back only a very small amount of 'pocket money'. In households which did not report a common fund, three main patterns of management can be discerned. One pattern is very similar to the common fund mode, where individuals hand over a proportion, or sometimes

all of their salaries to the member who is responsible for domestic organisation and who takes responsibility for daily expenditure.

The second pattern is where financial management is jointly shared by husband and wife through a device such as a monthly budget worked out together. These households are more likely to be high income professional couples living in single unit households. The third pattern is where a husband or father controls household expenditure. Given the variation in patterns of financial organisation and the fact that styles of organisation do cut across income groups to some extent, there is clearly variation also in the degree to which employed women may influence or alter household financial decision-making or utilise their salaried status to obtain a greater degree of personal autonomy, where income levels allow for such considerations. In households with common funds, employment in itself does not directly affect existing processes of financial management which depend less on an individual's capacity to earn than on his or her age and status within the household but the tendency for additional salary earners to exacerbate income inequalities between conjugal units within complex households and thus contribute to the breaking down of common fund practices has been noted above.

Where there is no common fund, the effect seems to depend on the particular ideology of marriage which informs the conjugal contract. 'Joint management' represent a model of 'modern' marriage which often includes an emphasis on the 'equality' of the partners and a 'modern' attitude towards women's employment. Where husbands appropriate the salaries of wives, this mode is associated with substantially greater individual control over decision making and expenditure than in households with female managers, who were more like their common fund managing counterparts in that they were unlikely to take major decisions without consulting other adult members. The general effect of male management (there were, of course, exceptions) was thus to raise the level of conflict within the household. As one interviewee, a highly paid professional woman whose husband kept meticulous records of every penny spent by every member of the household described it, 'I can exercise my opinion on any matter, such as politics, art, or family affairs, but on financial matters I cannot say a word. If I need to buy a book or clothe, I have to ask for it from my husband. At the end of the month, only if all the bills have been paid and all other expenses accounted for, can I have anything''.

Finally, it is pertinent to consider what happens in households where there is no employed woman. In our small, purposive sample of non-employed women, two main patterns were found-that of the common fund and that of the 'fixed allowance' system. The key features of the latter are the aspect of personal "bestowal" by the salary earner (who is always a husband in these cases) and its fixed nature. One housewife described it thus, "My husband gives me so much each month and I have to manage. If I run out before the end of the month I have to ask him for extra. He then demands an explanation of how I have spent the money. If he is satisfied then he gives me out of his own pocket, if not then I have to manage without". Such a model of financial management removes any effective control over even small amounts of money and its disposal from the unemployed woman, and contrasts with the ideology of the common fund.

CONCLUSION

In conclusion, no comprehensive generalisations about the effects of women's employment on the household can be sustained, as the social forces at work are very complex and in some cases contradictory, for instance, an employed woman whose husband appropriates her salaries is arguably in a worse position in terms of her capacity to control financial and other household resources than a non-employed woman with charge of the household's common fund. In spite of this, women's employment has various consequences for the household structure, notably, reducing family size (reducing the number of children that the woman would normally have as a result of increased domestic burden), and influencing household composition and headship. In addition, the gradual, if partial, emergence within the urban wage economy of a narrower, social and legal construction of family dependency in terms of wives and children upon husbands, and its corresponding ideology of the male breadwinner/housewife or secondary salary earner brings to mind similar historical processes in both bourgeois and proletarian British families over the last century. This development both raises important issues for further research and adds a note of caution into any argument that the provision of employment (even 'better paid' employment) for women will, of itself, break down gender hierarchies.

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