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DYNAMICS OF CAPITAL AND RECURRENT HOUSEHOLD EXPENDITURE AMONG FEMALE BREADWINNERS IN IBADAN'S INFORMAL MARKETS

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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. Despite the pivotal role FBWs play in resource allocation within their households, the factors influencing these decisions and the specific roles they undertake remain underexplored. The study examined the dynamics of capital and recurrent household expenditure and the factors enhancing this phenomenon among Female Breadwinners.Hinged on the Household Bargaining Theory, the explanatory sequential design was employed and mixed methods used. Stratified purposive sampling method was used to select three markets (Agbeni, Bodija and Gbagi), while the snowball technique was used for selecting interview participants. Proportionate to size sampling method was used to administer a structured questionnaire to traders in Agbeni (289), Bodija (322) and Gbagi (292) markets. The study established that the specific roles played by female breadwinners were significantly associated with the employment status of their spouses.The study also revealed that female breadwinners are mostly responsible for recurrent household expenditures like clothing and feeding, despite the fact that the patriarchy norms are in vogue. Recommendations were made for policy improvements and the need for family counselors to create an awareness of the new paradigm shift on family welfare.

Keywords: Capital expenditure, family counselors, female breadwinners, recurrent expenditure

Introduction

Traditionally, women have been primarily associated with domestic roles, such as childbearing, caregiving and giving moral instructions. This aligns with the societal ideal of motherhood. However, the rise of female breadwinners (FBWs) challenges these traditional norms. As Mancini (2024) and Olson (2017) noted, both historically and contemporarily, men have always been expected to be the breadwinners. This traditional gender role has persisted across various cultures. Nevertheless, the trend of increasing female-led households is a global phenomenon. This shift in gender roles has significant implications for family dynamics, societal structures and economic development, especially in a patriarchal society like Nigeria. According to Pew Research Center (2018), one in three working mothers in Europe and one-third of married or cohabiting couples in the United States now have the woman as the primary breadwinner. This global trend highlights the ongoing evolution of gender roles and the increasing economic independence of women.

The trend of female breadwinning is not limited to Western countries. In Africa, particularly Nigeria, women are increasingly taking on the primary financial responsibility for their families. This shift is driven by various factors, including widowhood, economic hardship and changing societal expectations. While some Nigerian women are forced into the role due to circumstances beyond their control, such as the death of their husbands, many others are actively pursuing careers to supplement or replace their husbands' income. This reversal of traditional gender roles can present significant challenges in the dynamics of household expenditures, especially in a patriarchal society. Hence, understanding the dynamics of household capital and recurrent expenditures is very crucial in promoting economic resilience and

enhancing the role of female breadwinners.

Hence, there is currently a renewed worldwide interest in sub-Saharan Africa concerning power dynamics within households and how these power dynamics relate to better production and consumption outcomes (Bernard *et al*., 2020). These sociologists and development economists use women's participation in household decision-making as a proxy of women's empowerment, which could be a method of achieving Sustainable Development Goals (SDGs) 5-gender equality, 1 -poverty eradication and 2- total hunger eradication (Doss and Quisumbing, 2019). The goals of development economists and sociologists in learning how the identity of the income earner affects how money is spent within the household are necessary to inform policy interventions on gender equity, and to target closing the asset gaps between men and women, and also to enhance the productivity of African Agriculture (Opata, Ezeibe and Ume, 2020).

Recurrent expenditures refer to spending on buying of goods and service, wages and salaries and other forms of unfixed household expenses that are necessary for day-to-day living. Recurrent expenditure is also recognised as final consumption expenditure, which is regularly incurred, while Capital expenditure relates to the amount spent on one-time or infrequent expenses. It also includes expenses that are used in upgrading or improving on existing assets. This expenditure in nature creates future benefits (Maku, 2014). Income instability, societal pressures and access to resources has however made the dynamics of capital and recurrent household expenditures challenging for female breadwinners (Baker and Thomas, 2016).

The percentage of economically active women in the labour market has continued to rise (UN Women, 2022), as more women are drifting away from the traditional order of female dependency and are acquiring educational qualifications. 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 labour 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. However, nearly 60 per cent of women's employment globally is in the informal economy, and in low-income countries, it is more than 90 percent (ILO, 2018).

Informal 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; Olohunlana *et al*., 2024). 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).

Traditional Nigerian family therefore has continued to undergo significant changes due to the changing economic situations which resulted in the inability of men to adequately 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 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 (Bonvillain, 2020).

A 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, especially in terms of involvement in capital and recurrent household expenditures. 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.

Similarly, Teachman (2010) found that women's economic resources are strongly linked to a higher risk of divorce. Also,Ononokpono, Adebola, Gayawan and Fagbamigbe (2022) noted that employed woman have a higher likelihood to initiate a divorce thanunemployed women. Hence, Cheung and Choi (2013) noted 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.

There is limited empirical evidence on the effect of changes in women's share of income on the dynamics of household expenditure in female breadwinner households in Nigeria.Hence it is important to explore the impact of women's share of household income, in order to obtain possible quantitative evidence of the impact and dynamics of women's share of income on household expenditures like feeding, children's school fees, utility bills, healthcare, and other expenditure, such as cost of accommodation and transportation, especially when children are involved. Therefore, the specific objectives of this study include to explore the dynamics of capital and recurrent household expenditure among female breadwinners in Ibadan's informal markets and the factors enhancing this phenomenon among female breadwinners. This study investigated the factors that enhances women's involvement in both capital and recurrent expenditures within the household. The study unraveled the roles played by women in household with particular insights to the influence of these roles on financial decisions. It also offers evidence-based recommendations to policymakers and families, aimed at fostering a supportive environment for family sustainability and the informal work sector.

Household Bargaining Theory

Household Bargaining Theory is a theoretical framework used in economics and sociology with notable contributions from scholars like Gary Becker (1965), Richard Thaler, Amartya Sen (n.d) etc. to analyse the intra-household allocation of resources, decision-making processes, and power dynamics. This theory recognises that within households, individuals, typically adult members, engage in bargaining and negotiation to determine how resources are allocated and decisions are made. It explores how factors such as income, education, gender roles, cultural norms, and social structures influence these bargaining outcomes.

Household Bargaining Theory emphasises that within households, individuals negotiate and bargain to determine how resources are allocated and decisions are made. In the case of FBW in the informal market sector, bargaining dynamics play a crucial role in determining how capital is invested and household expenditure priorities are set. However, household bargaining theory considers the strategies individuals use to influence bargaining outcomes within the household. FBW employ various tactics to negotiate for resources and prioritize expenditure, including seeking outside employment, accessing credit or savings, or leveraging social networks for support.

Methods

The study adopted a sequential explanatory mixed method design. 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. Ibadan was purposively selected as the study area. The selection of Ibadan as the study location is driven by several factors, including the city's considerable size, its substantial population of female traders, and anecdotal evidence suggesting a prevalent presence of female-headed households among market women. Stratified purposive sampling method was used to select the three markets namely: Agbeni, Bodija and Gbagi markets, followed by a selection of three merchandise sections (fabrics, groceries and raw foodstuff). The target population of the study was mainly market women in the three selected main markets. The study used YaroYamane (1967) sample size formula to determine a quantitative sample size of 925 respondents, while 903 questionnaires were retrieved and analyzed. 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)

Table 1: Quantitative Sample Size Determination by Selected Markets in Ibadan Metropolis

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

Using snowball technique, a total of eighteen (18) In-depth interviews, six (6) in each market, were conducted among market women who were breadwinners. The 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, while the reliability of the structured questionnaire was determined using Cronbach's Alpha correlation coefficient. On the in-depth interviews, 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 level of internal consistency, based on the average inter-item correlation. Ethical approval was sought and obtained from the Oyo State secretariat with approval number AD 13/479/20 37A.

Findings

Rules of Women in Capital and Recurrent Household Expenditure

This section is intended to explain the findings about the roles of women in capital and recurrent household expenditures.

Table 2: Distribution by the specific Capital and Recurrent Expenditure roles played by Informal market women in the household

Specific Roles C/E -Capital Expenditure R/E -Recurrent Expenditure	Selected Market Location in Ibadan Bodija (%)	Gbagi (%)	Agbeni (%)	Total
Payment of children's school fees(R/E)				
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%)
Accommodation (R/E)				
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%)
Payment of utility bills (R/E)				
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%)
Payment of medical bills (R/E)				
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%)
Feeding (R/E)				
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	-	-	-	-
Children's clothing (R/E)				
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%)
Transportation fare (R/E)				
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%)
Purchase of land and house building (C/A)				
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%)

The overall analysis revealed that a larger proportion of the respondents (40.7%) indicated that their husband/partner paid children's school fees, followed by 35.6% of them who signified that they ("Me") paid. However, 23.0% said both spouses did while the least proportion of the respondents (0.7%) pointed out that their relatives paid their children's school fees.

On the payment for accommodation, majority of the respondents (50%) indicated that their husband/partner did, followed by one-quarter (25.1%) who said 'Myself'. 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: Chi-Square Test for relationship between categories of market women and specific roles of female breadwinners in the household

Categories of market women	Specific role of female breadwinners in the household		Total
	Low roles	High roles	
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			

[a] 0 cell (0.0%) have expected count less than 5. The minimum expected count is 185.19[a]
[b]Computed only for a 2x2 table
Significant at P<0.05

On the other hand, Table 4 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 x^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.*

Spending 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.

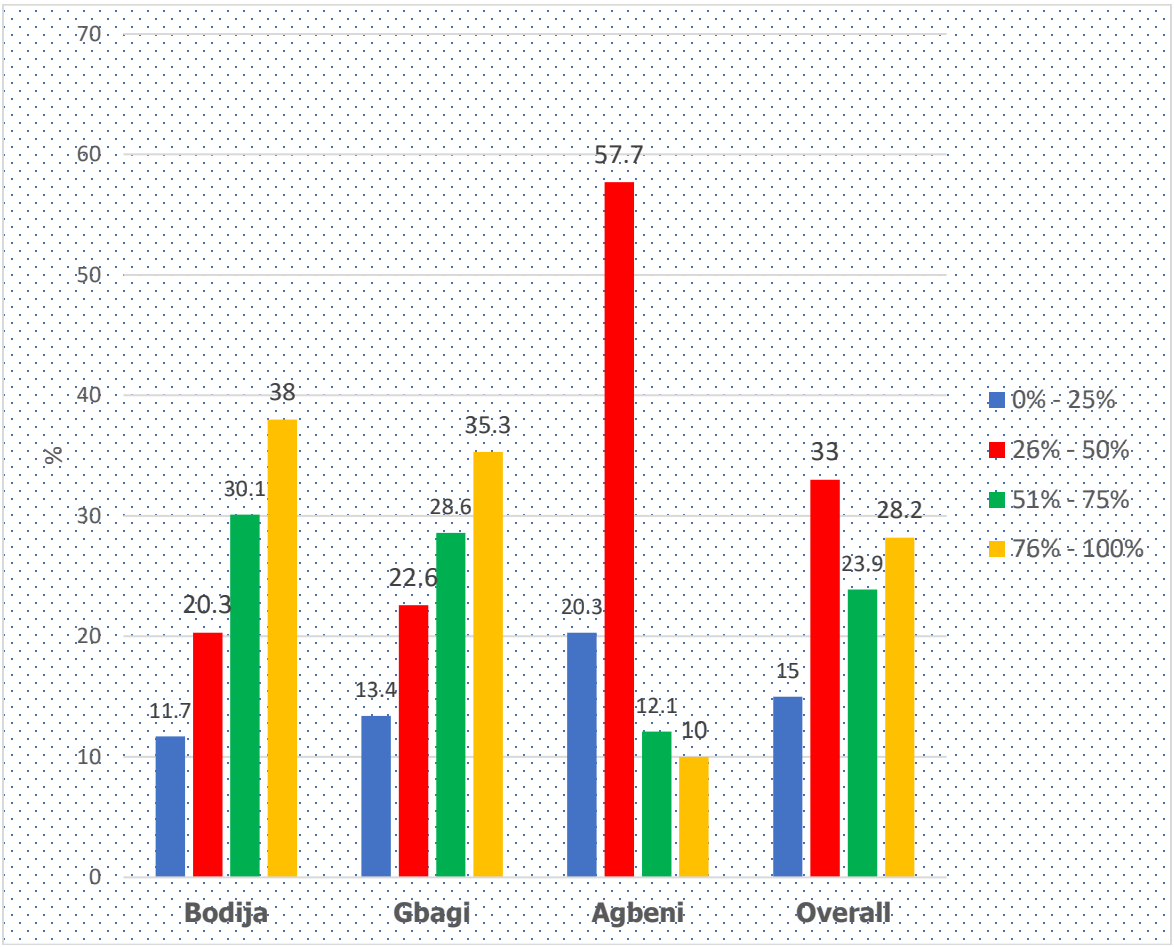


Figure 1: Distribution by the percentage (%) contribution made to household expenditure

Figure 1 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%.

Payment of School Fess

When asked if they paid school fees or if their spouses contributed to payment of children's school fees, some agreed that they paid when they had. Others said their spouses seemed to have shifted the responsibility to them. As one of the male participants 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. So, if he has money, he pays, but when he doesn't have, I have to look for the money. (*IDI/female breadwinner/Gbagi/Driver/40*

years)

According to another 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 school, while the fees of my eldest son in secondary school was N13,000. Apart from the fees, I have bought shoes, school bags. I buy new or amend old uniforms. *(IDI/Foodstuffmerchant/femalebreadwinner/Bodija/38years)*

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)*

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 by me and my husband because we dobusiness 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 agreed. *(IDI/Fabrics materials seller breadwinner/Gbagi/55 years)*

Based on the narratives of the 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. Last year, I paid because he lost money in a business deal, this year I paid because of Covid. *(IDI/Garri seller bread-winner/Bodija/33 years)*

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 because it is a house a woman built. 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)*

From the responses, provision of accommodation appears to be a man's thing. While some of them agreed that they bore the responsibility of the payment for their rents, others stated that they lived in their husband's houses or shared the rent or pull resources together to get accommodation. One of them explained:

> My husband takes care of that.He pays the rent because he doesn't want to take any insult from a woman. You know women, once we start paying rent, they think we are trying to become the boss and my husband is not ready for that. As a woman, another thing may be left for the wife, but as the man, we are expected to live anywhere our husband can afford because if we mess up, they can boldly send us packing. But if he marries another woman, I will take my own accommodation and pay for it. *(IDI/Spouse of female breadwinner/ Gbagi/Driver/40 years)*

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

On 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/32 years*)

Some other participants opined that taking care of medical bills depends on whoever is available when the children are sick. According to one of them;

> Because of my husband's schedule, he hardly knows when they are sick. Before he comes, I usually take care of the bills. If it's much, he may refund part of the money, otherwise he just takes it up from where I stopped**,** that is if the sickness is serious. But if it's not something serious, that's the end. (*IDI/female breadwinner/Gbagi/Driver/40 years*)

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)*

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.As a man, heshares that little with other women and that is why he can't give us enough. *(IDI/Garri seller breadwinner/ Bodija/33 years)*

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 pay for Cable any month I can afford it. (*IDI/grocery Seller breadwinner/ Agbeni/36 years*)

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 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. *(IDI/Grocery seller Breadwinners/36/Agbeni Market/)*

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 children, of course I pay, but when we go out together with my husband, we use his vehicle or if we take commercial vehicles he will pay because it's not his car. I go out with my children most of the time, so transportation is mostly on me. *(IDI/Spouse of femalebreadwinner/Gbagi/Driver/ 40 years).*

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

Female breadwinners sometimes cater for the financial needs of the husband

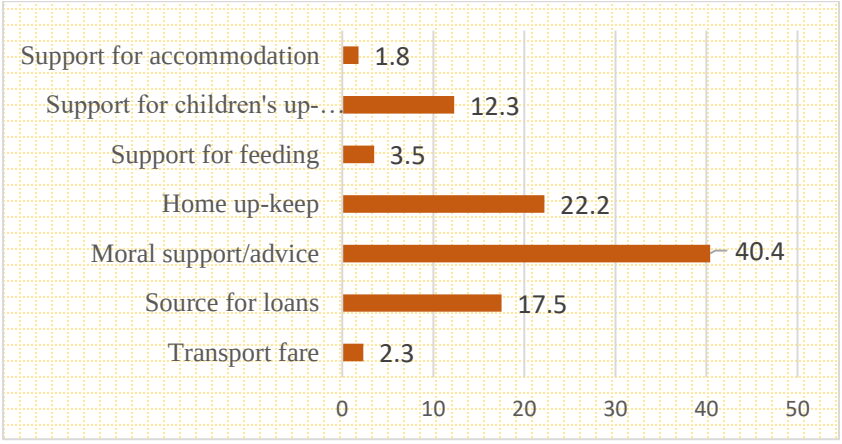


Figure 2: Distribution by various ways FBW spouses assist in household expenditures

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.

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)*

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).*

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)*

Factors Enhancing Contribution to Capital and Recurrent Household Expenditure among Fenake Breadwinners

This section documents the findings on the factors influencing women's contribution to capital and recurrent household expenditure

Men's Extra Marital Afffairs Influenced Women's Contribution to Expenditure

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

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

> My children's daddy contribute about 30%. I'm more independent, I live alone but he gives me money for upkeep every week. But if he marries me, it'll be more than that because he'll buy food at home and I won't need to buy food. Let me say he contributes around 30-40% of our expenses for now. *(IDI/female breadwinner/Gbagi/40 years)*

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 Women's Contribution to Expenditure

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 causedpersistent 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)*

On the contrary, another participant reiterated that despite the fact that her husband is earning lower than what she earns, he still shares the household responsibilities. According to the narratives of this participant:

> I don't know what percentage my contribution is, but I know I make more money than my husband and I spend it the way I like. We don't live together, If he has money, he gives me. His second wife is younger, but because she lives with him, he gives her more money.He gives me money daily, and he gives his second wife more money because she lives under his roof. *(IDI/female breadwinner/Bodija/60 years)*

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

Husband's Wasteful Lives Influenced Women's Contribution to Expenditure

Further analysis 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)*

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

Discussion

In regard to the specific roles of female breadwinners within households, the study found that many women take on various financial responsibilities, including paying children's school fees, accommodation bills, feeding expenses, purchasing clothes and transport for their children, utility bills, medical expenses, as well as contributing towards land purchase and household housing construction, among other household expenditures as a result of men's inability to perform those roles. This is similar to findings in Anumudu, Asogwa and Eze (2015) who opined that male headed households are proffered in Nigeria.The death of the husband or unwanted pregnancy or separation leads to the female headed household and female breadwinner roles. 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 influence 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.

The study also revealed a significant correlation between the specific roles undertaken by female breadwinners and the employment status of their spouses. Specifically, those whose husbands or partners were unemployed were observed to be 16 times more likely to assume higher specific roles within the family compared to those whose husbands were engaged in farming. This suggests that the employment status of husbands or partners within the family, particularly if they are unemployed, can strongly predict the specific roles undertaken by women within the household.

Results in the study also indicated that women spend more on recurrent household expenditure, especially food and clothes than the men, while the men put more importance on expenditures like building houses and paying children's school fees. This is similar to findings in Opata, Ezeibe and Ume (2020) which revealed that more of women's income is spent on food while an increase in men's income had little effect on what they spent on food. Thus, men spent their money on non-food items such as building houses. The results are also consistent with the findings of Doss *et al*. (2018), who suggest that women produce 60% to 80% of the food and own only about 1% to 2% of the world's land.

Conclusion and Recommendation

The study clarified the complex dynamics of capital and ongoing household spending among Female Breadwinners (FBW) in the Ibadan Metropolis' informal market sector. It draws attention to the notable changes in gender roles that have occurred within households as a result of the changing socioeconomic environment, especially the expansion of opportunities for women in the workforce. FBWs are shown to have important financial roles in their households, carrying out tasks that are typically performed by men. Furthermore, the study highlights the significant relationship that exists between spouses' job status and the particular tasks that FBWs take on, underscoring the significance of taking into account broader socioeconomic aspects in order to comprehend household dynamics. These findings offer insightful information for policymakers and other stakeholders looking to create focused interventions to help FBWs and their families navigate financial difficulties in the informal market sector.

To address the challenges faced by female breadwinner families, family counselors should play a pivotal role. By raising awareness of the evolving gender roles and their impact on family welfare, counselors can help couples navigate these changes. When husbands are unemployed, it's essential to emphasise that female breadwinners are not undermining male authority but rather contributing significantly to the family's needs. Similarly, when women contribute more than half of the household's income and expenses, men should be encouraged to support their partners rather than adhering to traditional patriarchal norms. This shift in perspective is crucial for achieving gender balance and reducing poverty within families.

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