# Coping Strategies Adopted by Female Breadwinners in Male-Headed Households of Rivers State

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### **Abstract**

The study focuses on coping strategies adopted by female breadwinners in male headed households of Rivers State. The population was made up of women who were fending for their families in male headed households and the women's spouses in three local government areas of Rivers State. A sample of 120 (60 men and 60 women) was drawn for the study. Questionnaire was used for data collection. Descriptive statistics were used to analyse the data. The findings show similarities in the responses of men and women. Based on the findings, recommendations were made.

**Key Words**: - Challenges, Roles, Coping, Strategies, Female, Breadwinners.

### Introduction

Various socio-economic problems have given rise to such challenges as unemployment, poor investment decisions, and retrenchment of both husband wife and or male breadwinners in male-headed households. These challenges have, in many cases, turned women (wives) to breadwinners of their households. As a result the women stretch themselves extensively in their attempts to make ends meet in their efforts at providing for the survival of their families and doing things which men ought to do

traditionally. Obioha and Tillev-Gyado (2009) reported that when economic down-turn rocks stability of the family, in cases where the husband is not working, or retrenched or sacked, the economic sustenance and preservation of the family fall on the woman. In many parts of the country generally and Rivers State in particular women are found in building construction sites, quarries, picking and breaking of stones, carrying, and or cutting and breaking of firewood in creeks and forest, driving taxis and doing jobs previously meant for men. This situation of the women is not borne out feminism, but rather out of efforts to meet the needs of the family.

When there is hardship in the family due to economic distress, due incapacitation to problem, and unemployment of the male head, women breadwinners face a lot of challenges. challenges come in different shades. According to Owano (2011) as women struggle to keep the family on its feet, most time, their efforts are not being appreciated by family members. This is attributed to ageneglect of women's long contribution. The women often lack employment skills and remain unemployed. They are also poor. Lilly (2008) observed that it is difficult for the women to meet financial commitments such children's school, medical care, and adequate nutrition. Owano (2011) noted that there is increase work load for women. Hence, because these women combine home making and reproductive activities, the use of children's labour for domestic work, households' production and cash earnings becomes an unavoidable challenge such in (1979)also families. Freeman observed that accusation of being unfaithful by some men when become women bread winners economically independent of men is not uncommon.

Societies vary in their definition of women and men (gender) roles in roles family. Gender systematically inculcated in individuals from birth by parents, educational religious institutions, system, peers and so on, and are supported by the social sciences, and the economic, political, and legal structures of the society (Uzoezie, 2007; Lilly, 2008; Akanle, 2009). Gender roles also can be defined in different ways in different cultures (Akanle, 2009). According to Polk (1979), evaluation of self is linked to sex-role performance so much that inadequacy in defined role is a hence threat; people are psychologically locked into traditional roles such as man breadwinner and woman homemaker. She further noted that male role has higher status which with all its benefits also places heavy pressure on men.

In time past, men were the sole breadwinners of most families because men occupied positions of economic and political power in the society. As a result, women lacked economic skills and power because they were not in well-paid jobs or access to money through loans that would change their conditions. However, the situation is rapidly changing as emerging socioeconomic realities and educational empowerment of women as well as organised apprenticeship

trainee programmes have placed women in almost equal economic relationship with their male counterparts. Dairo (1999) noted that female education increases the value of women's time in economic activities bv raising labour productivity and wage with consequential rise in household income.

There is presently an increased economic burden of the family on women who are married redundant or unemployed men. Economic recession has resulted to high rate of retrenchment (Obioha and Tilley-Gyado, 2009). Saito (1994) indicated that the most far-reaching social and economic contribution is the enlightenment and increased income earned by women which them to contribute in financial responsibility of the family. The sudden change from a receiver to a giver is challenging.

Specific challenges are economic assertiveness which power rebuffed by the man, change in contemporary roles, reduced reliance on men economically, selfsufficiency resulting in edge of dominance and decrease male dominant relationship, increase conflicts when there is no understanding, inadequate attention in the home front, increase family poverty tendency if the women are low of income status,

overwhelming stress and related health hazards.

Hornby (2005) defined strategy as a plan that is intended to achieve a particular purpose. Strategies are those ways female breadwinners adopt in overcoming their socioeconomic challenges. These include acquiring saleable skills by family members, sale of non-needed household items, and desire for smaller families and shedding off dependence. Other strategies involve increase membership operatives, social unions and thrift savings and home businesses such as selling of garden/farm products, buying and selling, handcrafts, catering services, laundry services, bead making, and so on.

The role women play by cultural standard is not orchestrated or appreciated as it ought to be, yet the role of breadwinning in addition to motherhood and home making have significant impact in families that are facing economic challenges. This constitutes the problem of the study.

### Purpose of the Study

The main purpose of the study was to investigate coping strategies adopted by female breadwinners in maleheaded households of Rivers State. Specifically, the study determined:

- 1. Challenges the women breadwinners and their families face.
- 2. The ways women breadwinners generate the income they need.

3. Ways through which the women cope with their financial challenges.
4. Through which ways the women could be helped with the coping strategies.

## **Research Questions**

- 1. What are the challenges the women breadwinners and their families face?
- 2. What are the ways women generate income?
- 3. To what extent do women breadwinners cope?
- 4. What ways could women be helped?

# Methodology

Area of Study: - The area of the study was Rivers State. Three LGA's namely Ahoada West, Ahoada East, and Ogba/Egbema/Ndoni were used in Rivers West Senatorial District. The study is survey.

**Population:** - The population of the study was made up of all wives and husbands in female breadwinning but male headed households in Rivers West Senatorial District. The population was identified through women groups in church counselling programmes. The population was estimated to be over 400 in area of the study.

Sample: - The sample of the study is one hundred and twenty (120). In each LGA, 40 respondents (20 wives and their husbands- 20) were chosen to get the sample of 120 in the three LGA's. The sample is chosen on the bases of willingness to respond because of the sensitivity of the subject matter and implication for the family.

Instrument for data collection: - The instrument used was questionnaire. It was developed based on the purposes of the study. It has 2-point scale. It was validated by two chief lecturers in the department of home economics in the area of study.

Data collection and analysis techniques: - One hundred and twenty copies of the questionnaire were administered by hand to the respondents. They were retrieved within a week by trained research assistants from the LGAs. retrieval rate was 80 percent and 100 for men percent and respectively. Frequency and percentage were used to analyse the data.

### **Findings**

The following findings were made: -

**A.** Challenges women breadwinners and their families face

Table 1: Percentage responses on the Challenges of Women Breadwinners and the families.

s/n	Challenges	Men		Women	
		f	%	f	%
1	Not being appreciated by family members	12	25	20	33
2	Disruption of children school	6	13	13	22
3	Lack of job prospect and contemporary skills	17	35	7	12
4	Accusation of infidelity	8	17	12	20
5	Stress from landlords/ creditors	5	10	8	13
	Total	48	100	60	100

Table 1 shows that, 35 percent of the men responded that lack of job prospect and contemporary skills item is the major challenge, while 33 percent of the women responded that not being appreciated item is the major challenge.

# **B.** Income generating ways of the women

Table 2: Percentage Responses on Income Generating Activities of Women Breadwinners

s/n	Economic activities	Men		Women	_
		N=48	%	N=60	%
1	Buying/Selling business	31	65	35	58
2	Paid Jobs	12	25	10	17
3	Paid job & trading	17	35	22	37
4	Dressmaking & Fashion designing	18	38	32	53
5	Catering services	23	50	43	72
6	Contract activities	9	19	13	22
7	Creche & Daycare services	4	8	8	13
8	Multiple wage services	25	52	36	60
9	Laundry services	2	4	7	12

The percentages in table 2 are above 100 because of multiple responses. The economic activities rated above 50 percent by both men and women respondents are buying/selling business, catering services and multiple wage services.

# **C.** Strategies for coping by the women

Table 3: Percentage responses on coping strategies used by men and women in women breadwinner households

s/n	Coping strategies	Men		Won	Women	
		f	%	f	%	
1	Acquiring saleable skills	10	21	9	15	
2	Sale of non-needed household items	4	8	13	22	
3	Rearing smaller families	6	12.5	11	18	
4	Using children to farm/ fish/ trade	6	12.5	4	7	
5	Thrift saving/cooperative	22	46	23	38	
	Total	48	100	60	100	

Table 3 shows that thrift saving and cooperative activities are the most rated coping strategies adopted by women in women breadwinners households as indicated by men and women respondents-

## **Discussion of findings**

Table 1 shows the responses of both men and women challenges faced by women breadwinners. The challenges of high rating are not being appreciated and lack of job prospect and needed skills. This agrees with Owano (2011) who said, as women struggle to keep the family on its feet, most time, their efforts are not being appreciated by family members. Table 2 shows that in income generating activities of women, buying/selling, catering services and multiple wage services were significant variables of both men and women. This agrees with Saito's (1994) assertion that the most far-reaching social and economic contribution is the increased income earned by women which enables

them to contribute in financial responsibility of the family. Table 3 is showing the percent responses of men and women in main coping strategies employed by women in the economic challenges they are facing.

### Conclusion

Female breadwinners in male headed families are increasingly facing different types of economic challenges. The situation has made these women to adopt various coping strategies. Hard times are not forever. however. adult family members should empower themselves with multiple skills and competencies in this era of economic unpredictability.

#### Recommendations

1.Household economy diversification emanating from education and empowerment on contemporary marketable skills for all family members is hereby

- recommended to cushion fall out of economic challenges.
- 2. Soft loans and welfare packages should be made available to women catering for the families by government and NGOs.
- 3.Government sponsored vocationalbased adult education classes should be provided for both husbands and wives.
- 4.No matter what, family should avoid child labour and withdrawal of children from school.

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