

HOME MANAGEMENT ACTIVITIES AND COPING STRATEGIES AMONG MARRIED FEMALE WORKERS IN MAKURDI, BENUE STATE

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Abstract

Married women face several difficulties carrying out dual roles of managing their homes and careers, which affects their productivity, well-being, and family relationships across the world. Yet, not much scholarly attention is given to this issue. This paper explored home management activities and coping strategies among married female workers in Makurdi, Benue State. Specifically, the paper examined the effect of combining work with home management activities, and examined strategies married female workers adopted to cope with work and home management. The paper hypothesized that combining work and home management activities do not have significant effect on married female workers. Role Strain Theory was adopted to explain the relationship between variables. Cross sectional design was used and data was collected from 910 and 11 persons using Questionnaire and Key Informant Interviews (KIIs) guides respectively. Data were analysed using mean and standard deviation with acritical mean value of 2.0 adopted. Pearson Correlation was used to test hypotheses. Findings showed that the effects of combining work and home management included not having time for rest and sleep, exhaustion, anxiety, difficulty meeting up with sexual needs, depressive mood, and no time for career development, among others. Strategies employed to cope included depending on extended family network, proper planning and time management, praying to God for help, taking up less demanding jobs/fewer working hours. The study concludes that managing the home and performing official duties at work is challenging for most married women significant consequences which requires extensive coping mechanisms. The study recommended that the Government at all levels should introduce shift work for married females in all organization and also reduce working hours for married females working in both the public and private sector.

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Introduction

Balancing professional commitments and home management remains a tough task for married female employees across the world (Glazebrook, Noll, & Opoku, 2020). As more women enter the formal work force, they must strike a difficult balance between their professional goals and cultural expectations to perform household responsibilities. Globally, the International Labour Organisation notes that women undertake around 76% of unpaid care work, which is much greater than their male counterparts, while contributing to household income through employment (ILO, 2018). To balance domestic duties and work efficiency, different coping mechanisms are frequently required.

Traditionally, women were seen as homemakers, responsible for raising children and maintaining the home. They were in charge of making meals, cleaning the house, caring for the spouse and children, and other domestic responsibilities (Priyadarshini, Vijayeta, Behera, & Babita, 2018). They safeguarded the general well-being of other family members and kept the home tidy, while the men remained the heads of households, providing for their families' economic requirements. However, in the face of development coupled with advances in technology and pressure of making ends meet with significant impact on families both in the developed and developing nations, women began to explore opportunities outside the home that would bring in additional income and to augment for some of their family needs (Fatoki & Kobiowu, 2015). According to Awung and Dorasamy (2015), more women started entering the workforce and pursuing careers. Thus, women began to engage in occupations and roles previously regarded as prerogative of men. The increasing number of women entrants in formal work force has changed a lot of things in the family setting. In recent times with increase of women who also go out to work, it is common to see dual income couples both contributing for upkeep of the family and both engaging in carrying out domestic duties. In some families, women even assume responsibility of bread winners in the home. This new trend is now common in many countries of the world and is gradually becoming a norm. In Europe, the Institute for Public Policy Research (IPPR, 2021) observes that there is a huge rise in the number of women who are family breadwinners in Britain. A growing body of works has also shown that in Asia the female work force participation has increased. For instance, the International Monetary Fund documents the high female labour force participation rate in Vietnam to be higher than that of even some advanced Western economies (IMF, 2018).

The issue is worse in poorer nations. More than 70% of working women in sub-Saharan Africa, many of whom are married, balance home responsibilities with informal labour (UN Women, 2021). Married women workers in Nigeria have

particular difficulties because of patriarchal customs and a lack of social support networks. In Nigeria, almost 60% of working women handle the majority of household chores while making a substantial financial contribution to their families, according to the National Bureau of Statistics (NBS, 2021).

Even as more women have continued to be actively engaged in the labour force and have their share of work responsibilities, they continue to maintain their roles at home as home managers. Studies (Glazebrook, Noll, & Opoku, 2020) shows that women invest more time into family and household chores than men even when they secure salaried employment. The ILO (2018) observed that on average, a woman spends four hours and 25 minutes per day accomplishing domestic and care work compared to one hour and 23 minutes by their male counterparts. According to Moreira da Silva (2019), women and girls are accountable for 75% of the total household chores. As more and more women continue to engage in domestic work spending more hours than their male counterparts, they still spend the same amount of time as men on productive work.

Managing domestic work and productive work at the same time is not peculiar to women in particular societies, it is a challenge to women in many countries of the world whether in the developed or developing countries hence women all over continue to develop coping strategies to be able to combine both their home and work roles. For instance Duxbury and Higgins (2015) observed that 1 in 4 Canadian employees report that their work responsibilities interfere with their ability to fulfil their responsibilities at home and women are more likely than men to report high levels of role overload and caregiver strain because women devote more time to non-work activities such as childcare, elder care and are more likely to have primary responsibility for unpaid domestic chores hence some engage in low paid jobs with less working hours to be able to cope. Across the European Union, Wattis, Standing and Yerkes (2013) noted that women employ coping strategies such as working fewer hours, finding support from partners or other family member. In China, Ying and Gong (2022) noted that Chinese women depend on social and family support resources to cope.

In Africa generally, Ogbolu (2013) observes that women are largely responsible for traditional roles such as taking care of the children among other domestic roles and even if the husband has a lighter workload, he is very unlikely to offer help in that area. Muasya (2014) notes that to cope with work and domestic responsibilities in Africa, women really on the extended family members, relatives usually come to assist women with childcare and other household chores. In Nigeria in particular, Fatoki and Kobiowu (2015) observes that to cope with work and domestic responsibilities, female lecturers in tertiary institutions in Osun State depend on relatives such as younger siblings, elderly parents or grandparents, in-laws, cousins among other extended relatives. This shows that even as women all over the world are now engaging in paid work outside the home, yet, women are expected to be responsible for domestic chores.

In recognition of plights of women all over the world, the government of various

nations developed policies that can help women overcome some of the challenges they face as both workers and home managers. The Nigerian Government while showing commitment to help in improving some of the challenges of women also adopted policies such as the National Gender Policy 2007; the National Gender Policy Strategic Framework (Implementation Plan) 2008-2013 among others (National Demographic Health Survey, 2018) aimed at reducing challenges of women in many areas including the burden of care especially at the family level that traditional cultural arrangements places on them. However, despite the efforts by the Nigerian Government, employed married females still bear the heavy burden of combining work and household responsibilities in Nigeria and the case of Makurdi, Benue State may not be an exception.

Combining work and household responsibilities could be challenging for working married females with significant consequences and this unveils the necessity for this paper. Working and taking responsibility for domestic work in the home usually increases work load for married female workers thus leaving them with a heavy burden to bear. The objectives of this paper are to (i) examine the effects of combining work with home management activities on married female workers in Makurdi, and (ii) investigate the strategies adopted by married female workers to cope with work and home management activities in Makurdi. This will guide policy intervention measures that will help better the condition of women in the society.

Literature

Home Management: Home management is the act of managing and coordinating domestic duties and resources to guarantee the seamless operation of a home. It entails planning, budgeting, decision-making, and executing techniques for effectively managing time, finances, and home obligations. Cleaning, meal preparation, child care, and domestic equipment upkeep are all important considerations. Effective home management includes balancing several needs, frequently including family contributions, and responding to changing circumstances. According to Saxena (2009) the home is one of the non-formal agencies which lay solid foundation for developing human values. By catering for the physical, emotional and spiritual needs of the members, the home gives meaning to life, provides a suitable environment for the growth of children and cultivates and refines the life of the citizen. To Priyadarshini, Vijayeta and Behera and Babita (2018), home management simply means anything that is needed to be accomplished within the household. This shows that home management include general activities in the home like cooking, washing, care giving to sick family members at home, taking care of children in the home among other activities.

Effects of Combining Work with Home Management Activities on Married Female Workers

Married women all around the world face considerable obstacles when it comes to balancing work and domestic commitments. This combined load has an influence on

many parts of their life, including physical health, emotional well-being, professional progress, and family relationships. Physical and mental weariness are common outcomes of combining work and household duties. Constantly trying to balance several responsibilities might result in chronic weariness, lack of sleep, and other health problems. According to a study by Roeters and Craig (2020), women who have a lot of household duties in addition to their jobs are more prone than males to suffer from stress-related illnesses including anxiety and depression. The problem is made worse in Nigeria by cultural norms that assign women, regardless of their work position, the primary duty for managing the home. In Nigeria, more than 60% of working women also do the majority of household chores, which increases their vulnerability to physical and mental health problems, according to the National Bureau of Statistics (NBS, 2021).

The responsibilities of managing the house might limit married women's employment options and impede their professional development. Because of their household duties, women frequently find it difficult to find the time necessary for skill development, networking, and career advancement (Adisa et al., 2019). Employers frequently view them as less dedicated or accessible, which perpetuates gender prejudices and restricts their opportunities for promotion. Occupational stagnation and decreased job satisfaction might result from the "double shift" phenomenon, in which women spend one full day at their workplaces and another at home (Bianchi & Milkie, 2018).

A study carried out by Obrenovic, Du, Akmal, & Muhammad (2020) on work-family conflict impact on psychological safety and psychological well-being on women, found that the engagement in employment may deter women from adequately fulfilling their family roles (e.g, childcare) because of work demands and this increased their levels of anger and anxiety. The permeability between family and work scopes has produced work-family conflict which negatively affects both health

and general life such as work performance and work satisfaction within the organizational context (Cerrato & Cifre, 2018). Such conflicts could lead to other negative effects. In a study carried out by Adisa, ToyinAjjibade, Osabutey, Ellis and Gbolahan (2016), the incompatibility of work demands and family obligations often leads to strain role-incompatibility which often results to broken marriages.

The foregoing review shows that women who are formally employed with oversight responsibilities of the organisations/institution they work in and still take on household responsibilities as home managers experience several effects such as health, career development among other negative effects.

Strategies Married Female Workers Adopt to Cope with Work and Home Management Activities

Married females adopt various strategies to cope with home management and work outside the home. In the UK studies carried out by Lyonette (2015) on part-time work, work–life balance and gender equality noted that although working women in

the UK, like in many other countries, are generally subjected to juggling work and their family responsibilities, many of the women take part-time work and reduce work hours while fulfilling the normative expectations by taking responsibilities for child rearing and domestic work to be able to combine work and familial responsibilities.

In Nigeria, Adisa, Gbadamosi and Osabutey (2016), finds that some mothers engage in part-time employment, use registered childcare centres that are provided by employers, extended maternity leave, emergency childcare leave, and family medical leave to cope. Muasya (2014) finds that an important coping strategy for working mothers, specifically in Africa has for a long time has been the extended family whereby relatives are called upon to assist with childcare and other household chores. In a similar vein, Amao-Kehinde and Amao-Kehinde (2010; Fatoki and Kobiowu (2015) finds that methods usually adopted to cope with work and household responsibilities among employed females was the use of unpaid labour from relatives such as younger siblings, elderly parents or grandparents, and other relatives such as in-laws, cousins who are brought to live and help with house chores and others who come for childcare and other house chores and close at the end of the day. Female workers use these methods to cope efficiently with work demands and household responsibilities.

Studies by Anor (2014) on managing work and family demands, Okonkwo (2014) on work, time and family time conflict among female bankers, Aryee (2005) on the work-family interface in sub-Saharan Africa and Adisa et al. (2016) shows that while some employed females depend on family members to cope with demand of work and household responsibilities, other employed females make use of paid labour by employing domestic workers who live with them to care for the children and help with household. The use of paid labour serves as an alternative for employed females to help them cope when the use of relatives is not feasible.

On the whole, the responsibilities working women are saddled with in the course of working and managing their homes are vast and can be quite challenging. Working and managing the home may affect women's work responsibilities in organizations they work for and that of the home they have to manage. Married working women therefore need to adopt methods that will enable them perform better in carrying out their dual responsibilities of working and managing the home.

Role Strain Theory

The role strain theory was developed by Mirra Komarovsky and was later popularized by her student Gertrude J. Nye in the 1950s and early 1960s. The role strain theory centres on the difficulties individuals encounter when trying to meet the multiple and sometimes conflicting expectations associated with multiple social roles. Nye's work contributed significantly to our understanding of gender roles, especially the challenges women faced in their roles as wives, mothers and other economic responsibilities. The basic assumption of the role strain theory is that role strain is a normal or perhaps inevitable consequence of balancing multiple,

conflicting, ambiguous, or overwhelming roles, and the task for everyone in a society is to figure out how to reduce this strain (Nickerson, 2023).

The role strain theory emphasizes the concept of role overload, which occurs when individuals face excessive demands and expectations and expectations within a single role. Nye cited in Goode (1960) posits that women as mothers and sometimes breadwinners often experienced role overload due to expectations from both the home and at the workplace. The result of multiple role performance by a woman often leads to difficulties in task execution. Nye (1960) also explored the idea of multiple role conflict, where women faced conflicting expectations when trying to fulfil their roles as wives, mothers, and in some cases, employees. The conflicting demands of these roles could lead to stress and strain. Thus, role strain happens when women have multiple overlapping, incompatible roles.

The role strain theory therefore, gains relevance in this study because, firstly the structuring of the society and the nature of gender roles in our society is such that married female workers in contemporary societies are still expected to partake in their traditional roles as mothers, caregivers, housewives, among others. Secondly, while married women partake in their roles as mothers and caregivers, they are still burdened with extra activities which include working outside the home to support the family economically. Thirdly, while women engage in these various activities, they encounter many challenges which the theory tags as role overload, leading to role conflict. These conflicts may arise from the various roles as whether to take the children to school, to cook, to go to the market, to go to work, to attend to a customer, to wash clothes, to run errands for the husband, among others. However, married female workers find a way to cope with these challenges as they often seek moral support from their husbands and or relatives, engage the services of other caregivers often referred to as nannies and participate in other activities that will reduce workload and enhance their performance, while executing the dual task of home management and as workers outside the home.

Methods

The study adopted a cross-sectional design because it enabled data collection from a large population of women by careful sampling without bias and the findings from the surveyed samples were easily generalized. The study was carried out in Makurdi Local Government area of Benue State, Nigeria. Makurdi is capital of Benue State located in North-Central Nigeria. The Local Government consists of eleven council wards which are: Agan, Ankpa/Wadata, Bar, Central South Mission, Fiidi, Mbalagh, Market clark, Modern market, North Bank I, North bank II, Walomoyo.

The structure of Makurdi Local Government is characterized by patriarchy and gender roles in the home are based on sex division of labour. Women are seen as those responsible for management of the home while the males take up responsibility of working and providing for the economic needs of the home. However, over the years, there have been increased participation of women in formal sector of the economy where women are now seen actively involved in various professions such

as nursing, teaching, fashion industries, journalism, photography, lecturing, banking, administrative work, among other economic activities earning incomes outside the home and contributing to income of their families.

The population of this study included the total population of women between 18 and 60 years resident in Makurdi Local Government area of Benue State. The 2022 projected population of this category of women is 476,582. This was calculated using 3.1% annual growth rate for 16 years using figures from the 2006 population census. From this population, a sample size of 1067 was drawn using Cochran formula for sample size determination.

Multi-stage sampling technique involving the use of cluster, systematic, and purposive techniques were used to select respondents for the study. The 11 wards based on the existing ward structure of the local government automatically became clustered. Then, systematic sampling technique was used to select 97 households. From each of the 11 council wards, using the ward centre as the starting point, every 4th house was selected until the required number of households from a ward was reached. Thereafter, purposive sampling technique was used to select one respondent from each of the selected households. This process continued until 97 households and 97 respondents were reached in each council ward, making a total of 1,067 respondents.

The Questionnaire and Key Informant Interviews (KIIs) guides were used to generate data for the study. The questionnaire was designed to cover socio-demographic variables of respondents and questions capturing objectives of the study. Questions on the objectives of study were designed using a 3-point Likert scale. Copies of the questionnaire were administered by the researcher through a face-to-face method, monitored strictly and retrieved on the spot after completion.

The Key Informant Interviews (KIIs), guide containing open ended questions were used as guide to elicit responses from employed married females that were selected as unit of analysis for the study. The Key Informant Interviews (KIIs) were held with women in high or top management position in institutions/organizations, chief executives, union leaders, political leaders, civil servants at senior level among other working females in the study location. A total of 11 interview sessions were held. Each interview session lasted between 30-45 minutes and were recorded with handsets and backed up by notes written in a dedicated 60-leave exercise book.

This study employed both quantitative and qualitative method of data analysis. The quantitative data was sorted, manually cleaned, coded and then entered into the computer through the Statistical Service Package for Solution (SSPS). Analysis involving descriptive statistics were carried out using frequency distribution, mean and standard deviation. Pearson Correlation was carried out to establish relationship between variables and effects. The qualitative data on the other hand was transcribed and interpretations that captured the main objectives of the study from interviewee's explanations and descriptions were pulled and used as narrative quotes.

Results

Table 1: Socio-demographic characteristics of respondents

Variables	Frequency (910)	Percentage (100)	Mean	Std. Dev.
Age				
18-24	80	8.8		
25-29	111	12.2		
30-34	186	20.4		
35-39	123	13.5		
40-44	122	13.4	36.1	3.16
45-49	98	10.8		
50-54	101	11.1		
55-60	89	9.8		
Marital status				
Married living with spouse	654	71.9		
Married not living with spouse	238	26.2		
Widowed	18	2.0		
Educational qualification				
Primary	125	13.7		
Secondary	361	39.7		
Tertiary	424	46.6		
Employment				
Private sector	327	35.9		
Public sector	583	64.1		
Income				
<18000	61	6.7		
18000-29000	238	26.2		
30000-41000	193	21.2	34,320	4.24
42000-53000	216	23.7		
54000 -65000	103	11.3		
66000 and above	99	10.9		
Age range of children				
0-5	275	30.2		
6-9	308	33.8		
10-13	206	22.6		
14-17	101	11.1		
18 and above	20	2.2		

Source: Field Survey, 2024

The findings on socio-demographic characteristics presented in Table 1 showed that average age of the respondent was about 36 years. The marital status of the respondents showed that most respondents (71.9%) were married and living with their spouses, followed by respondents who were married but not living with their spouses (26.2%) and those that were widowed (2%). Respondents in the study area with tertiary education were more (46.6%) and next to them were those with secondary education (39.7%). Only few of the respondents (13.7%) had primary education. In terms of occupation, the data showed that a higher percentage (64.1%) of respondents were employed in the public sector while 35.9% were engaged in the private sector. In terms of income, the respondent's average income was ₦34,320. The distribution in terms of children shows that children between the ages of 6-9(33.8%) were more and next to this category were those between 0-5year (30.2%), then those between 10-13 years (22.6%), then 14-17 years (11.1%) and 18 years and above (2.2%). This implies that more of the respondents were married and living with their husbands, educated and employed either in the formal or informal sectors and were earning above the minimum wage. Most of the women had children that required them to manage their home while also getting additional income to support the family.

Effects of Combining Work and Home Management Activities on Married Female Workers

Table 2: Effects of combining work and home management activities on married female workers in Makurdi

S/N	Variables	Always	Sometimes	Never	Mean	Std.
1	No enough time for rest and sleep	609	252	49	2.62	.587
2	Suffer physical and mental stress	566	324	20	2.60	.533
3	Experience exhaustion	733	107	70	2.73	.593
4	Anxiety problem	564	316	30	2.59	.556
5	Experience depressive mood	101	792	17	2.09	.348
6	Difficulty meeting up with husband's /self's sexual needs	584	304	22	2.62	.534
7	Unnecessary anger due to pressure of work/family demands	526	365	19	2.56	.573
8	No enough time for self- care	661	239	10	2.72	.475
9	No enough time for career development	768	131	11	2.83	.405
10	No enough time for extra -curricular activities after work	871	28	11	2.93	.328
11	No time to visit extended family and friends	589	307	14	2.63	.513

Source: Field survey, 2024

The findings on Table 2 revealed that all the examined variables which included no enough time for rest and sleep, suffer physical and mental stress, experience exhaustion, anxiety problems, depressive mood, difficulty meeting up with husband's /self's sexual needs, unnecessary anger due to pressure of work/family demands, no enough time for self-care, no enough time for career development, no enough time for extra-curricular activities after work, and no time to visit extended family and friends, all have high means above the 2.0 critical acceptance mean value which indicate agreement to the variables on effects of combining work and home management activities on married female workers.

The results obtained from the Key Informant Interviews (KIIs) corroborated findings

of the quantitative data. Majority of the participants during the KII also acknowledged negative effects of the tested variables on them. A 54 year old woman stated that:

Combining work and household responsibilities as a female is not easy at all, it has some negative effects such as not having enough time for rest and this usually leads to physical and mental stress. I am a lecturer and the nature of my work requires carrying out research for promotions but due to combining my work and home duties, it becomes extremely difficult for me to give full attention to my research and other paper work. Twice I was due for promotion but there was no paper work to move me ahead **(Source: KII, 28th September 2023, Ankpa/Wadata).**

Expressing another view, a 41 year old woman stated that:

Funny as it may sound, combining work and household responsibilities affects my sexual life. On several occasions I have had issues with my husband because of inability to meet up with his sexual demands. Sometimes I desire it too but because I am usually exhausted with work and domestic engagements, I become very tired and see sex as another chore on its own. **(Source: KII, 18th September 2023, North Bank II).**

A 37 year old woman on the other hand stated that:

Sometimes pressure and stress from work combined with household responsibilities usually leaves me angry even with my own children when they come with their disturbance at home after I close from work. These are things if well relaxed I can handle and cope better but pressure makes me snappy easily. **(Source: KII, 14th September 2023, Central South Mission).**

A 50 year old woman on the other hand noted that:

I live in this town with both my parents and my husband's parents as well but I find it difficult checking on them. They usually always complain that I don't visit them with the children, it is always not easy because I work overload by combining work and household duties. Weekends that it would have been easy for me to visit is when I take time for thorough cleaning and also take my daughters for plaiting their hair. I also squeeze time to rest and plan the week ahead **(Source: KII, 12th September 2023, Market Clark).**

The statements from the KIIs showed that combining formal work and home management activities have a lot of negative effects on married female workers. Many married female workers do not have enough time for rest and sleep, suffer physical and mental stress, experience exhaustion, anxiety problems, depressive mood, difficulty meeting up with their sexual needs, no enough time for career

development, no enough time for extra-curricular activities after work, and no time to visit extended family and friends. All these can have negative implications on their health and social life.

Strategies adopted by Married Female Workers to Cope with Work and Home Management

The findings were summarised and presented in Table 3 for easy assimilation.

Table 3: Strategies married female workers adopt to cope with combining work and home management activities in Makurdi

S/N	Variables	Always	Someti mes	Nev er	Mean	Std.
1	Employ domestic maids/workers	289	431	190	2.11	.718
2	Depend on live in nieces/nephews and other extended relatives	731	125	54	2.75	.567
3	Husband sup port with some domestic duties	106	702	102	2.00	.485
4	Depend on husband /wife's mother to baby sit when need arise	401	433	76	2.36	.630
5	Pick up jobs not too far from home	411	435	64	2.38	.614
6	Depend on older children for support	302	410	198	2.11	.733
7	Flexible work arrangement with colleagues at work to be able to balance work and home duties	512	301	97	2.46	.680
8	Take up only less demanding jobs/fewer working hours	653	106	151	2.55	.761
9	Depend on kind neighbours to baby sit/take care of some home chores	310	161	439	1.86	.897
10	Proper planning and time management	666	164	80	2.64	.637
11	Pray to God for help and strength to cope	761	141	8	2.83	.401

Source: Field survey, 2023

Findings on strategies married females adopt to cope with work and home management activities presented on Table 3 showed that women in the study location adopted strategies such as depending on live in nieces, nephews, and other extended relatives, proper planning and management of time, husband support with some domestic duties, depending on husband /wife's mother to baby sit when the need arise, picking up jobs not too far from home, dependence on older children for support, flexible work arrangement with colleagues at work to be able to balance work and home duties; and taking up only less demanding jobs/fewer working hours; all had mean values above the critical acceptable mean value of 2.0 which indicate an agreement on the variables as adopted strategies of coping with work and home management activities.

The results obtained from the Key Informant Interviews (KIIs) corroborated findings of the quantitative data. Majority of the participants during the KIIs granted while acknowledging other strategies they use to cope they emphasised on these strategies as the main strategies they employ to cope with both managing the home and engaging in paid work outside the home. A 43 year old woman stated that:

Many women in my area depend on relations they bring from their various places. Personally, I depend on extended family network such as my nieces, nephews or those of my husband and other distant relations that come to live with us. But in many cases, it's usually the distant relations I bank on. Without them it would have been difficult for me to cope especially when I was having little children below the ages of ten(**Source: KII, 9th September 2024, Modern market**).

Expressing another view, a 32 year old woman stated that:

This is my 2nd year in marriage and for now I only have a baby. My mother came to help me when I first put to bed and she stayed for up to four months before leaving. I have been managing with my husband since she left, he supports in little ways he can but sometimes I depend on his mother who lives in town to baby sit when I have to stay at work for long. That is the only way I have been using to come for now as my husband is not ready for me to bring in someone, he claims as a teacher in secondary school my schedule is not tight and it can easy for me to cope(**Source: KII, 28th September 2024, Ankpa/Wadata**).

A 59 year old woman on the other hand observed that:

I have been married for a long time and have been working for long too. I currently have older children I depend on a lot. My eldest daughter goes to school from home and she have been helpful in many ways. She does take care of so many things like cooking and organizing her younger ones before I get back from work as most times she gets back from school before I close from work. The only thing I do most times is give her instructions before I leave for work.

Coping wasn't easy for me the initial stage I married and was having babies. I depended a lot then on extended family network (**Source: KII, 5th September 2024, Wailomoyo**).

Expressing another view, a 34 year old woman noted that:

The nature of work I do permits me to arrange with my colleague at work so I choose convenient time for me to be at work. This type of arrangement has helped me to cope a lot. With this arrangement I function well both at work and at home with just little challenges(**Source: KII, 17th September 2024, North Bank 1**).

A 49 year old woman on the other hand observed that:

I usually take time to plan properly and then pray to God for help and strength and God have been helping me. Once, I employed a live-in maid but it didn't work well so I take time to plan my activities at home to fit in to my work schedule. On days I know I will be late from work and my husband won't be available I usually talk to my neighbour to help me keep an eye on my children (**Source: KII, 10th September 2024, Fiidi**).The statements from the KII interviews showed that to be able to combine formal work and home management activities married working females adopt various strategies which included depending on live in nieces, nephews, and other extended relatives, planning and management of time, husband support, depending on husband /wife's mother to baby sit when the need arise, picking up jobs not too far from home, dependence on older children for support, flexible work arrangement with colleagues at work to be able to balance work and home, dependent on kind neighbours among other strategies. All this imply that without support systems it will be more challenging for married females who engage in paid work outside the home. Adopting various strategies to help cope with work and home management activities is therefore necessary for married working females. **Test of**

Hypotheses

H₀: Combining work and household responsibilities do not have significant effect on married female workers in Makurdi
H₁: Combining work and household responsibilities have significant effect on married female workers in Makurdi

S/No	Variable	1	2	3	4	5	6	7	8	9	10	11
1	No time for Rest	1										
2	Physical and mental stress	.879*										
3	Exhaustion	.790**	.655**									
4	Anxiety	.895**	.979**	.684**								
5	Depressive mood	.357**	.401**	.302**	.391**							
6	Difficulty in meeting sexual needs	.913**	.962**	.683**	.950**	.391**						
7	Unnecessary Angry	.812**	.925**	.606**	.912**	.419**	.889**					
8	No time for self-care	.861**	.805**	.768**	.800**	.338**	.833**	.747**				
9	No time for career development	.713**	.625**	.881**	.639**	.328**	.648**	.582**	.740**			
10	No time in extracurricular activities	.553**	.477**	.586**	.520**	.380**	.502**	.445**	.444**	.594**		
11	No time for visits	.909**	.944**	.665**	.928**	.381**	.975**	.876**	.846**	.643**	.430**	

**Correlation is significant at the 0.01 level (2-tailed).

Table 4 presented person correlation matrix of relationship of effects of combining work and household responsibilities on working females in Makurdi. The finding revealed that combining work and household responsibilities have significant effects on married working females in the study location. All the variables on the effects were found to be significant at 0.01 significant level. The null hypothesis which states combining work and household responsibilities do not have significant effect on married female workers in Makurdi. was therefore rejected and the alternate accepted.

Discussion of Findings

The study assessed the effect of home management activities and coping strategies of married female workers in Makurdi. The study found that combining work with household responsibilities was found to have effects such as not having enough time for rest and sleep, physical and mental stress, exhaustion, anxiety problems, depressive mood, difficulty in meeting up with husband's /self's sexual needs, unnecessary anger due to pressure of work/family demands, no enough time for self-care, no enough time for career development, no enough time for extra-curricular activities, no time to visit extended family and friends among other challenges on

married female workers in the study location. This corroborates Robert et al. (2021) that the burden of managing a home with inconveniences of daily domestic chores coupled with organizational errands causes women pressure and execrates stress, exhaustion, anxiety problems, depressive mood, among other negative effects.

This study observed that to cope with dual responsibilities of engaging in paid work and carrying out home management activities, married female workers adopt various strategies. In Makurdi Local Government depend on coping strategies such as depending on extended family network such as nieces, nephews, and other relatives for support, proper planning and management of time and praying to God for help and strength to cope, taking up less demanding jobs and those with less working hours among other strategies. The findings corroborate findings from a study by Muasya (2014) where it was observed that coping strategy for working mothers in Africa generally has for a long time been the extended family network, relatives are usually called upon to assist with childcare and other household chores.

Conclusion/Recommendations

The study concluded that although modernization coupled with challenges and changes it brought in the society have pushed women out of the home where they were traditionally restricted to gender role of housewives who were more of home keepers, bearing children and ensuring wellbeing of the family while still maintaining other domestic activities such as cleaning, washing and keeping the whole household environment and many women are now engaged in paid work outside the home, yet there have not been significant shift from the traditional role of women in the home leaving them with several home management activities to handle. This usually leave women with double task of working and carrying out their traditional household responsibilities. Working and assuming full home management activities is challenging and it places huge demands on working married females with significant consequences.

Based on findings of the study, it is recommended that:

Appropriate work policies favouring working married females should be developed by the Nigerian Government and policy makers that are charged with the responsibility of developing and implementing policies. Such policies should involve reduced work hours for married females working in both the public and private sector. Introduction of shift work for married females in all organizations among other programmes that will be flexible for women and allow them to comfortably cope with their work demands and family responsibilities at home.

Husbands who are not working or are engaged in flexible work schedules should endeavour to understand the plight of working married females with tight schedules at work and domestic home activities to take care of and endeavour to stand in and cover the gaps absence of women create while at they are at work by rendering them assistance where they can at home and also allowing provision for others that can help them in the house with some domestic chores rather than insisting everything should be done by her.

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