THE DIFFERENTIAL EFFECTS OF MARITAL STRESS AMONG WORKING AND NON-WORKING MARRIED WOMEN IN SABON-GARI LOCAL GOVERNMENT AREA OF KADUNA STATE, NIGERIA

BY

Hadiza Sa'eed MUSA
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DEPARTMENT OF SOCIOLOGY,
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DECLARATION

I hereby declare that this thesis titled "**The Differential Effects of Marital Stress among Working and Non-working married Women of Sabon-Gari Local Government Area Kaduna State"** is the effort of my research work. The information derived from the literature has been duly acknowledged and referenced. No part of this work has been submitted in any form to other institutions for the award of a higher degree.

……..... **Date:** ……

Musa Hadiza Sa'eed

CERTIFICATION

This thesis titled **The Differential Effects of Marital Stress among Working and Non-Working Married Women of Sabon-Gari Local Government Area Kaduna Kaduna State** meets the regulations governing the award of Masters Degree in Sociology of the Ahmadu Bello University, Zaria and is approved for its contribution to knowledge.

Signature ……. **Date……**

Dr. J.M. Hellandendu
Chairman, Supervisory Committee

Signature ……. **Date: ……**

Dr. B.F. Okeshola
Member, Supervisory Committee

Signature ……. **Date:……**

Dr. Y.K. Gandu
Head, Department of Sociology

Signature ……. **Date: ……**

Prof. A.Z. Hassan
Dean, School of Post Graduate Studies

DEDICATION

This thesis is dedicated to Almighty Allah for making it a success; and to my father, **Alhaji Musa Sa'idu,** my late mother **Hajiya Halima Musa** and my husband who has been a great source of support and inspiration throughout the academic pursuit, May Allah (SWT) reward then abundantly.

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ABSTRACT

Stress plays an important role in understanding the quality and stability of close relationships. However, the basic challenge is in terms of the consequences that this phenomenon may result in. The multiple role stress women experience both at home and at the workplace and how they cope with such stress has been the focus of many researchers in recent times. It is against this backdrop, that this study examined the differential effects of marital stress among working and non-working married women of Sabon-Gari Local Government Area of Kaduna State; the types of marital stress; factors responsible for marital stress and the coping strategies adopted by working and non-working married women were investigated. This study was anchored on role theory to provide a theoretical explanation for the topic under investigation. Using simple stratified and purposive sampling techniques, a sample of 320 married women were administered questionnaire. In addition, six in-depth interviews (IDI) including social workers, community and religious leaders were conducted. Three focus group discussions were conducted. The findings from the analysis shows that non-working married women were significantly more stressed than the working married women in the study area. Practicing polygamy, living with relatives and overcrowding were identified as factors of stress among non-working married women. The study also revealed that the type of stress working women encountered at home is, sharing of car park and waking up early and prepare children for school. All the respondents agreed that husbands stress was also the major factor contributing to their own stress. Main stress point related to problem with in-laws was also agreed upon by both the groups of respondents. However, the occupation of respondents influenced the type of constraints faced as house wives. Time management and financial constraints were identified as the major determining factors of this stress among non-working married women. It is therefore, recommended that counseling and social support intervention is necessary in order to assist the needs of women in general.

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

One of the most important relationships between a man and a woman is marriage which involves emotional and legal commitments to each other in adult life. Selecting a partner and entering into a marriage contract is considered a personal achievement and the selection of marriage partner is indeed one of the most important decisions one makes in a lifetime. People marry for many reasons which include; physical attraction, love, happiness, companionship and the desire to have children. Marriage is a socially and legally approved sexual relationship where parties involved have mutual understanding for procreation and protection of their future offspring (Khurshid, 2006). She emphasized that:

> Marriage as a socially legitimate sexual union begins with a public announcement undertaken with some ideas of permanence; it is assumed with more or less explicit marriage contract, which spells out the reciprocal rights and obligations between the spouses and future children. (Khurshid, 2006:19),

Stress on the other hand refers to the psychological reaction which occurs when people perceive an imbalance between the level of demand placed upon them and their capability to meet those demands (Kroemer and Grandjean, 2001). Some sources of stress include family relationships, occupation and how people think. Workloads which cause women to be stressful in family without working outside the home include engaging in household duties, motherhood, etc. In this case, stress could be worse when there are inadequate resources to buffer its effect (Dreyfus, 2009).

According to Goldin (1990), a working married woman is a woman who works consistently and sometimes constantly for the sustenance of the family. While a non-working married woman is one who consistently and completely depends on the financial strength of the husband, and waits for the husband to do everything that requires money. These women in their marital statuses are confronted with everyday challenges (stresses) within and outside the home. These challenges have the capacity of either making or marring their conjugal union.

With regard to marriage, the most popular sources of marital stress include money, children, daily routines, busy schedules and poor communication. In fact, the concept of stressors, not only refers to major life events but also encompasses ongoing minor events like power failure, maid not turning up, unexpected guests and child's misbehavior but with proper understanding of the different stressors that cause stress, the situation can be managed (Pearlin,1978). The family environment is entangled with stress and strains where homemakers are directly affected. It becomes more complicated for women who are also workers outside the home as they have to cope with pressures as workers and house wives.

As a measure to help women cope with their regular activities, some developed nations of the world such as the United States and other countries have institutionalized relief mechanisms such as six month maternity allowance, children allowance up to ten years and comprehensive income support, medicare and have made it a national responsibility to deal with this marital challenge. The phenomenon of increasing number of women in labour market led to expansion of daycare centres and nursery schools in these areas (Adewuyi, 2000).

In contrast, the Nigerian situation as revealed during a preliminary visit to Sabon Gari Local Government Area in the preparation for this study, the researcher found that there was no national wide support programme for women in paid jobs. The few existing daycare centres were not within the reach of most mothers. The commonest alternative for women in paid jobs appears to be either look for house-helps which are currently very difficult to get and quite risky or work extra hard simultaneously on all the roles.

Having highlighted some of these marital challenges, the specific focus of this study is the differential effects of marital stress among working and non-working married women in Sabon Gari Local Government Area Kaduna State.

1.2 Statement of Research Problem

The globalization of the world opened up the human horizon in all aspects of existence. Societies that were seemingly closed are beginning to be opening up. For instance, women (particularly married women) that most societies, especially in Africa confined to the home as housewives are now taking up jobs outside their homes. There is increased female involvement in work activities and as such we now have working class women who combine their domestic duties with workplace responsibilities in formal organizations. Thus, they perform reproductive, domestic and productive duties. This creates two categories of married women-working and non-working married women. But either way, these women are likely to be confronted with different social and psychological problems.

Veeboren (1983) observe that whether working or non-working, a married woman may likely face the challenge of stress, resulting from the multiple responsibilities. The main thrust of this study is therefore to find out the marital stress situation associated with

working and non-working married women in Sabon Gari Local Government Area of Kaduna State, North-Western Nigeria.

Jacob and Schain (2009), Jacob (1982) and Ugwu (2010) in their separate researches established various stresses faced by married women. For instance, Jacob and Schain (2009) noted that both working and non-working married women encounter a number of difficulties and misperceptions that affect their performance in the workplace and in their homes. These include the use of the family car, arranging one's hours at work, dealing with a sick child, taking the child to the doctor for checkups etc. While, Ugwu (2010) maintain that many working married women, particularly those whose formal jobs interfere with performance of their domestic work such as food service, domestic house helps, retail sales work, etc. return home at night feeling emotionally frustrated as well as physically tired. They are often concerned about the effects of job-related stress on other family members. If the family is coping with the care of elderly relatives as well as children, interpersonal stress is intensified. Parents find themselves withdrawing emotionally from their children as well as quarreling more often with each other.

A situation that is often noticed in Sabon Gari Local Government Area of Kaduna State is that some women work solely as housewives. These home bound married women undergo a lot of stress due to the monotonous nature of their lives. Though one can create a lot of activities at home but the activities revolve in one environment and this can make the effort boring. Since most jobs and trades are done outside the home (at offices and markets,) at times a woman staying at home is left without personal income. To this end, she depends on her husband for virtually everything for survival. Some women in this category form the habit of begging for assistance from friends and family members who become irritated by

her. This can make her life miserable and also make her easily upset and angry at the slightest problem she faces.

Cohen and Wills (1985) argued that because of the cultural and religious belief that confined a woman at home, a non working married woman does not really have the opportunity of interacting with people outside and to effectively train her children according to changes in life. A person, who is isolated and alienated from others, is likely to be vulnerable to stress than someone who has several associates.

Similarly, a non working married woman who is usually at home with her children does not get the chance to really miss their company. For this reason, she does not find their company particularly interesting and she shouts at them at the slightest provocation. Since they are always at home, the tendency of having so many children is very high. There is also a craving for conception because of opportunities of going out for antenatal care or shopping for a new baby. When finally delivered she obtains gifts and money from friends and family which boost her income. The arrival of a new baby will give her a little change in her normal life. These mothers are confronted with the challenge of training their children with little or no assistance from their husbands. They cannot go against the positions of their husbands because of their cultural or religious beliefs. In this regard, these non working women are vulnerable to stress related ailments arising from the need of meeting their maternal responsibilities, particularly those whose husbands show no concern to the upbringing of children

On the whole, whether in developed or developing societies, women are often subjected to second class position and are referred to men's subordinates. Hence, both working and non

working women suffer from socially inequality which itself has the capacity of causing stress, and now coupled with job status, there is the possibility of further or additional digression.

This study specifically focuses on the understanding of the nature of marital stress, its forms among working and non working married women and suggesting possible ways of tackling marital stress. Specifically, the research is designed to answer the following questions:

1. What are the types of marital stress among working and non-working married women in Sabon Gari Local Government Area?
2. What are the factors responsible for marital stress among working and non-working married women in Sabon Gari Local Government Area?
3. What are the effects of marital stress on working and non-working married women in Sabon Gari Local Government Area?
4. What are the coping strategies adopted by working and non-working married women in Sabon Gari Local Government Area?

1.3 Aims and Objectives of the Study

1. To identify the types of marital stress among working and non-working married women in Sabon Gari Local Government Area
2. To find out and examine the factors responsible for marital stress among working and non-working married women in Sabon Gari Local Government Area
3. To assess the effects of marital stress among working and non-working married women in Sabon Gari Local Government Area

4. To identify the coping strategies adopted by working and non-working married women in Sabon Gari Local Government Area

1.4 Significance of the Study

This study is investigating the various forms and effects of marital stress among working and non-working married women in Sabon Gari Local Government Area. The findings of this research will be beneficial to women and would provide a scientific basis for policy making by government and non-governmental institutions like the Ministry of Women Affairs, Women Units at various Local government Secretariats and for Social Workers. The study will suggest appropriate strategies that will not only address issues of marital stress but will provide data on how to make available qualitative and effective counselling services for married women who face in Sabon Gari Local Government Area.

Similarly, the study contributes to the existing knowledge on marital stress among married women and fills in the gap in the existing knowledge in the area which can be referred to by individuals who intend to carry out further investigations.

1.6 Scope of the Study

The study was basically confined to marital stress among working and non-working married women in Sabon-Gari Local Government Area. The geographical boundary of the study is limited to Sabon-Gari local government area of Kaduna State owing to the existence of the problem under investigation in the area as well as accessibility to the data needed to carry out the research. The intellectual boundary is limited to the objectives of the study which flow from the topic under investigation. These objectives include effort to investigate the type of marital stress among working and non working married women, to

find out the factors responsible for marital stress, the differential effects of marital stress and varied coping strategies of marital stress adopted by married women in Sabon Gari LGA.

1.7 Definition of Concepts

Blue Collar Job: Refers to work that needs manual labour which may involve skilled or unskilled work and mostly the worker does not require formal education to perform basic job duties.

Marriage: A social institution under which a man and a woman establish their decision to live as husband and wife by legal commitments, religious ceremonies, etc.

Marital Stress: It refers to the negative challenges a woman experiences on account of her married life.

White Collar Job: Refers to the ranks of office and professional workers whose jobs generally entail largely or entirely, mental or clerical work, such as in office.

Working Married Woman: A married woman that engages in economic activities and earns an income either on daily or monthly bases.

Non-Working Married Woman: A full time housewife that fully depends on her husband for survival. Such a woman may be solely responsible for taking care of young children and performing domestic work.

Stress: Stress is a condition or feeling experienced when a person perceives that demands exceed the personal and social resources the individual is able to mobilize.

CHAPTER TWO

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.1 Introduction

This chapter reviews related literature on the differential effects of marital stress among working and non-working married women. The literature review focuses on the following sub-themes: conceptual definitions of stress, types and nature of marital stress, factors responsible for marital stress, differential effects of marital stress and the coping strategies of marital stress among working and non-working married women.

2.2 The Conceptual Definition of Stress

The concept of marital stress which is the focus of the present study falls under the umbrella of a broader concept known as stress. Therefore, it becomes imperative to understand the concept of stress, in order to understand the concept of marital stress in working and non working married women's lives**.** The concept of stress was first introduced in the life sciences by Selye Hans (1936). It was derived from the Latin word 'stringere'; it meant the experience of physical hardship, starvation, torture and pain. Selye (1936) defined stress as "the non-specific response of the body to any demand placed upon it". Further, stress was defined as "any external event or internal drive which threatens to upset the organismic equilibrium" (Selye, 1956). Another definition given by Stephen (1999) who defined stress as "a dynamic condition in which an individual is confronted with an opportunity, constraint or demand related to what he/she desires and for which the outcome is perceived to be both uncertain and important."

Lazarus (1966) referred stress as a state of imbalance within an organism that is elicited by an actual/perceived disparity between environmental demands and the organism's capacity to cope with these demands; and is manifested through variety of physiological, emotional and

behavioural responses. The above view is also shared with McGrath (1970) when he defined stress as a perceived imbalance between demand and response capacity under conditions where failure to meet demand has important consequences. But to Wolf and Goodell (1968) stress is a dynamic state within an organism in response to a demand for adaptation. Similarly, Cofer and Appley (1964) defined stress as a state of an organism where he perceives that his wellbeing is endangered and that he must direct all his energies to its protection.

In a related approach, Cox (1978) has described three classes of definitions. Stress can be variously thought of as a response, that is, the stress response to an extreme stimulus; as a stimulus i.e.as the stressor itself as an intervening variable. At another angle, Spielberger (1979) defined stress in two different ways. According to him, it is a dangerous potentiality, harmful/unpleasant external situation/conditions (stressors) that produce stress reaction; and secondly to the internal thought, judgment, emotional state and physiological process that are evoked by stressful stimuli.

2.3 The types of marital stress

Marital stress here entails a condition where marriage related factors interact with the individual to change (disrupt or enhance) his or her psychological conditions such that the person is forced to deviate from normal functioning (Denga 1991, Beehr & Newman 1998).

Personality characteristics of employees tend to moderate the effect of stressful situations on employees to the extent that certain traits may buffer or enhance more negative outcomes than others (Van-Dierendonck, 2005). Similarly, personality variables such as self-concept, neuroticism and agreeableness, are important predictors of psychological distress (Rosenberg & Race, 2006). The main concern here is the idea expressed by researchers that women are

more prone to stress than men (Arroba & James, 2002); and that they were perceived to experience more psychological symptoms of occupational stress than men (Melhinsh, 1998). Unfortunately, most men may be ignorant of this fact and so when women are unable to carry out some functions especially in relation to their conjugal role, conflicts result.

Dimkpa (2009) asserted that one area which has consistently created problem for couples is sharing in household tasks and sharing household tasks between husbands and wives is alien to the Nigerian/African context. Popoola and Illugbo (2010) noted that teaching as an occupation provides sufficient time for women to cater for their children as well as engage in other business ventures in Nigeria. As stressed by Rogers and May (2003), due to strong commitment to employment and high marital instability in today's world, it is important to emphasize the need for more researches relating to work and family. This is heightened by increased marital conflict resulting from increasing number of women entering the work force (Rogers & May, 2003). This could be one of the reasons for marital instability among couples especially in recent times, to which we turn a blind eye

Nigerian families in the past were noted to be more peaceful than they are today. For example, women in the past stayed in unhappy marriages because of not having the opportunity to work (Ruggles, 2001). Unfortunately, the expectations of work placed on women have a serious impact on the time they dedicate towards their home and marriage (Ferstandig, 2001). Spillover from work for instance affects the home beginning with job stressor that is affecting an individual's occupational wellbeing to his/her overall wellbeing as well as that of his/her spouse's marital wellbeing (Muano & Kinnunen, 1999). Also depending on the type of individuals women are predisposed to work with, they are likely to experience joy if they are

doing the work with people having same personality characteristics or the reverse when working among the wrong people (person-oriented and non-person oriented occupations).

Unwalla (1977) in her study of "Women Executives at Work and at Home in Bombay", studied 50 married women executives, 50 unmarried women executives and 50 housewives (N=150) from the banking, marketing and advertising industry in Mumbai. She made an attempt to assess if work interfered with the family lives of women executives. Sixty-five per cent of the women in her sample said that work remained at the back of their minds indicating psychological spillover of work to the family domain. However her study did not report or explore into spillover effects of family to work. Work did not directly affect marital relationships. Rather once again it appeared to be individual-specific attitudes that explained marital adjustment. Women who had had social adjustment problems before marriage continued to have adjustment problems later and thus reported marital disharmony. In general for all three categories of women, family roles were more important than their work role. Family factors such as ill health of family members or inability to perform household duties were seen as stressful or problematic by married as well as unmarried working women. However non-working wives were stronger in their opinion that children and family get neglected at the expense of work commitment by working women. In general, a large portion of working wives and mothers faced the dilemma of excelling at home without compromising on their working status.

Kala (1976) in her study of role conflict in working women in New Delhi, India, examined why working women took up a paid job (the assumption being that they were doing something that was traditionally against their nature and prescribed role, especially since they had very few role models being first generation working women themselves). Her study cited three

reasons that motivated women to seek jobs outside their traditional roles: economic or monitory gain, social role enhancement and personal reasons. The study however found that working women felt stressed due to the inability to perform their traditional role (of homemaker and spouse) as there was not enough time or energy. This scarcity was the result of their working status. Working women employed house help for two reasons: to reduce the demand from housework and because they could afford to pay for human help (servants or maids). Household gadgets like food processors, refrigerators, etc were reported to reduce strain of household work on women.

The most common outcomes of stress for the working woman were poor mental and physical health resulting in depression, anxiety, asthama, and colitis (Khanna, 1992). Most common coping strategies were individual-based and included expanding their knowledge base by reading and planning and goal setting, actively seeking social support and investing in developing a social support network.

Cooper and Davidson (1987) contended that the stress response is best understood through an ecological approach, which examines the whole spectrum of psychological, sociological and physiological events that make stimulus demands on an individual. According to this model, psychological stressors emanate from both work and home domains. The work domain includes physical, task and work role demands. The home demands include family structure/relationships, dependents' care, neighborhood and financial concerns. The individuals' response to those stressors is moderated by the individuals genetics "psychological programme" (i.e. propensity to react) as well as personality factors, sex and various other variables related to social support, control and coping (Cooper et al., 1987). Bryan (1997) suggested that a shared immunological defect may link many disorders, whereas other studies

suggested that the inappropriateness of the stress response in dealing with modern threats-which are largely psychological rather than physical, is to blame (U.K. Health and Safety Executive, 1998). Studies on health effects of long work hours and that of occupational health and safety all conducted in Canada have also revealed that stress is the most common health problem attributed to long work hours and the incidence of stress due to overwork is growing rapidly in those countries (Lehmkuhl, 1999; Dehaas, 1998).

Similarly, in trying to balance work and family roles can result in job and family distress, work family conflict, job and life dissatisfaction, depression, anxiety, anger/hostility, and perception of a lower quality of life (Thomas and Granster, 1995). There are also unhealthy consequences for the organization including absenteeism, tardiness and loss of talented employees. Additionally, negative mental and physical health outcomes have been related to high level of work-family conflict and work to family conflict.

Googins, (1991) has determined that there is a relationship between the lack of job flexibility and depression. According to him when family responsibilities expand, mothers are more likely than fathers to change jobs, to work part-time, or exit the labor force for a spell because families cannot afford to lose fathers wages. This situation has the tendency of creating stress which indeed is one of the areas of this empirical study.

2.4 Factors Responsible for Marital Stress

Most times, women only consider the financial aspect of their interest in specific careers/occupations which makes them to choose certain work/employment. However, Ugwu (2010) asserted that some occupations which women venture into in recent times do not give them enough time for their husbands and children and ultimately; they undergo stress which in some cases threaten their marriage particularly since childcare is a very important aspect of

family life in the African/Nigerian culture. In addition, in contemporary African society, the number of sandwich generation female employees is on the increase. Sandwich generation female employees are middle age working- class women whose children are still young (0-12 years) and are living with their aged parents or parents-in-law under the same roof. This segment of the Nigerian population is caught between the cross-role demands of their aged parents, their own young children and work behaviour expectations. Miller (1981) calls them women of sandwich generation. They are likely to suffer a great deal of stress arising from the multiple roles they perform as wife, mother, worker and elder care-giver. As demands to fulfill these multiple roles increase, women put in on the average, 20 to 40 extra hours of work per week in what would otherwise be rest and leisure time (Goldschmidt-Clermont, 1982).

Various attempts have been made to identify factors that predispose people to stress. Many of such attempts have established a link between the incidence of stress and the personality of individuals. For instance, Akinboye and Adeyemo (2002) in their study on "Occupational Stress Sources among University Academic Staff" of Cross River University of Technology and University of Uyo found that some people are generally more stress prone while others are generally less stress prone depending on their personality traits. In the same vein, Riolli and Savicki (2003), Readeke and Smith (2004) and Van-Dierendonck (2005) reported that personality characteristics of employees have the tendency to moderate the effect of stressful situations on the employees such that certain traits may buffer or enhance more negative outcomes than others. The findings are consistent with those of Kokkinos (2007) who reported that personality characteristics were associated with stress or burnout dimensions, thus providing support for the transactional model of psychological distress in which in order to better understand its process, both environmental and personality variables should be

considered. Nearly everyone experiences psychological distress, or negative effect in actual or perceived stress. Yet people vary widely in the amount of negative effect reported in response to stress, as well as the amount of stress to which they are exposed. Personality variables such as (agreeableness, extraversion, neuroticism, self-concept, etc) have been identified as important predictors of psychological distress (Baghy & Rector, 1998; Rosenberg & Pace, 2006). The literature also provides support that an individual's personality characteristic influences the degree to which he or she seeks social support when confronted by a stressful event (Houston & Zola, 1991).

In addition, there is a work/family conflict that particularly affects working women which is extended work hours. A study conducted on professional women in America suggested that a child's well being suffers as a result of lack of time with parents (Piotrkowski et al 1987). Specifically, the lack of sensitive, responsive, and consistent care from overworked parents or substitute providers lead to decreased cognitive and social skills and promote attachment insecurity in children. Another possible mediating mechanism between wives' work hours and marital stress is the time pressure due to wives' employment (Poortman, 2005). When wives work longer hours outside the home, they may feel more pressure to balance work and family roles and this leads to marital dissolution. Working women with rigid schedules report more family difficulties than working women with flexible schedules. Although not every woman who attempts to balance multiple work and non-work roles experiences conflict, a substantial number of women employees do.

Women's involvement in stressful occupations could result in transferring office work to the home. For example, most of the ways in which such habits are exhibited include taking work on vacations, making conference calls at home, telecommuting, reading at the dinner table,

making business calls, only to mention a few (Hochschild, 1997). Overwhelmingly, Nigerian men are not interested in the woman's femininity when it comes to working for her pay, which creates frustration for women in particular because they expect the men to "understand". Nigerian society places premium more on the male in terms of their capacity to achieve more at work than the female. The inability of the woman to do as much as her male counterpart in terms of work output, makes her to lose out of many plum jobs. The hostility towards her male counterparts might be responsible for the transfer of aggression to her spouse, family members, thereby resulting into marital instability. This is the reason why taking part in professions unsuitable for the woman's personality could have daring implications on marital relations.

Children, as posited by Martinson (1999) can also be a source of aggravation and distress, constantly in need, requiring continual attention, reducing one's freedom of activity and flexibility. He described child care as a form of care giving because of children's dependence on adults to provide services which they are too young to provide for themselves. The presence of dependent children reinforces the traditional gender division of domestic labour. Child care is a major problem for the women who are part of the efforts to improve the welfare of the community. Whether a woman employs a mother's helper, a baby sitter, a house keeper etc, there is often anxiety, worry and guilt as a result of the conflict between their responsibility as mothers and as women in development (Curtis, 1996).

Boulton (1993) reported that for women in development, combining participation in development activities such as health programmes, mass education, agricultural extension and motherhood poses a great problem in the area of effectiveness for the married women. He argued that mothers who should be committed to development activities are always pressurized by the demands of child care and hardly ever find time for themselves. They find it hard to

show a high level of effectiveness in participating in women association meetings, projects conception and implementation. The women in development find it hard to preserve their own identity in the face of ever expanding demands of child care.

Fentenu (1997) asserted that marital discourse pertains to disagreement between marital partners over values, beliefs, goals, norms and behaviour which make up the structure of the nuclear unit. Marital strife and marital discord and unresolved emotional problems can negatively influence the development initiative motivation, productivity and effectiveness of the woman in community activities. Problems and frustration faced at home may disrupt enthusiasm in development projects.

In his study on marital discord and its impact on women development effectiveness in New York, Levine (1971) observed that marital discord can influence women indirectly by decreasing the effectiveness on their parental skills and directly destroying desire and interest in the socio-economic transformation of their communities. A nagging wife according to Denga and Ekpo (1994) tends to stimulate discord between her and the husband and once a quarrel is ignited, tension and stress may precipitate anxiety. When the stress arising from discord reaches breaking point, apathy towards community development programmes results. Managing a life-long chronic illness such as sickle cell disease (SCD) is burdensome on those affected and has been correlated with the psychological well-being of the sufferers (Bamisaiye *et al,* 1974). Of equal concern should be the burden of disease on the caregivers within the family. In the case of a disease that affects children from birth, it is the mother who bears most of the burden and is therefore subject to the most stress.

Studies in South Western Nigeria have found that working class women (which would likely include a majority of women in southwestern Nigeria where the study took place), who often lack strong social support systems, are three times as likely to experience coronary heart disease than their counterparts in white collar jobs (Hall *etal*, 1993). Coffman and Levitt (1993) reported that actual hospitalization of infants, not their risk status, was associated with maternal stress. Hospitalization itself often resulted in relationship changes, with less contact with friends and relatives who could provide social and emotional support in coping with the stress. Most often the impact of these emotional disorders is felt more by the mother of the affected child than even by the father or any other member of the family, especially since the responsibility of caring for a sick child is usually part of the domestic role of the mother.

According to McBride and Black (1984), mothers appear to be more sensitive to troubled children, because it is the mothers who bear the children. They are more likely to feel responsible for a diseased condition. Breslay (1983) and Gallagher *et al.* (1983) established that, except in rare instances, it is the mother who will provide the extra-ordinary care required by a developmentally disabled child.

Arroba and James (2002) reported that the relationship between gender and stress is complex and varied and that women are more affected by stress than men. In the same vein, Melhinsh (1998) and Philips & Segal (1996) concluded that since most women work longer hours than men and both do not share duties equally at home, women tend to experience more psychological symptoms of occupational stress than men.

2.5 Effects of Marital Stress

The effects of stress could be devastating for women because it affects women's health not only through direct psycho physiologic processes but also modifies the behavior affecting health namely physical exercise, smoking and life quality (Steptoe, Lipsey & Wardle, 1998). Most people see stress as negative although there might be an individual response to it. For instance, family stress experienced could depend on some associated factors as state of working, family issues or individual role issues (Sanlier and Arpaci, 2007). To this end, Sanlier and Arpaci (2007) are of the view that family stress is more prevalent among working women than non-working women because the working women have high levels of stress than their non-working counterparts. Stress experienced by couples increases the risk of depression, heart disease and other problems, and there is a correlation between persistent poverty and family stress. For example, Kasper et al. (2008) maintain that persistent poverty was detrimental to funding at older ages as was persistent family stress.

A study on the sociological factors causing stress in India by Aujla *et al* (2004) reveals that under social pressures, compulsion to attend different social activities was given first rank by nonworking respondents and second rank by working respondents. Significant difference was observed due to stressor unexpected guests. Working respondents were more stressed due to this factor as compared to non-working respondents. This may be because of shortage of time and overburden of work; it was difficult for her to attend the guests. Regarding stressors related to husband, both the working and non-working respondents gave first rank to ‘husband’s stress’ as a factor of stress (mean score 1.56 and 1.72 for non-working and working women respectively). Last rank was given to ‘dissatisfaction with husband’s job statuses by tension and stress may precipitate anxiety. When the stress arising from discord reaches ‘breaking

point, apathy towards community development programmes results. Managing a lifelong chronic illness such as sickle cell disease (SCD) is burdensome on those affected and has been correlated with the psychological well-being of the sufferers (Bamisaiye et al, 1974). Of equal concern should be the burden of disease on the caregivers within the family. In the case of a disease that affects children from birth, it is the mother who bears most of the burden and is therefore subject to the most stress.

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Similarly, Zhaoli, et al (2011) examined the dynamic relationship of distress levels between spouses when one is unemployed (and looking for a job) while the other is engaged in full-time employment. Using the diary survey method, they sampled 100 couples in China for 10 days and tested a model comprising three stress crossover mechanisms: the direct crossover, the mediating crossover, and the common stressor mechanisms. Results supported the direct crossover and common stressor mechanisms. Other stressors (e.g., work–family conflict and negative job search experience) were also related to distress of the unemployed individuals and their employed spouses. In addition, they found a three-way interaction involving gender, marital satisfaction, and distress levels of employed spouses.

Furthermore, on their study of environmental stressors under which they divided it into two sub headings – seasonal changes and work place, working respondents were found to be more

stressed due to extreme hot weather (mean score =0.86) followed by extreme cold whether (mean score = 0.64) whereas nonworking respondents regarded the fear of natural calamities (mean score 0.92) and extreme hot weather (mean score 0.75) as factors of stress and gave them first and second rank respectively. Significant difference was observed in working and non-working respondents with regard to extreme hot weather. In case of work place, both the categories gave first and second rank to disturbing noise and disliked neighborhood respectively as factors of stress. Non-working respondents were found to be more stressed due to these two factors (mean score 0.64 and 0.53 respectively) as compared to working respondents (mean score 0.35 and 0.24 respectively). On an average non-working women were found to be more stressed due to environmental factors than their working counterparts. The reason behind this difference may be that nonworking women have to spend more time in household chores and they get more chances of interacting with neighboures as compared to working respondents (Aujla et al 2004).

In addition, (Aleem and Danish, 2008) carried out a research on marital satisfaction and anxiety on single and dual career women in New Delhi, India. They investigated the premise that single career women had marginal edge over the dual career counterparts with regard to their level of marital dissatisfaction. Marital satisfaction was found a little better among the dual career women than the single career women probably because of their financial independence and self-confidence. Arora (2003) believed that while excessive role obligations can impair wellbeing, multiple role occupancy generally tends to enhance well being, among both men and women. Recently, there has been a shift in focus away from the stressful to the beneficial effects of coping with different roles. He further stated that there are four types of benefits of role accumulation: role privileges, overall status security, resources for status

enhancement and role performance and the enrichment of personality and ego gratification. Multiple roles tend to provide women with a set of social identities that in turn enhance their sense of meaning and purpose and reduce feelings of anxiety and despair.

Aleem and Danish, (2008) argued further that there is substantial difference between the two groups of subject's namely single career and the dual career women as far as their level of anxiety were concerned. The means of anxiety scores were found to be 19.4 and 29.3 respectively for the single career and the dual career women. The results indicate that dual career women were found to be suffering from significantly higher level of anxiety than the single career women, as the difference between the two groups was also found statistically significant (t=22.5). On the basis of results, it could be said that occupation of women had profound effect on their thought process, feelings and emotions perhaps due to the burden of added responsibility of family and society on one hand and the responsibilities related to their jobs on the other hand. In their study, Sheikh and Bhushan, (2002) obtained similar findings that the ways women are perceived and evaluated by others generate social anxiety in them.

2.6 Coping Strategies of Marital Stress

Research has suggested that the use and choice of coping strategies may be a factor in reducing stress (Billings & Moos, 1981). A coping resource that has been found to reduce stress is social support (Eckenrode, 1991). The particular social support mechanisms most helpful to working women are emotional support and tangible support. Tangible support is defined as providing some sort of assistance for another person. Rewarding work experience can reduce the stress associated with one of the multiple roles that women occupy: parenting (Barnett & Marshall, 1991). There is a growing body of research that demonstrates the positive influence of workplace policies toward families (Marshall & Barnett, 1993) .It has also been

shown that spousal support is most effective in helping women deal with the demands of multiple roles (Ross & Mirowsky, 1988).

Bernas and Major (2000), also suggest that the best way to deal with work family conflict is to find an individualized management strategy. They explain that conscientious individuals are likely to be intensely involved in both work and family roles because they feel responsible for events in their lives and tend to be dependable. It may be that individuals are also likely to be highly involved in both roles because they tend to see stress as a challenge. For these people, intense involvement in dual roles may not be a bad thing but rather the style or strategy with which they are most comfortable. Thus, a one-size-fits-all approach to managing work-family conflict is likely to be less effective than a method that considers individual resources such as hardiness. They further concluded that taking into account her personal disposition, a working woman can take the initiative in finding a work-family management strategy that is best suited to her needs. Results suggest that working women can cultivate useful resources in an effort to reduce experienced stress and work-family conflict. In particular, supportive home and work environment are directly associated with reduced stress and indirectly linked to diminished work-family conflict.

In the same vein, it is necessary for a working woman to find the management strategy best for her because the family needs of all women are neither homogenous nor static. For example, childbearing employees may require leave time; mothers of preschoolers may need childcare and a reduced work schedule in order to support the emotional needs of their children. Women with older children may need after-school assistance and, perhaps, a more flexible work schedule. Women who are care-givers for older adults may need leave for emergencies (Glass & Estes, 1997). Being more courageous in the workplace can help women succeed. Workplace

courage is defined as taking a stand or a risk. Courageous women take responsibility for their lives. They design their lives rather than letting outside influences dictate who they are or what they should be (Walston, 2002).

In a study of sociological and environmental factors causing stress among women and coping techniques by Aujla et al (2004) whose objectives was to examine the factors contributing to stress among working and nonworking women; to find out the stress management techniques used by working and non working women, a stratified sample survey was used to collect information from 150 respondents which were divided into two categories namely working and nonworking homemakers having 75 respondents in each category. The data were collected through personal interview schedule method and analysis was done using simple percentages, mean scores, chi-square test. It was found that relaxation as a stress management technique both the working and non-working respondents gave first rank to taking out time for leisure (mean score 1.18 ad 1.37 for nonworking and working respectively) followed by 'rest' and 'deep breathing relaxation. With regard to writing a diary as a method of reducing stress. Majority of working women (mean score 0.28) were found to be using this technique as compared to non-working women (mean score 0.09). This may be because working women have more interaction with the society which may have made them more aware of this stress management technique than nonworking women. With regard to taking balanced diet and a low calorie diet, both the working and nonworking women gave first and second rank respectively to these techniques. Both the categories were not found to be using the technique of 'eating less food' as a means of reducing stress. A significant difference was found in working and non-working women in the case of the consumption of high fiber diet. Working respondents (mean score 0.92) were found to be more aware of this technique than non-

working respondents (mean score 0.56). No significant difference was found in both the categories with regard to 'taking balanced diet and a 'low calorie diet'. Using medicinal therapy as a way of reducing stress. It was seen that the use of sleeping pills and tranquilizers was given first and second rank respectively by both the working and non-working respondents. Study revealed that no respondent was using alcohol and mood altering drugs. The low scores give to all the medicinal methods reveal that very few of the respondents were making the use of these techniques. This may be due to the reason that they were not considering these techniques as effective and might be seeing some side effects of these techniques. An examination of data shows that there was no significant difference between both the categories with regard to the use of medicinal therapy.

Aujla et al (2004) further asserted that strategy of 'assigning work to others' was given first rank by non-working respondents having more score 1.09 while working respondents ranked it second having mean score 1.12. Nonworking respondents gave last rank to 'change of standards of job performance' while working respondents gave last rank to 'legitimately avoiding disliked task'. Table values show that there was a significant difference between nonworking women with regard to the method of postponing certain tasks when there is shortage of time. Working (mean score 1.36) and nonworking (mean score 1.00) women gave it first and second rank respectively. Working women have less time for doing certain tasks which may become a reason of stress for them, so to avoid this situation they use this strategy more as compared to non-working women.

On the whole, most of the studies as reviewed captured majorly marital stress encountered by white collar and that of blue collar working married women. However an area that is seemingly left out is the question of what of the types and effects of marital stress encountered by non-

working (full-time house wives) married women. This research fills these gaps, by engaging these women in focus group discussion, through which data were generated on the types of stress, its effects and the coping strategies they used to minimize their marital stressful situations.

2.7 Theoretical Framework

Explanation of human social actions is based on some existing theories. The essence of theorizing is to explain in order to reach generalization, predict and control. Thus, in this section, application of theoretical explanation will foster our understanding of the differential effects of marital stress among working and non working married women in the study area. For the purpose of this study, the role and Marxist feminist theories have been adopted as the framework for this study.

2.7.1 The Role Theory

Role theory is a perspective in sociology and social psychology that considers most of everyday activity to be the acting out of socially defined categories. (e.g. mother, manager, teacher). Each social role is a set of rights, duties, expectations, norms and behaviours that a person has to face and fulfill. The theory becomes more important in sociological discourse through the theoretical work of George Herbert Mead, Jacob L. Moreno and Ralph Linton. Linton (1936) defined role theory a means of analyzing social systems. Roles were conceived as the dynamic aspects of recognized social positions. In contrast, Mead (1934) saw roles as the coping strategies that individuals evolve as they interact with other people. In his main work *Mind, Self and Society* he characterized role taking as a prerequisite for effective social interaction. Finally, Moreno (1934) regarded roles as the tactics that are adopted by people

within primary relationships, and argued that imitative behavior was a useful strategy for learning new roles.

Role is the pattern of wants and goals, beliefs, feelings, attitudes, values and actions which members of community expect should characterize the typical occupant of a position. The concept of social role, a metaphor derived from the theatre, has long been employed as a devised for role, for interpreting and illuminating social behaviour. The heuristic value of the dramaturgic metaphor as an approach to social behaviour has been demonstrated in the work of Goffman (1959). To him, the classic formulation of role concepts comes from the social-anthropological tradition. A status is a position in some systems of pattern of positions and is related to other positions in the unit through reciprocal ties, rights and duties binding on the incumbents. Role consists of the activity the incumbent would perform where he is to act solely in terms of the normative demands upon someone in his position. Role in this normative sense is to be distinguished from role performance or role enactment, which is the actual conduct of a particular individual while on duty in his position. The individual's role enactment occurs largely through a cycle of face-to-face situations with role others, that is, relevant audience. These various kinds of role others for an individual in role, when taken together, are referred to as role-set.

Goffman (1969) also pointed out that it is a basic assumption of role analysis that each individual will be involved in more than one system or pattern and, therefore perform more than one role. Each individual will therefore have several selves, providing us with the interesting problem of how these selves are related. Though the concept of role is borrowed from the theatre, contemporary role theory owes much to the seminal theoretical contributions of Linton (1945) and Mead (1934).

Mead (1934) observes that in a mature social behaviour, the individual works out his own role by imaginatively taking the role of the other soon led to the idea that articulation between the roles played by partners in interaction determines whether interaction is harmonious and productive. While Linton (1936) presented the first systematic statement identifying role as a segment of culture, and held that it consisted of behavioural prescriptions or norms bearing one-to-one correspondence with social status.

The basic assumptions of role theory are that the causal basis of social behaviour does not reside within the personality of the individual but in the social position one occupies. The concept of role designates the structure of expectations specify the rights and obligations vis-à-vis complementary positions of any person who occupies the social position. Hence, the fundamental characteristic of the concept of role in its interactional nature. The theory further opines that the role conflict occurs when a person is expected to simultaneously act out multiple roles that carry contradictory expectations. It further argues that role strain or role pressure may arise when there is conflict in the demands of roles, when an individual does not agree with the assessment of others concerning his or her performance in his or her role, or from accepting roles that are beyond and individual's capacity. At the same time, a person may have limited power to negotiate away from accepting roles that cause strain, because he or she is constrained by societal norms, or limited social status from which to bargain.

One should point out that looking at the role theory in form of a single role, is an over-simplification of a complex social reality. An individual enacts numerous roles and several complex phenomena arise from this fact. The excessive obligations acquired by enacting too many roles sometimes cause cognitive strain (Goode, 1960). This assertion shows the

relevance of this theory to this study of marital stress of working and non-working married women of Sabon-Gari LGA. Conflicting expectations between roles create behavioral dilemmas which in turn, might result in ill health, because the health of working women and even the non working may suffer if they try to combine the roles of wife, parent, and worker and possibly elder care. This could be explained by the fact that each person has limited time and energy. Women's multiple involvement in other roles coupled with the monotonous and repetitive and ideal nature of work for non working married women affects their psychological well-being. The type of stress women in Sabon Gari experience and the way and manner these women who experience increased demands for the care of family and young children cope with stress remain to be fully explained. Miller (1981) calls our attention to the unequal division of labour in family- based care giving responsibilities and provides an important reminder that the traditional expectations requiring women to be the care providers in families are still in practice in some societies, which aptly captures the prevailing marital stress in Sabon-Gari LGA.

2.7.2 Marxist Feminist Theory

The Marxist tradition has from its beginnings, with the writings of Karl Marx and Fredrick Engels, stood for the liberation of women. As early the communist manifesto, Marx and Engels argued that the ruling class oppresses women, relegating them to second-class citizenship in society and within the family: "The bourgeois sees in his wife a mere instrument of production…He has not even a suspicion that the real point aimed at (by communist) is to do away with the status of women as mere instruments of production" (Smith, 2012).

Its basic assumption is that women are exploited in the home and in workplace because much of their labour is uncompensated. The gender division of labour is one of the most important

issues in Marxist feminism. It is recognized that there are two types of labour present in a capitalist economic system: productive labour and reproductive labour. Productive labour refers to labour or work resulting in services and goods that have monetary value within the capitalist economic system. Reproductive labour refers to things that people do to take care of themselves rather than for the purpose of earning money. What Marxist feminism points out is that in capitalist economies, reproductive labour is usually considered to be exclusively women's labour (Smith, 2012).

Marx did not devote much space in capital to describing the precise role of women's domestic labour under capitalism nor did he explore the origin of women's oppression in class society, although he did take extensive ethnological notes on the subject late in his life but after his death Engels used some of Marx's ethnological notes to write the book The origin of the family, private property and the state (1942), which examined the rise of women's oppression as a product of the rise of class society and the nuclear family. Engels gives careful attention to the personal aspects of women's oppression inside the family, including the extreme degradation suffered by women at the hands of their husbands, with a degree of inequality that had been unknown in pre-class societies. Engels called the rise of the nuclear family "the world historic defeat of female sex". Although Marx's notes suggest that this world historic defeat began to occur over a longer period of time-predating and leading to the rise of class society. The end result is an enormous setback for women's equality to men. Moreover, Engels explicitly argued that rape and violence against women were built into the family at its beginning (Tony, 1984).

It is clear from the foregoing that the Marxist feminist theory reveals the nature of constraints women suffer in the hands of their husbands. The Marxist feminist theory was reviewed for

this study due to the fact the feminists see society as unequally structured, dominated and controlled by men and the theory believed that women are exploited in the home and in the work place because their labour is uncompensated. However, the theory fails to expose the patriarchal nature, cultural and religious beliefs of the study area. The study area is a predominantly Hausa community and it is structured around the idea of men as the supreme authorities long before capitalism came into picture, due to the fact that it is embedded in their cultural and religious beliefs; for this reason, this theory has been rejected for this study.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter of the study covers the location of the study area (in this case Sabon Gari Local Government Area, Kaduna State), the types, sources and instrument of data collection, the methods of data collection, the population and sampling procedures. It also includes the techniques of data analysis, as well as the methodological challenges encountered in the course of the study.

3.2 Location of the Study

Sabon Gari LGA is one of the 23 LGAs of Kaduna State. It occupies an area of about 600 km^2 .It has an estimated population of 239,340. The population is a mixture of Hausa/Fulani, Bajju, Yoruba, Igbo and other ethnic groups. It has eleven wards which include, Samaru, Bomo, Hanwa, Muchia, Chikaji, Dogarawa, Jama'a, Zabi, Basawa, Uguwan Gabas and Jushi. The major religions in the study area are Islam and Christianity. The people engage in various forms of small and medium scale businesses and other forms of entrepreneurial activities such as black smith, crafts and sachet water packaging.

The area has some degree of agriculture and commercial activities on both small and large scales. This is because Zaria is an important commercial centre whose fame dates back to the trans-Saharan trade era. The British Colonial Government confirmed the commercial status of the city by making it the northern headquarters of the Nigerian Railway Corporation (NRC). The Local Government has a number of flourishing industrial establishments. Among them are the British American Tobacco Company, John Holt Engineering Company, and Cadbury Nigeria Limited. The Local Government has a large

concentration of educational institutions in its territory. Apart from Ahmadu Bello University (ABU) one of the first generation universities in Nigeria, Sabon-Gari LGA is a host to a number of research institutes and training institutions. They are the Nigerian College of Aviation Technology, National Institute of Transport Technology, National Institute of Agricultural Research, Animal Production Research Institute, National Research Institute for Chemical and Leather Technology and Centre for Energy Research. *(http://www.anmjournal.com/article.asp).*

The population of study comprised the working and non-working married women in Sabon Gari Local Government Area of Kaduna State.

3.3 Types and Sources of Data

Data for this study were obtained from working and non-working married women. The working married women were both white collar workers and blue collar workers while the non- working were basically full-time house wives. Collection of data was through the use of a questionnaire and focus group discussion. In-depth interview was conducted on key informants made up of (social workers, community and religious leaders)

3.4 Methods of Data Collection

The quantitative survey data was generated through the instrument of questionnaire while, Focus Group Discussion (FGD) and In-depth Interview (IDI) were used to elicit the qualitative data. To complement some of the methods, non-participant observation method was used to observe the activities of the respondents in their homes and work place.

3.4.1 Survey Method:

Questionnaire was used as instrument for quantitative data collection, which was directly administered. The questionnaire was self administered. It captured five sections namely: socio-demographic characteristics, types of marital stress, factors responsible for marital stress, effects of marital stress, and coping strategies of marital stress among working and non-working married women. The questionnaire contains both open-ended and close ended questions. The close-ended questions were set to enable respondents to choose from various options provided by the researcher while the open-ended questions were constructed to allow respondents express their views on the subject matter.

3.4.2 In-depth Interview (IDI)

This method was used to complement the survey method. It was designed to elicit detailed information from knowledgeable individuals on issues related to marital stress. For this research, six (6) in-depth interviews were conducted which involved 2 social workers, 2 community leaders and 2 religious leaders. The choice of social workers was because they were the government personnel responsible in assisting people with marital problems such as marriage related challenges, who would have encountered with the issue under study. In the case of community and religious leaders, marital issues are often brought to them for settlement. This is crucial because these institutions have certain powers to influence human behaviour as the leaders are respected in both the divine and secular ealms.

3.4.3 Focus Group Discussion (FGDs)

This study conducted three FGDs with at least eight participants each. On the one hand, a group of non-working married women (Full-time house wives) and on the other hand, working married women were further divided into two categories namely, white collar workers and blue collar workers were also engaged in the discussion. The composition of

each group was fairly heterogeneous with respect to age and they included young, middle age and old married women.

3.5 Population of Study and Sampling

The population of this study was made up of working and non-working married women of Sabon Gari Local Government Area. After the application of probability and non-probability sampling, 320 respondents were selected for the survey. The sample size for this study was derived using the Cochran's formula for calculating sample size to test difference between two proportions as follows:

$$n=2\left[\frac{z_{1-\frac{\alpha}{2}}\sqrt{\pi_1-\pi_1)+\pi_2(1-\pi_2)}}{d}\right]^2$$

Where n = sample size

α = 0.05 (Level of Significance)

$z_{1-\frac{\alpha}{2}}$ = 1.96 (Standard normal deviation)

π_1 = 0.5 (Proportion of subjects with condition of interest in the first group)

π_2 = 0.5 (Proportion of subjects with condition of interest in the second group)

d = 0.1 (Effect Size)

$$n = 2\left[\frac{1.96\sqrt{0.25 + 0.25}}{0.1}\right]^2$$

$$n = 2\left[\frac{1.96\sqrt{0.5}}{0.1}\right]^2$$

$$n =2\left[\frac{1.96(0.707)}{0.1}\right]^2$$

$$n = 2\left[\frac{1.386}{0.1}\right]^2$$

$$n = 2\ (13.86)^2$$

$$n = 2(192.1)$$

$$n = 384.2$$

$$\therefore \cong n = 384$$

Approximately, the sample size was 384. However, this number was decreased to 320 based on the sampling procedure which eventually arrived at the number.

3.6 Sampling Procedures

The study adopted stratified and purposive sampling techniques for the selection of respondents. Sabon Gari Local Government Area has eleven (11) wards namely: Samaru, Bomo, Hanwa, Muchia, Chikaji, Dogarawa, Jama'a, Zabi, Basawa, Uguwan Gabas and Jushi. The stratified sampling technique was used to select four wards from the local Government area after all the wards have been identified and given equal chance of being selected. This was done through a balloting system after putting all the eleven wards in a bow. In the end, four wards-Hanwa, Samaru, Dogarawa and Jushi were selected. To get the married women in Sabon-Gari Local Government Area, each of the selected four wards was defined as a stratum, bringing the number to four strata. A sample size of 320 respondents was stratified into two categories, working and non-working married women. The working married women were further stratified into two categories, namely white collar workers and blue collar workers. This helped to provide data on the various stress experienced by these groups.

The number of questionnaires administered in each ward (stratum), since it is difficult to get the total population of working and non-working married women in each ward, was an equal proportion. Eighty (80) respondents were purposively selected in each ward. Out of the eighty respondents selected, forty (40) working married women and forty (40) non-working married women were administered questionnaires. The purposive sampling was used due to the complexity of knowing who is married and working as well as knowing who is married and not working. To this end, a question was asked before the questionnaire was given.

Focus group discussants and in-depth interview were selected using the purposive sampling technique. The IDI's were conducted with social workers, community and religious leaders. The interviewee's were chosen because of their knowledge and experience on the issue under study.

3.7 Instruments of Data Collection

The instruments of data collection for this study were questionnaire, focus group discussion guide and in-depth interview guide.

3.7.1 Instrument for Quantitative Data Collection

Questionnaire was used as an instrument for the collection of quantitative data which was directly administered and self-administered. It captured the objectives of this study and consisted of five sections which elicited data on the socio-demographic characteristics of the respondents, types of marital stress, factors responsible for marital stress, effects of marital stress, and coping strategies of marital stress among working and non-working married women. The questionnaire also contained closed and open-ended questions. The closed-ended questions for this study were presented with options of YES and NO as well

as Likert Scale options of five points ranging as follows: STRONGLY AGREE, AGREE, NEUTRAL, DISAGREE AND STRONGLY DISAGREE. On the other hand, the open-ended question gave respondents the opportunity to provide their own answers.

3.7.2 Instrument for Qualitative Data Collection

For the collection of qualitative data, the study used in-depth interview guide as an instrument. The guide consisted issues that were not sufficiently covered by the questionnaire which were flexible. The guide was designed and administered in English and Hausa language for the informants who do not understand the English language. Focused Group Discussion (FGD) guide was also designed to elicit information from working and non-working married women to complement the survey questionnaire so as to generate detailed information on the problem under study. Participants of the FGD (working and non working married women) were purposively selected because they were convenient for the study. The composition of each group was fairly heterogeneous with respect to age.

3.8 Techniques of Data Analysis

The large volume of data generated through questionnaire was processed, edited and analyzed using computer software called the Statistical Package for Social Sciences (SPSS) version 21. The data generated were presented using statistical measures such as frequency distribution, graphical presentation using pie and bar chart and subsequently interpreted in line with the study objectives. Key variables were also cross tabulated.

Information collected from in-depth interviews and FGDs were analyzed using qualitative analysis. In this regard, the data were transcribed and summarized around major themes of

the objectives of the study in order to show similarity or disparity in the pattern of responses provided.

For the fact that survey research techniques, In-depth interview and focus group discussion were used for data collection, the method of triangulation was adopted for data analysis in order to synergize and strengthen the evidence – base on the research findings.

3.9 Limitations of the Study

In the process of carrying out this study, several challenges and experience were confronted in the field. Most of the working (blue collar) and non-working married women respondents thought that the researcher was a women leader from Peoples Democratic Party (PDP). This generated painstaking explanations to get them to understand that the researcher was only a student and the research was intended for academic purpose.

In the process of filling the questionnaires, some respondents declined answering some questions but after being persuaded, their responses were given. There was the issue of non return of questionnaire that was given out to the working married women respondents. It was also difficult to get some of the FGDs discussants particularly, the white collar working women due to their tight schedule.

Despite the above identified challenges, the validity of the study is maintained because the problems were handled adequately.

CHAPTER FOUR

THE DIFFERENTIAL EFFECTS OF MARITAL STRESS AMONG WORKING AND NON-WORKING MARRIED WOMEN

4.1 Introduction

This chapter focuses on the presentation and interpretation of the data collected from the field. The chapter is divided into sections which include; the socio-demographic attributes of the respondents, types of marital stress among the respondents, factors responsible for marital stress, effects of marital stress, coping strategies for marital stress and the differential effects of marital stress among working and non-working married women.

4.2 Socio-demographic Characteristics of the Respondents

This section presents the socio-demographic characteristics of the respondents. Table 4.2.1 comprises the residential area, age, religion, ethnicity, highest level of educational attainment, occupation and monthly incomes of the respondents. Table 4.2.2 reflects the years of marriage, number of times married, type of marriage, number of co-wives, number of children and the gender of children of the respondents.

Table 4.2.1: Socio-Demographic Characteristics of the Respondents

	Working married women		Non-working married women	
Variables	**Frequency**	**Percentage**	**Frequency**	**Percentage**
Residential Area	40	27.2	40	25.2
Hanwa	40	27.2	40	25.2
Dogarawa	26	17.7	40	25.2
Jushi	41	27.9	39	24.5
Samaru	**147**	**100.0**	**159**	**100.0**
Total				
Age	**Frequency**	**Percentage**	**Frequency**	**Percentage**
24 or younger	8	5.4	25	15.7
25-34	58	39.5	55	34.6
35-44	54	36.7	37	23.3
45-54	23	15.6	23	14.5
55 or older	4	2.7	19	11.9
Total	**147**	**100.0**	**159**	**100.0**
Religion	**Frequency**	**Percentage**	**Frequency**	**Frequency**
Islam	92	62.6	145	91.2
Christianity	55	37.4	14	8.8
Total	**147**	**100.0**	**159**	**100.0**
Ethnicity	**Frequency**	**Percentage**	**Frequency**	**Percentage**
Hausa	66	44.9	138	86.8
Yoruba	24	16.3	8	5.0
Igbo	13	8.8	7	4.4
Others	40	27.2	10	6.3
Total	**147**	**100.0**	**159**	**100.0**
Highest level of Educational attainment	**Frequency**	**Percentage**	**Frequency**	**Percentage**
Quranic	8	5.4	90	56.6
Primary School	4	2.7	32	20.1
Secondary School	21	14.3	21	13.2
NCE/OND	30	20.4	5	3.1
HND	28	19.0	3	1.9
First degree/Post graduate degree	57	38.8	7	4.4
Total	**147**	**100.0**	**159**	**100.0**
Occupation	**Frequency**	**Percentage**	**Frequency**	**Percentage**
Trading	75	51.0	-	-
Banker	6	4.1	-	-
Civil Servant	65	44.2	-	-
Full time house wife	-	-	159	100.0
Farming	1	0.7	-	-
Total	**147**	**100.0**	**159**	**100.0**
Monthly Income	**Frequency**	**Percentage**	**Frequency**	**Percentage**
None	-	-	15.0	100.0
5000 or less	14	9.5	-	-
6000-10000	23	15.6	-	-
11000-15000	7	4.8	-	-
16000-20000	15	10.2	-	-
21000-25000	9	6.1	-	-
26000 and above	79	53.7	-	-
Total	**147**	**100.0**	**159**	**100.0**

Table 4.2.1 shows that the age distribution of the respondents and largest category of the total population of the working married women constituting (39.5%) are between the ages of 25 and 34 years, whereas that of the non-working respondents (34.6%) are also between the ages 25 and 34 years. This indicates that most of the respondents that took part in the research were relatively young adults. Table 4.2.1 also discloses the religious background of the respondents. An overwhelming proportion of non-working respondents (91.2%) are Muslims. While only (62.6%) of the working respondents were Muslims.

As regards ethnic group distribution of the respondents, the Hausa are the largest population constituting (86.8%) for the non-working women and (44.9%) for the working women. This may be due to the research setting which is predominantly, a Hausa state. The Yoruba were (16.3%) for working and only (5.0%) for non-working women. Furthermore, in terms of education, a large proportion of the non-working respondents (56.6%) had Qur'anic education while only (5.4%) of the working respondents had Qur'anic education. A proportion of (38.8%) of the working respondents have first degrees while only (4.4%) of the non- working respondents had first degrees. This signifies that despite the existence of higher institutions of learning in the study area, the non-working respondents prefer non-western education.

Table 4.2.1 also shows the occupations status of the respondents. It was found that majority of the working respondents (51%) were engaged in trading activities, (44.2%) were civil servants while, a small proportion (7%) were engaged in farming activities. In addition, the distribution of the working respondents' monthly income indicates that (53.7%) of them earned N26, 000 or more in a month while (4.8%) earn between N11, 000 and 15,000

monthly. Still on socio-demographic characteristics, Table 4.2.2 is on the distribution of the respondents' type of marriage, number of co-wives and number of children they have.

Table 4.2.2 Respondents' Type of Marriage, Number of Co-wives and Children

	Working married women		Non-working married women	
Variable	**Frequency**	**Percentage**	**Frequency**	**Percentage**
Duration of marriage (years)				
10 or lower	66	44.9	47	29.6
11-20	51	34.7	62	39.0
21-30	24	16.3	22	13.8
31-40	6	4.1	15	9.4
41 and above	-	-	13	8.2
Total	**147**	**100.0**	**159**	**100.0**
Number of times married	**Frequency**	**Percentage**	**Frequency**	**Percentage**
Once	130	88.4	128	80.5
Twice	13	8.8	23	14.5
Thrice	2	1.4	9	5.7
More than thrice	1	0.7	-	-
Total	**147**	**100.0**	**159**	**100.0**
Type of marriage	**Frequency**	**Percentage**	**Frequency**	**Percentage**
Monogamous	100	68.0	76	47.8
Polygamous	47	32.0	83	52.2
Total	**147**	**100.0**	**159**	**100.0**
Number of co-wives	**Frequency**	**Percentage**	**Frequency**	**Percentage**
2	32	21.8	58	36.5
3	11	7.5	22	13.8
4	14	9.5	3	1.9
Total	**147**	**100.0**	**159**	**100.0**
Number of children	**Frequency**	**Percentage**	**Frequency**	**Percentage**
None	14	9.5	12	7.5
1-2	42	28.6	28	17.6
3-4	59	40.1	35	22.0
5 and above	32	21.8	84	52.8
Total	**147**	**100.0**	**159**	**100.0**
Number of boys	**Frequency**	**Percentage**	**Frequency**	**Percentage**
None	27	18.4	24	15.1
2-3	82	55.8	72	45.3
4-5	28	19.0	41	25.2
6 and above	10	6.8	22	13.8
Total	**147**	**100.0**	**159**	**100.0**
Number of girls	**Frequency**	**Percentage**	**Frequency**	**Percentage**
None	35	23.8	28	17.6
1-2	73	49.7	59	37.1
3-4	38	25.9	50	31.4
5 and above	1	0.7	22	13.8
Total	**147**	**100.0**	**159**	**100.0**

Table 4.2.2 shows that 44.9% of the working women have been married for 10 years or less, while 29.6% of the non-working respondents have been married for such number of years. However one can see that only 4.1% and 8.2% of the working and non-working respondents respectively have been married for 31 years or longer. The data also disclose that 80.5% of the non-working respondents had married once which is in contrast to the working respondents among which 88.4% have married only once. Also, a greater proportion (68%) of the working respondents are in monogamous marriages while (47.8%) of the non-working are monogamously married. The finding also reveals that non-working women have co-wives (36.5%) have one co-wife and (13.5%) had two co-wives as compared to the working respondents with (21.8%) and (7.5%) respectively. The number of children reveal that (52.8%) of non-working respondents had five or more children compared to the working women with only (21.8%). The study indicates that the non-working respondents manage fairly larger families.

In addition, the distribution of the respondents' number of boys indicates that 55.8% of working women had more number of boys than the non-working women with 45.3%. More so, respondents' number of girls reveals 49.7% of the working women had more number of girls compared to the non-working women (37.1%).

4.3 Types of Marital Stress among Working and Non-working Married Women

This section examines the types of marital stress among working and non working married women in the various study communities. The section deals with the types of residence they live in and the facilities shared in the residence with other families, types of stress they encountered at homes and in their places of work. Table 4.3.1 shows the challenges faced by respondents with regards to the living environment.

Table 4.3.1: Type of Residence and Facilities Shared in the Residence

	Working married women		Non-working married women	
Residence	**Frequency**	**Percentage**	**Frequency**	**Percentage**
Self contained apartment	63	42.9	41	25.8
Face me I face you	29	19.7	101	63.5
Quarters/Estate	55	37.4	18	11.3
Total	**147**	**100.0**	**159**	**100.0**
Facilities shared	**Frequency**	**Percentage**	**Frequency**	**Percentage**
Kitchen	32	21.8	97	61.0
Toilet	36	24.5	101	63.5
Pipe borne water	49	33.3	108	67.9
Car park	62	42.2	9	5.7
Electric meter	42	28.6	114	71.8

Multiple answers

Table 4.3.1 shows the type of residence the respondents live in. The data show that 63.3% of the non-working women lived in 'face me I face you' compare to only 19.7% of working women with similar houses. The data further shows that, 37.4% of working women live in quarters\estate than the non-working where only 11.3% lives in such type of residence. This signifies that the non-working women in the study area lived either in a rented apartment or in an extended family house as it was observed during the research. Table 4.3.1 also reveals that kitchen, toilet, pipe borne water and electric meter were the most shared facilities by the non-working women as represented by 61.0%, 63.5%, 67.9% and 71.8% respectively compare to the working women. Therefore from the table, it is clear that there was a significant difference between working and non-working women with regard to sharing of facilities in the type of residence they lived in.

Table 4.3.2 Views of Respondents on the Types of Stress they Encountered at Home and Work place

	Working Married Women				Non-working Married Women			
Types of Stress	**A**	**N**	**D**	**Total**	**A**	**N**	**D**	**Total**
Waking up early to prepare children to school	104 (70.7)	34 (23.1)	9 (6.1)	147 (100.0)	33 (20.8)	120 (75.5)	6 (3.8)	159 (100.0)
Suffer uncomplimentary remarks from in-laws	62 (42.2)	51 (34.7)	34 (23.1)	147 (100.0)	26 (16.4)	125 (78.6)	8 (5.0)	159 (100.0)
Children's illness	71 (48.3)	52 (35.4)	24 (16.3)	147 (100.0)	43 (27.0)	109 (68.6)	7 (4.4)	159 (100.0)
Parent's illness	62 (42.2)	54 (36.7)	31 (21.1)	147 (100.0)	59 (40.1)	96 (60.4)	4 (2.5)	159 (100.0)
Our home is overcrowded	51 (34.7)	40 (27.2)	56 (38.1)	147 (100.0)	76 (47.8)	66 (41.5)	17 (10.7)	159 (100.0)
I feel overworked at home	71 (48.3)	42 (28.6)	34 (23.1)	147 (100.0)	77 (48.2)	75 (47.2)	7 (4.4)	159 (100.0)
I feel overworked at work	81 (55.1)	40 (27.2)	26 (17.7)	147 (100.0)	- -	- -	- -	- -
My duties at home are well defined	92 (62.6)	34 (23.1)	21 (14.3)	147 (100.0)	38 (24.0)	92 (58.0)	29 (18.2)	159 (100.0)
My duties at work are well defined	90 (61.2)	30 (20.4)	27 (18.4)	147 (100.0)	- -	- -	- -	- -

A- Agree **N**- Neutral **D**- Disagree

Table 4.3.2 examines the views of respondents on the type of stress they encountered. Strong difference was observed with regard to the stressor 'waking up early to prepare children for school'. Working respondents (70.7%) agreed they were stressed due to this factor in contrast to (20.8%) of non-working respondents. This may be because of shortage of time and burden of work the working women experience. This corroborated the general opinion of the white collar working married women participants in the FGDs. The majority of the discussants argued that, marital stress comes in different forms, but it is more stressful when one has young children that go to school. They complained they are

deprived of sleep due to the fact that they have to wake up early and get their children ready for school. The respondents also posited that lack of sleep left them in a state of fatigue which affect their performance and output at work. For instance a teacher said:

> *Marital stress comes in different ways but is more when you have children that go to school. This is because I have to wake up early in the morning without enough sleep at night and get my children ready to school before I go out to meet another set of children because I teach in a secondary school*.

On whether they suffer uncomplimentary remarks from their in-laws, the finding show that (42.2%) of the working women agreed that they do. Further evidence from FGD confirmed this. According to the working women, mother in-law controls their household, and tends to be quite strict. They have a particular way of doing things whether it is cooking or dressing, showing affection to husband or taking care of the children. As a daughter in-law, if one does anything different from the mother in-laws' own style, one may be criticized. Accordingly a religious leader in an IDI:

> *I received a complaint of such a case of in-laws from a woman that the mother in-law wants everything of the house to be under her control. Now what I asked, how will she feel if her own daughter should be in the same situation.*

However, one can see that just (16.4%) of the non-working respondents agreed with the view that they had problem with their mothers in-law compare to the working women. This also corroborates the ideas of non-working FGD respondents. They maintained that it is generally wrong to say they suffer from their in-laws because in Hausa tradition, in-laws most especially mother in-laws tend to criticize when they see something wrong and they want positive change.

On children's illness, (48.3%) of the working respondents agreed that it constitutes a stressor in their marriage lives. This position was further allied to when majority of the working women in the focus group discussion expressed similar views. They stated that children's illness constitutes a psychological stress resulting from the worries and concerns of the mother herself especially in a situation where one has children with sickle cell anemia. There is the fear of crises at inconvenient times and thinking about alternative treatments and hope for a cure. According to them, stress arising from the cost of treatment and home management, including transportation costs and the expense of feeding the child a good diet and also the fear of the child's death were very stressful to them.

However, 27.0% of the non-working respondents agreed that children illness is a source of stress to them as compared to the working respondents. Table shows that majority of the non-working women (68.6%) were neutral on children's illness as a source of stress in contrast to (35.4%) of the working women. The reason behind this difference is that non-working women have more time to spend with their children and because they have more chances of interacting with them and to monitor their conditions of health. Regarding parents' illness, the study shows that there is no much difference between working respondents (42.2%) and non-working respondents (40.1%) who agreed that parents' illness constitute a factor of stress.

Respondents were asked whether their homes were overcrowded, (47.8%) of the non-working respondents agreed that their homes were overcrowded and also a source of stress compared to the working women with (34.7%). This is attributed to the fact that majority of the non-working respondents when observed during the study lived in extended family houses and this was also captured in FGDs as some of the discussants maintained that

several generations living under one roof can constitute grounds for conflict when attitudes and values vary in that case people may not get along. When an extended family is living together in the same home or in close proximity, the most common problem is likely to be that of space in every sense. For instance a non-working woman living in an extended family maintained that:

> *What I will say is that; in an extended family like this, people always want to see you having, different kinds of problems with your husband or co-wife. They also like beating your children whether they misbehave or not just because they want you to talk. Therefore, living in an extended family house is really a problem coupled with the issue of sharing of toilet and kitchen.*

However, some respondents in the FGDs believed that it is not all extended families that are associated with problems because there are some advantages attached to living in an extended family such as living in harmony and helping each other. For instance, a non-working respondent explained:

> *I am happy, living in an extended family like my own that we are almost hundred in number. This is because we the women in this house sit down together and chat. If one of us is not around most a times I don't feel happy. Honestly, I like the overcrowded nature of this house.*

The above scenario is supported by the findings of the survey in Table 4.3.2 in which (38.1%) of the working respondents disagreed that overcrowding is a source of stress to them. This is because a larger proportion of working women in the study area live in nuclear family compare to the (90%) of the non-working women that live in an extended family as it was observed during the study.

Furthermore, as regards the views on whether they feel overworked at home, the data in Table 4.3.2 show that both working and non-working married women agreed that they feel overworked at home (48.3%) and (48.2%) respectively for working and non-working

women. This finding was also made in FGDs, where some discussants maintained that the main challenge women face is getting so busy, worn-out and burned-out with house work. They went further to say that too much work also leave mothers with limited time, attention or energy for their children. A discussant explained that:

> *I'm always staying up late every night trying to get everything done, which makes it very hard to get up early in the morning when the alarm clock goes off. My days are so hectic that I'm often completely wiped out by bedtime, and so it's hard for me to pray then too.*

In a similar tune, another discussant said:

> *I don't leave for my job until 8:30 and get home by 5:30. So I'm the only one during the busiest times of the day-the morning rush to get the kids ready for school, and the after-school rush when the kids are hungry and dinner needs to be made. All this extra work falls on me.*

These statements indicate that working women in the study area are overworked with house chores; although, another proportion (47.2%) of the working women disagreed on being overworked at home. The reason behind this difference is attributed to the fact that non-working women are always at home dealing solely with household chores in contrast to the working women who have office and household responsibilities to manage.

Feeling overworked in work place was also examined. Majority (55.1%) of the working women agreed that they feel overworked in their work place. FGD participants revealed a similar view. They collectively opined that half of all employed women feel that they are being overworked, to the point where they are not as healthy as they should be. They said health impacts related to overworking are headaches and fatigue, because at work, women feel they have to work much harder than men to get promotion and many believe having a

baby damages their career prospects. In alliance with the above a working woman stated that:

> *My work as a physiotherapist involves a lot of energy, and sometimes you become exhausted even that can affect the way you attend to your patients. Again sometimes we work at night which is night shift and even in the morning we will not go home but wait until the closing hour in the evening after the night shift. After that when you come back home everyone in the house wants your attention not mindful of whether you had a night shift. So it is tiring*

Yet, another discussant said:

> *As they have mentioned is not easy. Like my job that requires you to go to schools, restaurants and the rest to inspect it takes time and sometimes the way people will even respond to you may be annoying.*

Furthermore, views on whether their duties at home are well defined (62.6%) of the working women agreed that their duties are well defined as compare to (24%) of the non-working women. This finding is supported by the FGDs; working discussants as they maintained that the home is their proper sphere which is the private realm of domestic life such as child rearing, housekeeping, meal preparation and other activities are the biological as well as the will of God defined duties of a woman. One of the discussants said:

> *Truly my duties are well defined because house chores will not consume all my time. It's just how you decide to schedule your time. If you are not serious then that is when you can use the whole of your time for nothing. Like me I give only three hours for my house chores in the morning.*

Therefore, the information shows that a significant proportion of the working women organized the multiple roles they have in their homes. With respect to duties well defined at work place, (61.2%) of the working respondents agreed that their duties are well defined. While a proportion of (18.4%) disagreed and (20.4%) were neutral to it. This implies that

duties at places of work especially in government organization are well set up and organized in such a way that each person has his own role to perform without interference.

4.4 Factors Responsible for Marital Stress

This section focuses on the factors that bring about marital stress among working and non-working married women in the study area. These include problems with husband and children, stress from work place and the relatives that live with them.

The study explored respondents' views regarding husband problem as a source of stress. The findings revealed that 48(32.7%) of the working women said they have problems with their husbands, while of 58(36.5%) of the non-working women were of similar view. Most in the participants of the FGDs and key informants interviews claimed that majority of women had problems with their husbands which if ranked will be a leading source of stress to married women. The FGD participants maintained that marital problems are created by their husbands who do little or nothing to solve them. This is because most able bodied men fail to provide food, clothes, and school fees for their children as they ought to. Despite that, they are able-bodied, and their families suffer. Failure was aptly explained by an Islamic religious leader who said:

> *If we look at it from the religious angle, honestly, it happens that women have problems with their husbands especially with the kind of complain we receive where women came to seek for advice. So there are different problems sometimes you will see that some are the food to eat, some clothes, some shelter and the rest.*

A Hausa working participant of the FGD also argued in the same vein:

> *Our husbands mostly they do not know the rights of their families. They allow the children without education of any kind*

and you as the woman have no capacity to enroll them into school. They are our basic problems in the Hausa communities.

Therefore, these statements indicate that problem with husband is really a stressor in women in marriage lives. The types of such problems are presented in Table 4.4.1

Table 4.4.1: Types of Problems with Husbands are alleged to pose for Their Wives

	Working married women		Non-working married women	
Type of problem	**Frequency**	**Percentage**	**Frequency**	**Percentage**
Dominance of husband	7	14.6	12	20.7
Dissatisfied with husband job status	9	18.8	28	48.3
Difference in opinion	12	25.0	4	6.9
Husband unhealthy habits	8	16.7	8	13.8
Trouble with inlaws	9	18.8	9	15.5
Total	**48**	**100.0**	**58**	**100.0**

The types of problems women face from their husbands showed that a highly significant difference was seen in dissatisfied with husbands' job status in non-working respondents (48.3%) compare to the working women (18.8%). But in difference of opinion between husband and wife, it was found that a higher proportion working women were having such difficulty (25%) in contrast to (6.9%) of the non-working women. Dominance of husband as a stressor is higher (20.7%) among non-working than the working women (14.6%). This corroborated the general opinion of the FGD discussants where some discussants maintained that most men are not interested in having good relationship with their wives; they are said to be more interested in dominating them because of the cultural belief that women are supposed to be submissive to their husbands. But they also believed that men should voluntarily submit to their wives not because of them but for the fear of God because one day they will account for their deeds. They further maintained that God created

marriage to be a partnership in which both spouses are honoured and esteemed. To this end, a Hausa working IDI who is a teacher said:

> *My husband has really dominated me because I am working. He told me that every month I have to give my co-wife three thousand naira out of my salary, and if not I should stop working. Despite all these we share equal responsibilities of providing the basic needs of the family with him with exception of his other wife.*

On the issue of troubles with in-laws, some of the working respondents in the FGDs said they had troubles with their in-laws such as jealousy, rivalry, harassment by the mother in-law. They maintained that most of the troubles were caused by their mother in-laws. To them, mother in-laws are insensitive, do not respect boundaries and lean too much on their son for emotional and material support. Accordingly, a respondent stated:

> *My problem in my marriage is from my mother in law because she is jealous of my work. She made it compulsory for me to cook her food no matter what time I come back from work. She insisted that I have to come to her section of the house and cook for her before I go back to cook my own food. I begged her to be giving her from my own food that I cook but she refused and said I must suffer since I chose to work.*

Another one said:

> *Our own mother in-law made it compulsory for everyone that is working among her daughters in-laws should bring one third of her salary and share it with those of her daughter in-laws that do not go to work, and the rule is that anybody that objects should stop working.*

However this implies that in-law relationship are not simple because certainly harsh mother in-laws can be a huge marriage obstacle.

The study further sought respondents' views on suspecting their husbands marrying another wife outside. Findings shows that only 10.8% (33) of the whole samples said they

suspected their husbands while a very high proportion 87.3% (267) said they did not suspect their husbands. Two percent (6) kept silent on the matter. Therefore, it can be concluded that although the respondent had problems with their husband but suspecting their husband for marrying another wife outside was quite few.

On the provision of basic needs from husbands, findings from the study showed that 34% of working women said the provision of basic needs was very often while, only 8.2% of the non-working women as compared to the working women were provide with basic needs very often. A proportion of 57.9% of the non-working respondents on the other hand said the provision was not often and just 21.1% of the working respondents were not often too. This implies that non-working women suffered more in terms of adequate provision of basic needs due the fact that they are earlier dissatisfied with their husbands' job statuses more as compared to the working women.

Several factors have been considered as sources of marital stress to women. Therefore, the study sought to find out stressors with regard to respondents' children. This is presented in Table 4.4.2 below.

Table 4.4.2 Stressors Constituted with regard to Respondents' Children

	Working married women		Non-working married women	
Stressors	**Frequency**	**Percentage**	**Frequency**	**Percentage**
Children's future	97	66.0	125	78.6
More children	27	18.4	20	12.6
Children under two years of age	29	19.7	58	36.5
Disobedience from children	18	12.2	7	4.4
No male child	1	0.7	4	2.5
None to care for them in my absence	32	21.8	24	15.1

Multiple answers

The above table indicates that majority of the non-working respondents; representing 78.6% believed that uncertainty about children's future and children under the age of two 36.5% were the most factors of stress related to children among them in contrast to the working women 66% and 19.7% respectively. This was observed during the study that majority of the non-working women complained of their children's' future due to poverty as a result of which, the children cannot go to school. Also when observed most of the non-working women had more children under the age of two years than the working women. More so, when asked in the survey study why lack of male child was a source stress to them, they posited that is really a source of worry because once you have a co-wife that have a male child and you do not have, it becomes an issue of pride to the co-wife. This is because Islamic religion has stated that male child should inherit his father's property twice a female child. However, majority of the working respondents in the sample identified more children (18.4%), disobedience from children (12.2%) and none to care for the children in their absence (21.8%) as factors of stress in contrast to the non-working women

with 12.6%, 4.4% and 15.1% respectively. On an average it was found that working respondents were more stressed due to the factors earlier stated above compared to non-working respondents. This is due to the dual responsibilities working married women have as workers and as housewives.

Table 4.4.3 shows the types of stress working women encountered in their work places.

Table 4.4.3.: Views of Respondents on Stressors Encountered at Work Place

Variables	Frequency	Percentage
Time management	63	42.9
Work overload	50	34.0
Poor condition of service	65	44.2
Problem of coordination	21	14.3
Number and nature of clients	58	39.5
Duration of work task	24	16.3

Multiple answers

Table 4.4.3 above shows that 44.2% of the working married women reported that poor condition of service was one problem/stress they encountered in their work place. Other work stress reported by working married women include time management 42.9%; work overload 34%; number and nature of clients 39.5%; duration of work task 16.3% and problem of coordination 14.3% which working married women reported as sources of stress in their work place. Therefore, it can be inferred from the table that most working respondents who identified time management a source of stress, is the implication of this is that working married women have crowded schedule.

Another finding of this study was on reasons for working and to this end; the major drive seems to be economic because about 56.5% (83) of the working women stated that they work in order to earn a living while 47.6% (70) took up jobs in order to supplement their

husband's earning. However, 40.1% (59) are working for self fulfillment. Whereas 36.7% (54) did not want to stay idle at home by opting for work outside the home or in their homes. For other women, 11.6% (17) are working just because they wish to engage in a paid job.

Findings on views of respondents living with relatives revealed that 65.4% of the non-working married women live with their relatives in contrast to 49% of the working married women. Table 4.4.4 below therefore presents number of the relatives living with the respondents and the type of relationship with the respondents.

Table 4.4.4: Number of Relatives Living with Respondents and Relationship

	Working married women		**Non-working married women**	
Variables	**Frequency**	**Percentage**	**Frequency**	**Percentage**
Number of relatives	**Frequency**	**Percentage**	**Frequency**	**Percentage**
1-2	48	66.7	32	30.8
3-4	11	15.3	22	21.2
5 and above	13	18.0	38	36.5
Total	**72**	**100.0**	**104**	**100.0**
Type of Relationship	**Frequency**	**Percentage**	**Frequency**	**Percentage**
Sisters	20	27.8	0	-
Brothers	13	18.5	4	3.8
In-laws	18	25.0	3	3.0
Others	21	29.2	97	93.3
Total	**72**	**100.0**	**104**	**100.0**

Table 4.4.4 shows that non-working respondents manage a fairly large family with (36.5%) number of five and above relatives living with them as compared to the working respondents with (18%) and (21.3%). This is attributed to the resistance of some working women put up against staying with their husbands' relatives because large family size could be a source of stress especially when the dependency ratio, that is the number of non-working adults (e.g. unemployed siblings) and children, are high. However, it is interesting to also note that a proportion of the type of relationship with the respondents indicates that

93.3% of the non-working live with their other relations while 27.8%. 18.5% and 25% of the working women live with their sisters, brothers and in-laws respectively.

4.5 Effects of Marital Stress

This section delved into the effects of marital stress in Sabon Gari Local Government Area. The effects discussed are constraints faced in terms of discharging duties as worker and as house wife, and effects of marital stress on mental well being of working and non working married women in the study area. Table 4.5.1 presents the constraints working women faced in terms of discharging their duties.

Table 4.5.1: Constraints Faced in Terms of Discharging Duties as a Worker

Variables	Frequency	Percentage
Faced constraint as worker		
Yes	84	57.1
No	63	42.9
Total	**147**	**100.0**
Type of constraint		
Time constraint	44	52.4
Financial constraint	45	53.6
Fatigue	48	57.1
Health problem	25	29.8
Keeping the home tidy	11	13.1

Multiple answers

Table 4.5.1 revealed that 57.1% of the total sample of the working married women in the study said they faced constraint in terms of discharging their duties as workers. The statement was supported by the qualitative data as majority of the working women maintained that women experienced greater strain than men did. Extra pressures on women include discrimination in office, unpredictable demands on their time from their heads, problems with co-workers and again carry the major burden of home and family problems. In accordance with the above a working woman respondent maintained:

> *We face a lot of stress at home and in our working place. You work at home and after that you go to work. Sometimes late and which is a problem. There is also fatigue at the work place because my work as a doctor is time consuming; almost all your life is focused towards there.*

Another working woman added:

> *I know of a woman that normally does hard labour in the afternoon, and each time her husband comes to her in the night she refuses and complaint of tiredness. Now he does not provide in the afternoon for them to eat and she is tired in the evening because of the work she does to earn a living. This eventually brings problem.*

However, 42.9% of the respondents posited that they do not face any constraint in terms of discharging their duties as workers. Still on the constraints faced by working married women, 52.4% reported that time constraint is one problem they faced as workers. Other work constraints reported by working married women include: financial constraint (53.6%) and fatigue (57.1%). From the findings, it can be inferred that working married women are more faced with fatigue as constraint.

On whether women faced constraints as wives, the findings showed that a vast majority (93.1%) of the non-working respondents in the study said they faced constraint in terms of discharging their duties as house wives while only (53.1%) of the working respondents said they constraint. However, the form of constraints faced by the respondents is shown in table 4.5.3 below.

Table 4.5.2: Constraints Faced in Terms of Discharging Duties as House Wife

	Working married women		Non-working married women	
Type of constraint	**Frequency**	**Percentage**	**Frequency**	**Percentage**
Time constraint	53	67.9	61	41.2
Financial constraint	54	69.2	141	95.3
Fatigue	49	62.8	96	64.9
Health problem	22	28.2	28	18.9
Keeping the home tidy	30	38.5	50	33.8

Multiple answers

Table 4.5.2 revealed that 67.9% and 28.2% of the working women said they faced time and health constraints compared to the non-working women with 41.2% and 18.9% respectively. This may be attributed to the fact that working married women have dual responsibility of performing domestic roles before going out to for office roles duties. As such these contribute to having limited time and also affecting their mental being.

On financial constraints, the study found that 95.3% of the non-working respondents were financially stressed up in contrast to 67.9% of the working respondents. Finding obtained from the survey corroborated the information of the Focus Group Discussion when majority of non-working respondents explained that money issues were the driving force in 90% of divorce in marriages this is because most men are not honest to their wives. They live all the burden of the family needs on their wives most especially if they are working. To this end a non-working married participant said:

> *Men! Men!! They are the great cheats of women our rights on them are ignored that is why a woman runs into problems. You are always thinking of what to eat in the morning and in the afternoon. Therefore anybody's money that comes into your hand must varnish.*

Another non-working woman added:

> *I had seen a woman that fries beans cake for sale and sometimes she spends all the capital on food for her children. She and her children uses the groundnut oil she uses for frying the beans cake as their body cream just because of lack of money to buy Vaseline.*

The findings further show that 64.9% of non-working respondents identified fatigue as the second major stressor facing them at home. Keeping the home tidy and health problem were placed third and fourth respectively. This is connected with the fact that keeping the home tidy is something that has been part and parcel of women right from the onset of marriage as was captured in one of the FGDs. A working woman stated:

> *My opinion is that any women that left her house chores with a house help to do everything for her is a lazy woman. Women should cultivate the habit of neatness in their houses and should also learn to cook delicious food because it brings problem if you do not know how to cook deliciously.*

Another working discussant opined that:

> *Some women even allow their house helps to dress the bedrooms of their husbands which is not correct. She is just a house help, so do the work together do not leave everything to her though she know house work is boring but we should endure.*

Table 4.5.3 below presents the views of respondents on the effects of marital stress among women.

Table 4.5.3: Views of Respondents on the Effects of Marital Stress on the Mental Well being of Working and Non Working Married Women.

	Working Married Women				Non-working Married Women			
Types of Stress	**A**	**N**	**D**	**Total**	**A**	**N**	**D**	**Total**
Divorce among women is as a result of marital stress	97 (60.0)	12 (8.1)	38 (25.9)	**147 (100.0)**	116 (73.0)	39 (24.5)	4 (2.5)	**159 (100.0)**
Marital stress leads to low productivity in homes and work place	129 (87.8)	6 (4.1)	12 (8.2)	**147 (100.0)**	143 (89.9)	15 (9.4)	1 (0.6)	**159 (100.0)**
Health problem in married women (hypertension, peptic ulcer, premenstrual ten) are as a result of marital stress	107 (72.8)	15 (10.2)	25 (17.0)	**147 (100.0)**	146 (91.8)	12 (7.5)	1 (0.6)	**159 (100.0)**
Psychological problems (anxiety depression) are as a result of marital stress	117 (79.6)	21 (14.3)	9 (6.1)	**147 (100.0)**	143 (89.9)	16 (10.1)	0 -	**159 (100.0)**
Psychological and physical problems stated in question 36 and 37 result from the type of work they do	81 (55.1)	48 (32.7)	18 (12.2)	**147 (100.0)**	72 (45.3)	79 (49.7)	8 (5.0)	**159 (100.0)**
Psychological and physical problems stated in question 36 and 37 result from what goes on in their homes	104 (70.7)	29 (19.7)	14 (9.5)	**147 (100.0)**	140 (88.1)	19 (11.9)	0 -	**159 (100.0)**

A- Agree **N-** Neutral **D-** Disagree

Table 4.5.3 examines views of respondents on the effects of marital stress on the mental well being of working and non working married women in the study area. The findings show 73% of the non-working respondents agreed that marital stress leads to divorce in marriage compared to 60% of the working respondents who also agreed. Additional evidence from the qualitative data confirmed the above position when majority of the non-working respondents stated that large number of the divorce came from marital issues like infidelity, childlessness, physical and mental abuse of wife or her children by the husband, financial issues and problems with in-laws etc.

This scenario was explained by a community leader at the IDI when he said:

> *The issue of childlessness or giving births to just girls by women is really a problem that affects them. Sometimes when a woman takes time before bearing a child after wedding, the man will only says he wants to marry a second wife. The women sometimes object as a result of that objection the husband may divorce her*.

Another community leader in Hanwa added:

> *There are cases that men divorce women when they ask for their rights that are binding on the men such as feeding, clothing, school fees of their children etc. We do settle issue like this.*

Marital stress was also regarded as a cause that brings about low productivity in homes and work place for women in the study area. Although no much difference was seen among the categories but (89.9%) of the non-working respondents agreed compare to (87.8%) of the working respondents who also agreed that it leads to low productivity. The findings also show that marital stress may lead to health problems like hypertension, peptic ulcer and premenstrual tension and majority of the non-working women (91.8%) agreed that marital stress leads to such medical problems while (72.8%) of the working women agreed. The qualitative data agree with the findings from the survey as majority maintained that women experienced a lot of health issues due to marital stress such as depression which is sometimes triggers as a result of woman being divorced by her husband, insomnia which results from thinking over the work of the day or problems at work or home, an increased risk of heart disease such as hypertension. For instance, in the FGD one of the non-working participants stated:

> *Men do not take care of our necessities most especially food. You send a child to school without breakfast, he comes back home no lunch. If you are not careful you will become hypertensive. We will not curse them, but we pray to God to find us a way out of this menace.*

In addition, a working discussant maintained*:*

> *Well, once you are stressed up with work at home and work place you will begin to have pains. Like me I normally have headache after stressed and some is ulcer. So it depends on the work you do, others is hypertension and the rest.*

Furthermore, the study found that as a result of marital stress, women are associated with psychological problems like depression and anxiety which (89.9%) of the survey non-working women reported that there was the feeling of depression and sometimes anxiety in them while (79.6%) of the working women also agreed. Additional evidence from the FGD confirmed the above position when majority of the working respondents and some of the non-working respondents stated that the implication of this is that certain women have now become mentally disturbed due to problems they encounter in their marriages as such many women are now attending psychiatric clinics for medication and sometimes counseling. The above statement was better explained by a working participant who stated:

> *Some days if you work too much in the office or at home, you come back home hoping to discuss some issues, but may be your husband too is exhausted which means you will not have time to discuss these issues. So keeping so many things in your mind cause problems like depression and mental sickness.*

Another non-working discussant also narrated that:

> *I saw a woman that swore to God that the last time she ate meat was during Sallah that was the time her husband bought one thousand naira meat for the family. He always gives her twenty naira for buying ingredients for cooking lunch or dinner. What can you buy with twenty naira? Is it the twenty naira that will buy firewood, tomato, kerosene, salt and everything? Few months later I was told that the woman was now at psychiatric hospital in Kaduna because she became mentally depressed. So this is terrible.*

Therefore, these statements indicate that certain proportion of women in the study area were mentally disturbed because of marital stress, although a proportion of the working

women disagreed with such issue during the study. The study went further to show respondents' views on whether women become psychologically and physically affected as a result of the type of work they do. The data shows that (55.1%) of the working women agreed that women are affected due to the type of work they do while, just (45.3%) of the non-working agreed. Additional accounts from the working respondents of the FGD the above views and posited that it is not surprising when talking about women that are affected as a result of the type of work they do because the rationale behind most office work such as bankers, doctors work from morning till evening. So also women that engaged in blue collar jobs such as road side sellers that sell food such as beans cake stay in the sun throughout, coupled with the heat and smoke from the firewood they can be affected physically and psychologically with customers that ate their food without paying, and in that case they can be financially down. In this regard, a working respondent stated:

> *Our organizations should be considering married women, and not just married women but women in general. You see as a banker, before the banking system was transformed to online system of banking, during the end of year report you will work from 7am in the morning to 5am the next morning and you will only be given one hour to go home and take your bath and come back and start attending to customers and continue with the report after closing hours. Even now there are problems because, if you go to work since morning and you will not come back till like 7pm in the evening. Therefore definitely you will be affected physically and morally.*

On the view as to whether physical and psychological problems women have result from what goes on in their homes, (88.1%) of the non-working respondents in this study agreed to the statement as compared to70.7% the working women. While, none of the non-working respondents disagreed to it compared to the working respondents which (9.5%) disagreed. It is also clear in this study that the nature of multiple roles women play in their homes as

house wives, mothers, care givers to either aged parents or in-laws etc. play a significant role in their psychological and physical mental well being.

4.6 Coping Strategies of Marital Stress

This section focuses attention on the measures married women adapt to minimize marital stress which includes going for medical check-up, strategies devised to maintain their jobs and homes. The person(s) providing assistance to them in discharging their house chores and when financially down. The section also consists of suggestions on solutions to marital stress among working and non working married women.

Table 4.6.1: Views of Respondents on going for Medical Check-Up

	Working Married Women		**Non-working Married Women**	
Go for medical check-up	**Frequency**	**Percentage**	**Frequency**	**Percentage**
Yes	106	72.1	105	66.0
No	41	27.9	54	34.0
Total	**147**	**100.0**	**159**	**100.0**

The finding indicates that (72.1%) working respondents go for medical check-up compared (66%) of the non-working respondents who said they also go for medical check-up. Having established that most of the respondents go for medical check-up respondent were further asked to state how often they go for the medical check-up. 23.9% (73) of both the total population of the respondents said they go monthly, 23.5% (72) quarterly, 5.6% (17) After every six months, 3.9% (12) weekly while 7.5% (23) others. However 32% of the respondents which is almost one quarter of the total population of the respondents do not go for medical check-up

Moreover, respondents were asked the place they go for the medical check-up in the study area. The study reveals that 46.7% (143) of the respondents said they attend conventional hospitals while, 17.6% (54) goes to traditional medicine and only 2.9% (9) attend faith healing centers. This indicates that most of the respondent who took part in the research are aware of the existence of the Ahmadu Bello University Teaching Hospital (ABUTH) which is located not far from the research area and other available hospitals that is why they go there for their medical check-up.

Table 4.6.2: Views of Respondents on the Strategies Devised to Maintain their Homes

	Working Married Women		**Non-working Married Women**	
Strategies devised to maintain home	**Frequency**	**Percentage**	**Frequency**	**Percentage**
Patience	124	84.4	156	98.1
Proper planning and organization	109	74.1	136	85.5
Use of modern appliances	55	37.4	20	12.6
Hardwork	104	70.7	140	88.1
Time management	76	51.7	11	6.9
All of the above	40	27.2	2	1.3

Multiple answers

Table 4.6.2 indicates that regarding coping strategies married women devised to maintain their homes, patience (98.1%,), proper planning (85.5%), hardwork (88.1%), were used more by non-working women as strategies to maintain their homes compared to 84.4%, 74.1% and 70.7% of working women respectively. This position was further allied to when majority of non-working respondents in the FGD expressed similar views. They stated that the key to a peaceful marriage is patience whatever the situation one has to be patient in all ramifications. In the words of one of the non-working respondents who stated:

Anything you say you are going to do to solve your problems in marriage if it is not patience you will always run into problem. Any where you find yourself you must be patient and always forget about things. If you work and work and you are tired, 'just rest and continue when you feel you are okay.

Furthermore, 51.7% of surveyed working respondents said it is time management which is allocating time for each role while only a small number (6.9%) of the non-working respondents identified time management as way of coping strategy. However, it was found that (37.4%) of the working respondents make use of modern appliances as ways to maintain their homes as compared to only (12.6%) of the non-working women. This is due to the fact that not everybody can afford to buy them and even if there is electricity supply in the study area and the country in general is not regular. However, there are (27.2%) of the working respondents who used the five combinations of the coping strategies to maintain their homes. Table 4.6.3 below presents strategies women used to maintain their homes.

Table 4.6.3: Views of Respondents on the Strategies Devised to Maintain their Work

Strategies devised to maintain work	Frequency	Percentage
Patience	112	76.2
Proper planning and organization	101	68.7
Use of modern appliances	46	31.3
Hardwork	94	63.9
Time management	84	57.1
All of the above	41	27.9

Multiple answers

When respondents were asked about the strategies they devised to maintain their work, table 4.6.3 above shows 76.2% of the survey respondents said it is patience, 68.7% proper planning and organization while 63.9% and 57.1% said hard work and time management

respectively. However, 27.9% of the working women combined all the strategies to maintain their work.

Also based on the data generated from the FGD, the respondents generally expresses their views by saying that work and family lives touch each other in so many ways. Think of how your career responsibilities can affect your family and personal life because they do not have time for their children and husband. But they mentioned that if there is anything that is sustaining them between their jobs and house work, it is time management for instance, a working respondent said:

> *Truly business will not consume all your time. It's just how you decide to schedule your time. If you are not serious then that is when you can use the whole of your time for business. Like me I give only three hours for my business in a day.*

Another working respondent added:

> *I woke up four (4am) and begin my cooking of local foods I sell as my business and usually I finish selling by one (1pm). I will then concentrate in the house activities and am very healthy and strong.*

Similarly, another working respondent describe the way she planned her own time in this way.

> *My skill is plaiting and I use that as a business to earn a living. Usually I start attending to my customers by one (1pm) and finish by five (5pm). This is because my husband does not like to see me touching hair and cooking food at the same time. So I make sure I finish cooking before I start plaiting. That was what makes me to start in the afternoon rather than in the morning, and as a result of this, I usually lose a lot of customers.*

However, it was also found that only 13% of the respondents use modern appliances as ways to maintain their jobs.

Furthermore, the general view on coping strategies of marital stress among working and non working married women other than those asked in the survey research, were extensively discussed with the FGD participants. Therefore, when women were asked whether there are ways of coping with marital stress, majority of them posited that it is 'assertiveness' that is, learning to say no and limiting one's self to problems one can solve. Support group was also mentioned regularly that is keeping a confidante whom you talk to. To this end, a working respondent said:

> *All problems in mind need to be shared with somebody as doctor said if it keeps on accumulating in your mind, it will affect you. So tell someone but the major thing is patient.*

Another non-working woman said:

> *To me if I am angry, I have to look for someone I trust and tell him. If not its affects me that is why I don't want to be annoyed.*

Still on it another non-working respondent added:

> *If I have problem with my husband I get bored and angrier when I stay in the room but once I come out and interact with people then I become normal. But sometimes if even if I interact it doesn't go away quickly. In that case I have to tell someone before it goes.*

Another coping strategy identified by the respondents was crying to relieve stress as stated below by some of the non-working respondents:

> *Once something annoys me or if am stress up with house chores and other marital issues. I have to cry before I become relived. Sometimes I cry for three days, but I don't tell anybody my problem.*

Another working respondent added:

> *No matter how little issues become complicated for me, I must cry over it. Some men are understandable to the extent that they listen to you but some will even increase the tension on you. So for such husband why won't you cry?*

Similarly another working respondent stated:

> *I have a colleague that I saw in the office, she always put on music and dance. I asked her why she is doing this always. She said that is the only way she relived herself from all her marital stress and worries.*

On the whole, each married woman in the study area had her own way of relieving conflicting roles of work and family demand she was faced with. However, the people assisting women on their house chores are shown in table 4.6.4.

Table 4.6.4: Views of Respondents on who does most of their House Chores

	Working Married Women		**Non-working Married Women**	
House Chores	**Frequency**	**Percentage**	**Frequency**	**Percentage**
Myself	64	47.8	114	71.7
My husband	7	5.2	1	0.6
House help	45	33.6	16	10.1
Children	13	9.7	15	9.4
Others	5	3.7	13	8.2
Total	**134**	**45.7**	**159**	**52.0**

Missing cases 13

Table 4.6.4 indicates that majority of the non-working respondents; (71.1%) said that they do most of their house chores themselves. While, only 47.8% of the working respondents said so. Thirty four percent of the working women said it is house helps that do most of their house chores compare (10.1%) of the non-working women. However, only a small proportion (5.8%) of both respondents said it is their husbands who do most of the house chores for them such as washing, sweeping, bathing of their children. This is not surprising because the rationale behind this is African culture most especially in the study area which

a woman does all the house chores such as cooking, sweeping, washing etc. while the husband goes out and search for what to eat in the family.

4.6.5 Views of Respondents on where they get Assistance when Husbands Failed to provide them with Basic Needs

The study found that 51.3% (157) said they assist themselves through personal savings, and majority of those who said that are the working married women. A proportion of 44.1% (135) said, they get assistance from relatives while only 1.3% (4) said they get assistance from friends. About 3.3% (10) of the respondents did not respond to this question, because during the study the researcher observed that some of the respondents found the question too sensitive for them to answer.

4.6.6: Respondents' views on minimizing Marital Stress

The study explored respondents' views on whether marital stress can be minimized and suggested ways of minimizing it. Their responses are illustrated in the figures 1 and 2:

Figure 1: Minimizing Marital Stress

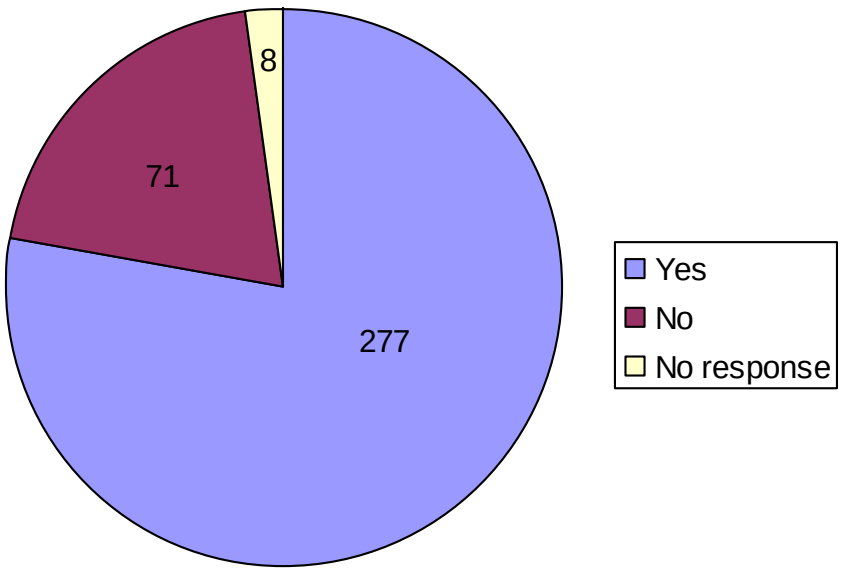
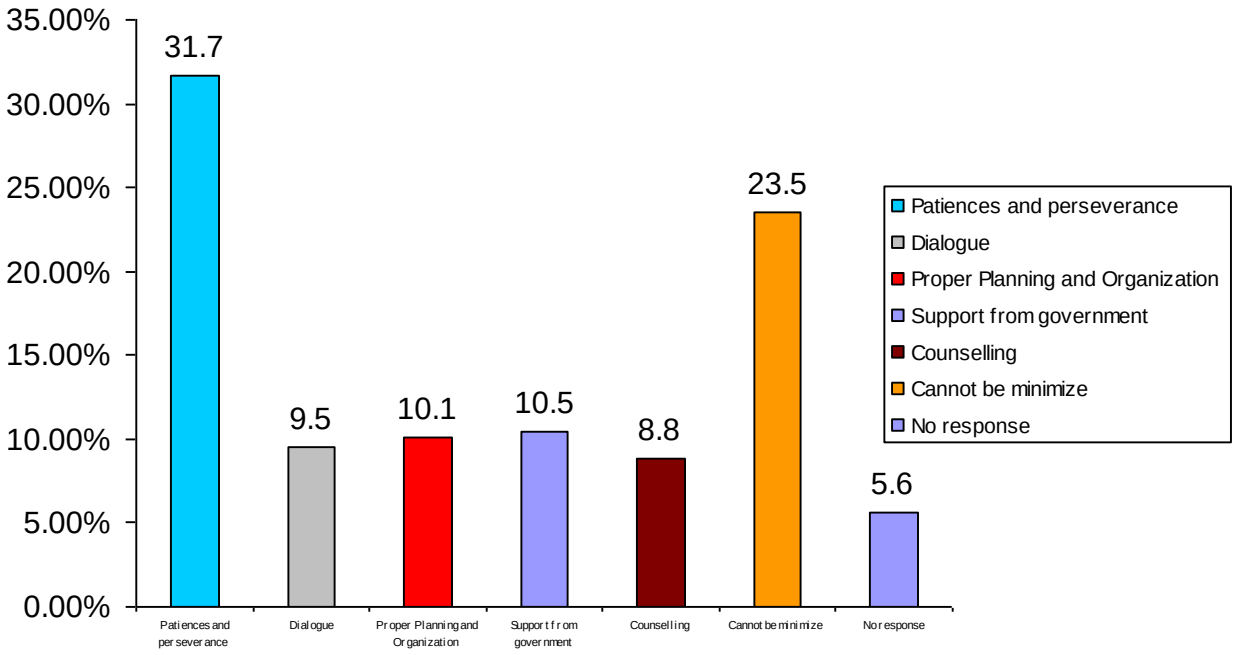


Figure 2: Suggested ways of Minimizing Marital Stress



As shown in figure 1, 74.2% of the respondents said marital stress can be minimized. While 23.2% of the respondents said it cannot be minimized. Thus, signifying that overwhelming majority of the respondents were not ignorant of the ways to tackle marital stress, as earlier indicated by the respondents of both the qualitative and quantitative study.

Figure 2 indicates that 31.7% of survey respondents recommended patience and perseverance; 10.5% advocated for Government support; 10.1% leaned towards proper planning and organization, 9.5% and 8.8% said dialogue and counseling respectively. While, 5.6% kept silent on it and 23.5% said it cannot be minimized at all. These recommendations are not far from the fact that some marital stresses are bound to be there in marriage whatever the palliatives measures that are put on ground to minimized it.

However, additional data from the focus group discussion corroborated the survey research as they maintained that marital stress can be brought to an end by promoting married women. This can be done by the government in devoting more public resources to this goal even if it requires cutting some of the country's budget allocated to other sectors of the economy. This includes job training, child care and assistance to married women to acquire more small business skills in order to sustain themselves. For instance a working respondent stated:

> *I think government can relive married women by considering them when discharging their duties at work. I mean government can leave some works off married women, such as night shift for doctors and nurses, reducing closing hours time for breastfeeding mothers and also to be considering late coming from women.*

Another non-working woman added:

> *I know government cannot provide us with all our needs but they can try. Lack of capital for full time housewives that want to do business government should assist them with loan. Government should assist us especially with the issues of immoralities in our society especially for we that have male children where you will see a child of eleven years smoking Indian hemp. Does that means we will not have reliable future generation.*

A working woman also stated:

> *Mine is on the side of the men. Some men today see working for women as criteria for marriage that is why they impose on women to work, because they think is part of life and therefore mandatory. So the religious leaders should enlighten men over this notion and let them know that it is not part of marriage negotiations*.

In a more explanatory form, data from IDI indicated that in solving marital stress, government, parents, in-laws community and religious leaders must get involve.

Accordingly, a pastor observed:

> *Fighting or tackling issues of marital stress globally is collaborative and co-operational. I think, from the family setting to the society, husband and in-laws should be properly informed about the negative*

> *implications of martial stressors on women. Husbands should try and be giving physical and emotional support to women. Government should invest more on the provision of government schemes and programmes for women. They should be empowered and supported. Government should also create jobs and indeed alleviation of poverty in order to help the men to support their family. Concerning in-laws or parents, they should please stop interfering in the activities of their children's houses. They should only be role models, advisers and motivators.*

The implication of the above narratives is that a coordinated effort among various segments of the society must work together in order to tackle marital stress among married women.

CHAPTER FIVE

SUMMARY, DISCUSSION, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter presents the summary, discussions, conclusions and recommendations based on the findings in the study. The study was designed to investigate the differential effects of marital stress among working and non-working married women in Sabon Gari Local Government Area of Kaduna State. It was set out to achieve the following objectives. To identify the type of marital stress; examine the factors responsible for marital stress; assess the differential effects of marital stress and to identify the coping strategies of marital stress adopted by working and non- working married women.

5.2 Summary of Findings

The findings from the study on the socio-demographic characteristics of the working and non working married women show that a significant number of the respondents are mostly youths between the ages of 25-34 years. The majority of the respondents are Muslims, Hausa while (40%) attained tertiary and secondary school as their highest level of education. A large proportion (52%) are full time house wives, a considerable number (28%) of them earned above ₦11,000 naira per month while (52%) of the respondents do not earn any monthly income, they are the full time house wives. Most of them (37.9%) have five or more children.

The study also found that 42.4% of the respondents' live in 'face me I face you' type of residence while 23.9% lives in quarters. Also, 51.3% shared toilet 44.8% shared pipe borne water and 51% of the respondents' shared electric meters. Regarding respondents' views on

the type of stress encountered at home and at work, the study found that a proportion of 44.9% agreed that it is waking up early to prepare children for school, 28.8% suffering uncomplimentary remarks from their mothers in-law, 44.3% children illness, 39.5% parents' illness, while 41.5% said is overcrowding. On whether they feel over worked and duties well defined at home and at work, 48.3% agree they feel overworked at home and 26.4% at work. The study found that 42.5% agreed their duties are defined at home and 30.7% at work.

The study reveals the factors that cause marital stress as problems with husband which comprises of dominance of husband, dissatisfied with husbands' job, trouble with in laws and husband unhealthy habits. The study also reveals that problem of children is another factor responsible for marital stress and the findings show that children future was ranked the highest. On stressor encountered at work place by working married women, time management was also ranked the highest followed by poor condition of service. The study also established that 57.5% of the respondents had relatives living with them. Relatives like sisters, brothers and in-laws.

On the effects of marital stress among working and non working married women, the study found that respondents are faced more with financial, fatigue and time constraints which affect them. Various effects of marital stress were stated, for instance, the respondents agreed that hypertension, pre-menstrual tension, anxiety and depression are as a result of marital stress.

Findings on the coping strategies of marital stress indicated that most respondents go for medical check-up. It was also shown that most respondents resorted to, endeavour patience,

proper planning/organization and hardwork in maintaining their homes and work. While on house chores, it was found that 58.2% do their house chores themselves while others get assistance. On the preventive measures of marital stress, an overwhelming (71%) proportion of the respondents agreed that marital stress can be minimized and suggested ways such as patience and perseverance, dialogue, proper planning and organization, support from government and counselling.

5.3 Discussion of Key Findings

This section discusses the key findings in relations to other scholarly findings. The result of the findings on the type of marital stress among working and non-working married women. The study revealed that majority of the respondents who participated in the study live in 'face me I face you' type of residence. Discussions from the FGDs revealed that most of the non-working married women live in an extended family in which the family composition changes when aged parents or parents –in-law joins their own adult children. This result supports the assertion by Ukoza (1995) that African concept of family is without doubt extended, in contrast to the widely orchestrated notion of the nuclear family of father-mother-offspring of western peoples. Result also revealed that many of the respondents that lived in 'face me I face you' and shared facilities such as toilet, kitchen, pipe born water, and electric meter which they perceived as type of stress. Other types of stress encountered by the working and non working married women in the study, waking up early and prepare children to school was given prominence. This was re-enforced by the work of Ugwu (2010:405) that many of married women suffer from "sleep debt". This situation is capable of impacting negatively on their health. This is linked to the fact that

working married women are caught in the cross-fire demands as they juggle the needs of their children, elderly parents and high performance expectations in their workplace.

Other important stressors revealed from the study are: suffering uncomplimentary remarks from in-laws, children's illness and aged parent's illness, accommodation problem especially for those that live in a crowded home environment. This is more stressful particularly when married women are faced with the problem of cleaning the home environment. Finally the inability to coordinate the varied activities of the day-to-day domestic and work responsibilities.

As to the factors responsible for marital stress, the findings showed that they range from problems with husband, problems with children, stress encountered at work place. Working married women identified many undesirable tasks that they encounter in their workplace environments, which range from time management, through work overload to problem of the coordination of many conflicting activities. Time management is one aspect of stress facing working married women resulting from the fact that they have crowded schedule, which requires good time management skill. Other negative aspects of their work environment include number and nature of clients, and poor conditions of service. Working mothers are the occupants of many roles, such as family responsibilities and work expectations, they could experience multiple role stress (Thoits, 1987).

The findings from the study further show that both working and non-working married women respondents have relatives living with them. The qualitative data showed that women who provide care giving services to large families reported more work over load than their counterpart in small families size. Therefore large family size could be a source

of stress especially when the dependency ratios, that is, the number of non-working adults e.g. (aged parents) and children, are high. The higher the number of dependent adults and children, the more crowded and dirtier the home environment. . Other studies agreed with this finding. For instance, (Ugwu, 2010) observed that in Nigeria, elder care is becoming an increasing common role for women. Many women today care for both children and elders simultaneously. In a similar view Older Women's League (OWL, 1989) reported that women who care for elder parents may provide such care for more years than they spend rearing children.

The study further identified the effects of marital stress among working and non-working married women. The key findings from the study showed that financial constraint was given prominence. This result is consistent with earlier findings by Pierret (2006) and Maclean et al (2004), which identified financial pressure as one stress facing sandwich generation women. Fatigue and keeping the home tidy were also identified as major stressors facing working and non- working married women. However, (Barnet and Baruch, 1985) believed women's multiple involvements in many roles may be potent factors affecting women's psychological well-being. Furthermore, from the respondents' view on effects of marital stress on the mental well being of working and non-working married women, it was discovered that psychological problems (anxiety and depression) and physical problems (hypertension, peptic ulcer, premenstrual tension) were other important stressful factors identified by the respondent that affect their mental well being.

Regarding coping strategies of marital stress by working and non-working respondents, data showed that patience, proper planning/organization and hard work are the most coping strategies women use to cope with the multiple role stress. Results also revealed that many

respondents receive support from their husbands, children or house helps on their house chores. However, results showed that only a few of husbands lend support to women at home. This suggested that majority of Nigerian men still perceive household role as women's natural role. This corroborates the opinion of Beehr, (1992) that individuals adopt either maladaptive or an adaptive coping method to reduce stress arising from home, work place, and their daily encounters with stressful situation. One major factor that reduces individual vulnerability to stress is social support, that is one's network of social and family ties.

The respondents view on possible ways to minimize marital stress, identified patience and perseverance, dialogue proper planning and organisation, government support and counselling as the ways. However, Marsh (1988) believed that the most effective solutions to marital stress depend on a number of factors: the individual's lack of understanding of effective way of managing the situation, his earlier successful approach, his skills and his perception of the way out.

Theoretically, the findings on the differential effects of marital stress particularly on the type of stress and its effects on married women can be explained by the adopted role theory. This is because; the study generally revealed that working and non-working married women experience as home makers, care-givers and occupants of formal organizational roles in their world of work, perform conflicting roles which result in stress and in turn affects their mental well being. This study is a clear evidence that support the theoretical assumption of role theory, which states that conflict occurs when a person is expected to simultaneously act out multiple roles that carry contradictory expectations.

5.4 Conclusion

From the various findings of this research, conclusion can be drawn that working and non working married women in Sabon Gari Local Government Area suffer a great deal of stress as they juggle the demands of their children, elderly parents, husbands and the prescribed work roles. It can thus be concluded that non-working married women in the study area were significantly more stressed compare to the working married women. Highest ranking on constraints faced as house wives was 'financial constraint' followed by 'fatigue' (as felt by non-working women). Husband's stress (dissatisfied with husband's job) was also a major factor contributing to their own stress followed by stress due to provision of basic needs which is not often. Main stress point related to their children's future was also agreed upon by non-working women. Type of residence and overcrowding were also identified as main environmental factors causing stress among non-working respondents. Even at that, the non-working married women do not receive enough support from their husbands which exacerbated the stress they experience from their role occupancy.

However, majority of respondents in both the categories employ a number of coping strategies viz. proper planning and organization, patience, hardwork, time management etc to buffer the effects of stress- provoking situations prevalence in the work/family domains.

5.5 Recommendations

Drawing from the findings of this research work, recommendations are advanced to help working and non-working married women in tackling marital stress in the study area, the following recommendations are made:

1. The research revealed that women especially working married women have multiple role occupancy as mothers, care-givers and workers. If adequate assistance is not provided, the multiple role which working women encounter, may impact negatively on their health. Therefore it is recommended that counseling from social workers and social support interventions by government should be designed that are relevant to the needs of women in general.
2. Schools' curriculum at the tertiary level of education should be expanded by government through the Ministry of Education to include information related to causes and effect of marital stress and way of handling them so as to prepare women in particular on how to cope with the problem in future. This can be done through lectures, seminars workshops etc.
3. Counselling education programmes should be rich in techniques or handling stress within the family and developing new and existing theories in their practice. For example, some strategies that can be employed are the Rational Emotive Therapy which seeks to help women become more rational in their thinking.
4. Enlightenment campaign should be carried out by government and women organizations in Nigeria such as the National Council of Women Societies (NCWS) which will help in sensitizing women on the need to seek for help through counselling and regular seminars on how to cope with marital stress.
5. The findings further show that in-laws especially mother in-laws are major sources of stress to married women. The study recommends that religious and community leaders should preach about the implications of in-laws interference in the affairs of their adult children homes.

6. Religious groups should also plan programmes that are aimed at helping women with information on stressors and preventive strategies, especially highlighting the spiritual aspect of coping with stress in the family.
7. Finally government should implement family-friendly policies to help married women employees fulfill family roles. These policies should include flexible working hours to help married women employees cope with their changed family situation.

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APPENDIX 1

QUESTIONNAIRE

Dear Respondent.

As part of requirements for the award of M.Sc Degree in Sociology, I am conducting a study on the Differential Effects of Marital Stress among Working and non Working Married Women in Sabon-Gari Local Government Area of Kaduna State. You are therefore requested to provide answers to the following questions. Your honest answers to these questions will help make this study successful and your responses will be highly treated with utmost confidentiality.

SECTION A: SOCIO-DEMOGRAPHIC DATA

1. Age……..(Years)
2. Monthly Income

   (a) ₦5,000 or less [ ] (b) ₦ 6,000- ₦ 10,000 [ ]

   (c) ₦ 11,000- ₦ 15,000 [ ] (d) ₦ 16,000- ₦ 20,000 [ ]

   (e) ₦ 21,000-₦25, 000 [ ] (f) ₦ 26,000 and above [ ]
3. Highest level of formal Educational Attainment

   (a) Quranic [ ] (b) Primary school [ ]

   (c) Secondary school [ ] (d) NCE/OND [ ] (e) HND [ ] (f) First Degree/Post Graduate Degree [ ]
4. Religion

   (a) Islam [ ] (b) Christianity [ ] (c) Traditional [ ]

   (d) Others (specify)……
5. Ethnicity

   (a) Hausa [ ] (b) Yoruba [ ] (c) Igbo [ ]

   (d) Others (specify)……
6. Occupation

   (a) Trading [ ] (b) Banker [ ] (c) Civil servant [ ]

   (d) Full time house wife [ ] (e) Farming [ ]

7. Type of marriage

   (a) Monogamous [ ] (b) Polygamous [ ]

8. If polygamous, how many wives does your husband have including you?

   (a) 2 [ ] (b) 3 [ ] (c) 4 [ ]

9. How many children do you have? ……

10. How many boys (if any) ……

11. How many girls (if any) ……

12. For how long have you been married……..

13. How many times have you been married?

    (a) Once [ ] (b) twice [ ] (c) thrice [ ] (c) more than thrice [ ]

SECTION B: TYPES OF MARITAL STRESS

16. Which of the options best describes the type of resident you live in?

    (a) Self Contain Apartment [ ] (b) "Face me I face you" [ ] (c) Quarters/Estate [ ] (d) Other Specify……..

17. What are the types of facilities shared in the resident you live in (tick as many as applicable)

    (a) Kitchen [ ] (b) Toilet [ ] (c) Pipe Borne Water [ ] (d) Car park [ ]

    (d) Electric Meter

You are requested to tick appropriately on the option that best expresses your opinion on the questions

		Strongly Agreed	Agree	Neutral	Disagree	Strongly Disagree
18.	Types of Stress encountered at home					
	a. Waking-up early in the morning and prepare children ready for school					
	b. Suffer uncomplimentary remarks from my in-laws					
	c. Children's' illness					
	d. Parent illness					
	e. Our Home is over-crowded					
19	I feel over-worked at home					
20.	I feel over-worked at work					
21.	My duties at home are well-defined					
22.	My duties at work are well-defined					

SECTION C: FACTORS RESPONSIBLE FOR MARITAL STRESS

23. Do you have any problem with your husband?
    (a) Yes [ ] (b) No [ ]
24. If yes, which of the following problems would you say you have with your husband (tick as many as applicable)
    (a) Dominance of Husband [ ] (b) Dissatisfied with husband's job[ ]
    (c) Difference in opinion between you and your husband [ ]
    (d) Husband unhealthy habits [ ] (e) Trouble with in-laws
25. Do you suspect your husband marrying another wife?
    (a) Yes [ ] (b) No [ ]
26. To what extent does your husband provide your basic needs?
    (a) Very often [ ] (b) often [ ] (c) Not often [ ]

27. With regard to the number of children you are taking care up which of the following constitutes your problem (Tick as many as applicable)

(a) Children future [ ]

(b) More children [ ]

(c) Child under two years of age [ ]

(d) Disobedience from children [ ]

(e) No male child [ ]

(f) Non to care for them in my absence [ ]

You are to answer questions 28-29 if are involved in any paid job

28. As a working married woman, which of the following problems do you encounter in your work place (Tick as many as applicable)

(a) Time management [ ]

(b) Work overload [ ]

(c) Poor condition of service [ ]

(d) Problem of Coordination [ ]

(e) Number and nature of the clients [ ]

(f) Duration of the work tasks [ ]

29. What are your reasons for working? (Tick as many as applicable)

(a) Self fulfillment [ ]

(b) Supplement husband's earning [ ]

(c) Wish to engage in paid job [ ]

(d) Needed to have something doing [ ]

(e) Earn a living [ ]

30. Are there relatives living with you?

(a) Yes [ ] (b) No [ ]

31. If yes, state the number and relationships…….

SECTION D: EFFECT OF MARITAL STRESS

30. Do you face any constraint in terms of discharging your duties as a worker?

    (a) Yes [ ] (b) No [ ]

31. If yes, what form of constraint (tick as many as applicable)?

    (a) Time constraint [ ] (b) financial constraint [ ]

    (c) Fatigue [ ] (d) Health problems [ ] (f) keeping the home tidy [ ]

32. Do you face any constraint in terms of discharging your duties as a housewife?

    (a) Yes [ ] (b) No [ ]

33. If yes, what form of constraint (tick as many as applicable)?

    (a) Time constraint [ ] (b) Financial constraint [ ]

    (c) Fatigue [ ] (d) Health problems [ ]

    (f) Keeping the home tidy [ ]

SECTION D: EFFECT OF MARITAL STRESS

You are expected to tick appropriately on the option that best suit your opinion on the questions

S/NO.		Strongly Agreed	Agreed	Neutral	Disagree	Strongly Disagree
34.	Divorce among women is as a result of marital stress					
35.	Marital stress among women is likely to lead to low productivity in homes and work place					
36.	Health problems in married women such as (hypertension, peptic ulcer, premenstrual tension etc) are as a result of marital stress					
37.	Psychological problems among married women such as (depression, anxiety etc) are as a result of marital stress					
38.	To what extent do you think any of these health and psychological problem stated in question 37 results from the type of work they do					
39	To what extent do you think any of these health and psychological problems stated in question 37 results from what goes on in their homes					

SECTION E: COPING STRATEGIES FOR MARITAL STRESS

40. Do you go for medical check up?

    (a) Yes [ ] (b) No [ ]

41. If yes, how often?

    (a) Weekly [ ] (b) monthly [ ] (c) quarterly [ ]

    (d) After every six Months [ ] (e) yearly [ ]

    (f) other(specify)……

42. Where do you go for medical check-up?

    (a) Conventional Hospital [ ] (b) traditional medicine [ ]

    (c) Faith healing centers [ ]

    (d) Mallams for Counselling [ ]

    (e) Others (specify)…….

43. What are the major strategies you have devised to maintain your home? (tick those that apply to you)

(a) Patience [ ]

(b) Proper planning and organization [ ]

(c) Use of modern appliances [ ]

(d) Hardwork [ ]

(e) Time management [ ]

(f) All of the above [ ]

(g) Others specify …….

44. What are the major strategies you have devised to maintain your job? (Tick those that apply to you)

(a) Patience [ ]

(b) Proper planning and organization [ ]

(c) Use of modern appliances [ ]

(d) Hardwork [ ]

(e) Time management [ ]

(f) All of the above [ ]

(g) Others specify ……

45. Who does most of your household chores?

(a) Myself [ ] (b) My Husband [ ] (c) House Help [ ] (d) Children

(d) Other(s) Specify……..

46. When your husband fails to provide your basic needs, how do you get assistance?

(a) Assistance from friends [ ] (b) Assistance from Relatives [ ]

(c) Personal Savings

47. Do you think marital stress can be minimized?

(a) Yes [ ] (b) No [ ]

48. If yes, indicate the way(s)……..

APPENDIX II

IN-DEPTH INTERVIEW (IDI) GUIDE

As part of requirements for the award of M.Sc Degree in Sociology, I am conducting a study on the Differential Effects of Marital Stress among Working and non Working Married Women in Sabon-Gari Local Government Area of Kaduna State. You are therefore requested to provide answers to the following questions. Your honest answers to these questions will help make this study successful and your responses will be highly treated with utmost confidentiality.

1. TYPES OF MARITAL STRESS

Describe your experience on the prevalence of marital stress in this community

Probe for:

* Frequency
* Nature

2. FACTORS RESPONSIBLE FOR MARITAL STRESS

Many factors have been identified as reasons for stress with regard to marital stress, what do you think could be responsible for marital stress in this community?

Probe for causes such as:

* Infidelity
* Poverty
* Childlessness
* Role conflict
* Third party interference

3. Ways were said to have been used to manage marital stress, what is your view on the ways to managed marital stress experienced?

Probe for

- ***** Ways used by women to manage marital stress
- * Ways used by community and religious leaders to manage marital stress
- * Measures to be taken by government to manage marital stress

APPENDIX III

FOCUS GROUP DISCUSSION (FGD) GUIDE

As part of requirements for the award of M.Sc Degree in Sociology, I am conducting a study on the Differential Effects of Marital Stress among Working and non Working Married Women in Sabon-Gari Local Government Area of Kaduna State. You are therefore requested to provide answers to the following questions. Your honest answers to these questions will help make this study successful and your responses will be highly treated with utmost confidentiality.

1. TYPE OF MARITAL STRESS

What are your views on marital stress?

Probe for:

* How frequent do women complain of marital stress?
* Why are married women stressful?
* What are the types of stress women encountered in relation to type of work they do?

3. FACTORS RESPONSIBLE FOR MARITAL STRESS

Many factors have been identified as reasons for stress with regard to marital stress, what do you think could be responsible.

Probe for reasons such as:

* Cost of home management
* Lack of support from husband
* Spouses' abandoning responsibility
* Work schedules conflicting with family roles
* Wife's inability to manage resources
* Interference by neighbours and relatives
* Difference in opinion about children's upbringing

3. EFFECTS OF MARITAL STRESS

Marital stress as a social problem is said to have some implications for lives of married people. What do you think are some of these consequences of marital stress?

Probe for

* Mental well being of the children
* Fatigue
* Anxiety and guilt
* Health problems
* Weakening of bonds
* Depression

4. COPING STRATEGIES OF MARITAL STRESS

What Ways Do You Use As Your Coping Strategies

Probe for

* Talk to someone
* Attend social gatherings
* Reducing Responsibilities
* Take counselling
* Avoid painful reminders
* Cry to relive stress

5. WHAT ARE THE POSSIBLE WAYS OF ADDRESSING THE PROBLEM OF MARITAL STRESS

Probe:

* Encouraging flexible work system
* Favourable attitude of husband in in-laws
* Limiting the family size
* Launching of government schemes.