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Patriarchy and Financial Autonomy among Female Providers in the Informal Sector in Oyo State, Nigeria

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Abstract
Despite the growing number of women who assume primary economic responsibility and household leadership roles, particularly in the informal economy, patriarchal norms continue to shape their financial choices. This study examined the intersections of gender roles and patriarchal structures influencing women's financial autonomy in the informal sector in Oyo state. The study was anchored in Intersectionality Theory, while the explanatory sequential design was employed. The mixed methods approach was used for data collection. Stratified purposive sampling was used to select three markets in Ibadan (Agbeni, Bodija and Gbagi), while the snowball technique was used to reach interview participants. Proportionate to size sampling method was used to administer a structured questionnaire to female traders in Agbeni (289), Bodija (322) and Gbagi (292) markets. In-depth interviews were conducted with selected traders in each market. Quantitative data were analyzed using descriptive statistics, while the qualitative data were content-analyzed. Findings reveal that, while financially independent women exhibited resilience and adaptability in managing household finances, they often encountered significant constraints imposed by patriarchal structures that limit their access to financial resources and credit opportunities. The study highlights the need for policy interventions that would address the systemic barriers, promoting greater financial inclusion and empowerment for women in the informal sector.

Keywords: Women's financial autonomy, informal sector women, patriarchal norms, systemic barriers against women entrepreneurs

Introduction

In Nigeria, the informal sector plays a critical role in economic sustenance, providing employment for millions, particularly women. Ibadan, the state capital of Oyo state is one of Nigeria's largest cities, with a vast informal economy where women engage in diverse occupations ranging from petty trading to street vending. According to the Bank of Industry (BOI), the Nigerian informal sector is a major contributor to the Nigerian economy, accounting for a significant portion of employment and GDP (BOI, 2018). According to the IMF, the Nigerian informal sector alone raked in about 65% of the country's 2017 GDP (IMF, 2018). In other words, unregistered household enterprises (trading) comprise a significant portion of Nigeria's economy and one of the most common and readily accessible forms of employment in the Nigerian informal sector. The challenges faced by women in securing paid employment have driven a lot of Nigerian women to the informal sector, particularly trading, to generate income to assist with the family financial burdens.

Traditionally, most Nigerian societies are hinged on patriarchal authority, with the man as the one with the power and control over his family (Jaiyeola & Isaac, 2020). However, the traditional gender idea that portrays the man as the provider and the woman as the one to take care of the home and the children has changed overtime, with contemporary societal standard resulting in each of the gender having higher regards for their source of income and traditional roles (Gordon & Whelan-Berry, 2005). Also, economic realities have led most families to look for other sources of income to meet their family's financial obligations. Women globally have responded to this economic reality by contributing largely to the economic sustenance of their households which is contrary to societal and religious disposition (Bertrand, Kamenica, & Pan, 2015; Choji, 2012). In the process, family forms and domestic relationships have undergone changes, leading to issues coming up around marriages and family relations; with implications for family stability (Akanle *et al.*, 2019). This economic crunch has led to a rising trend in female breadwinners who are saddled with the responsibilities of providing for their families. Many women are now assuming the role of primary breadwinners and sole providers in their homes (Bertrand, Kamenica, & Pan, 2015). This is clearly observable in the growing proportion of women who are the major financial providers in their households contrary to societal and religious disposition (Choji, 2012).

Even if the role reversal poses no problem for the couple themselves, there will likely be external and societal pressures which may affect the social and cultural well-being of these women and family balance. This is owing to the fact that market women who are major financial providers in their households are often deep into the cultural values owing to their lack of exposure and education, and because the Nigerian patriarchal society still finds it difficult to accept female breadwinning as normal. Whenever the male authority is threatened by anything, including role reversal, whereby the woman takes over financial provider role which is traditionally the role of the man, there are consequences for family relations, especially marital stability and child care.

Despite their significant contributions, these women often operate within patriarchal structures that inhibit their financial autonomy. Gender norms embedded in governance systems and societal expectations further exacerbate this challenge, relegating women to subordinate roles even when they are the primary earners in their households. This research investigated how patriarchal governance and societal norms affect the financial autonomy of financially independent female traders in Oyo state's informal sector. The study also examined the intersections of gender roles and patriarchal structures influencing women's financial decisions in their households.

A Brief Review

Family relationships in Nigeria are generally regulated and influenced by unwritten male supremacy and patriarchal principles (Labeodan, 2015). In the old traditional Yoruba setting, Yoruba women had economic independence which enhanced their ability to be part of the decision-making process, not only within the household but also in the community (McIntosh, 2009). Igbo women were dynamic, and they participated in social, political and religious systems, while they asserted power over their rightful place in the society (Chukwu, 2009; 2015). The idea of male breadwinning and supremacy grew and became more entrenched with colonialism and its gender tenets, thereby placing women under the authority of men, while a contrary position is believed to go against the traditional family values. Economic changes were introduced through both foreign and indigenous private capitalists with the support of colonial authorities (McIntosh, 2009), thus further strengthening the supremacy of the men folk.

The intersection of gender, patriarchy, and economic activity has long been a subject of academic inquiry. According to Aina (2012), patriarchy refers to a system of male dominance where power relations privilege men and subjugate women. In many African societies, this system permeates all aspects of life, including economic participation. In Nigeria, the informal sector, often characterized by minimal regulation, offers opportunities for women, but it also leaves them vulnerable to exploitation and reinforces gender inequalities (Chen, 2017). Scholars such as Meagher (2010) have highlighted how informal economies are gendered spaces, with women disproportionately occupying lower-paying, precarious jobs. Female breadwinners in these sectors, despite earning income, often do not have control over financial decisions, as patriarchal norms dictate that men - fathers, husbands, or brothers - should manage household finances. A study by Olutayo (2014) also shows that women in Nigeria's informal sector frequently experience social pressure to prioritize family needs over personal financial growth, limiting their ability to save, invest, or make independent economic decisions.

Governance structures, both formal and informal, also play a crucial role. In Nigeria, formal governance has often neglected the informal sector, providing limited support or protections for workers, particularly women (Oyelaran-Oyeyinka, 2020). However, local governance, often rooted in patriarchal customs, can enforce social norms that limit women's economic mobility. Despite these challenges, studies by Afonja (2019) suggest that women have developed strategies to negotiate power within these structures, though their success is often constrained by societal expectations and governance limitations.

However, there has been a big deviation from the traditional gender role differentiation due to an array of circumstances ranging from change in family structures, increase in women academic enrolment, economic downturn, the media and several other factors (Yusuff & Ajiboye, 2014). Animasahun and Oladeni (2012) observed that there has been an exponential increase in the proportion of women seeking and getting paid jobs as against the previous years and women are gradually going back to the earlier days when they participated actively in economic decisions. In the same vein, socio-cultural factors and the patriarchal structure of the society may induce some men not to recognize the financial independence of their wives (Akanle & Nwaobiala, 2019). Rao (2019) noted that men are reluctant to acknowledge the role of women as breadwinners. Chesley (2016), in another study conducted in the US where the earnings of the wives make up 80% of the household income, revealed that only 38% of the men acknowledge their wives as the breadwinner and major financial providers of the family. This is further exacerbated by the perception of the women themselves as majority of the women do not acknowledge themselves as the main breadwinners in the family. This according to Rao (2019) is based on the still prevailing notion of an "ideal family structure" where the man is expected to be the breadwinner, while the wife is the "homemaker" and "caregiver'. This is despite the gains over several decades in women employment in the formal labour market that is gradually breaking down the gender ceiling globally.

Patriarchal Structures and Gender Inequality in the Informal Sector

Gender inequality is a pervasive issue in the informal sector, where patriarchal structures often reinforce traditional gender roles and limit women's access to resources and decision-making power (Charmes, 2014). Patriarchal norms dictate that women's primary roles are within the household, restricting their participation in economic activities and financial decision-making (Hossain & Shahid, 2017). This imbalance perpetuates a cycle of dependency and marginalization for financially independent women in the informal sector, impacting their ability to manage finances effectively. Hence, these women often face challenges in accessing financial resources, including credit, savings, and investment opportunities, due to patriarchal norms that favor male entrepreneurs (Sarwar & Razzak, 2019). In many societies, women have limited property rights and are excluded from formal financial institutions, leading them to rely on informal networks for financial support (Agarwal, 2020). Patriarchal control over household finances further restricts their access to capital, as their earnings are often subordinated to male family members' priorities (Nichter & Goldmark, 2009). More, so, patriarchal structures often undermine their decision-making autonomy and empowerment in financial matters (Fatima et al., 2021). Furthermore, women face resistance or coercion from male relatives when attempting to make independent financial decisions, particularly regarding business investments or savings (Kabeer, 2012). This lack of autonomy not only hinders female breadwinners ability to grow their businesses but also perpetuates economic dependence and reinforces gender inequality within the household (Malhotra *et al*., 2019).

Furthermore, patriarchal norms often prioritize men's needs over women. There is therefore a strong probability that they might struggle to make an independent financial decision for their businesses and households.

Patriarchal structures often enforce a gendered division of labor where men are primary earners while women engage in unpaid care work (Agarwal, 1997). This division contributes to gender disparities in income and limits women's financial independence (Smith, 1990). Consequently, women's financial well-being becomes contingent upon men's economic activities and decisions.

In patriarchal households, men typically have greater access to resources such as land, credit, and education (Doss, 2013). This unequal distribution of resources limits women's ability to invest in income-generating activities and secure their financial future (Quisumbing & Maluccio, 2000). Moreover, women's lack of property ownership can leave them vulnerable to economic instability in case of marital breakdown (Doss, 2013). Patriarchal norms often dictate that men have the final say in financial matters, relegating women to passive participants (Hoddinott & Haddad, 1995). Studies show that women in patriarchal societies have limited control over household budgets and expenditure (Kabeer, 1999). This lack of decision-making power can lead to inefficient resource allocation and hinder household financial well-being.

Furthermore, patriarchal structures contribute to intimate partner violence (IPV) and economic abuse, further undermining women's financial well-being (Heise, 1998). Women experiencing IPV often face financial coercion, including control over their earnings, which can trap them in abusive relationships (Adams *et al*., 2008). Economic abuse perpetuates women's financial dependency and limits their ability to achieve economic security (Das *et al*., 2020).

Theoretical Framework

Intersectionality Theory, which originated from feminist scholar Kimberlé Crenshaw (1989), examined complex interactions between various social categories such as gender, race, class, and sexuality, and how they influence individuals' experiences and opportunities (Crenshaw, 1989). In the context of this study, patriarchal structures intersect with economic factors, particularly within the informal sector, thereby affecting the financial management decisions of women. Notably, Intersectionality theory allows for a comprehensive analysis of how the experiences of female breadwinners are not solely defined by their gender but also by other intersecting factors such as socio-economic status, ethnicity, and education level (Collins, 2015).

Furthermore, Intersectionality Theory enables an exploration of how different forms of oppression and privilege interact to shape women's roles and opportunities within the informal economy. For instance, class plays a crucial role, as women from lower socio-economic backgrounds may have different access to resources and face distinct challenges in the informal sector compared to wealthier women (Bilge, 2013).

Materials and Methods

The study employed a sequential explanatory design to deeply examined the social phenomenon it aimed to investigate. This design was chosen to ensure a comprehensive and coherent understanding, as relying on only one approach might not present the phenomenon effectively. The study used a mixed method. Qualitative data were used to enhance and elaborate upon the quantitative findings. Markets in Ibadan were purposively selected as the study area due to various factors, including significant size, substantial population of female traders, and anecdotal evidence suggesting a high prevalence of female-headed households among market women. The target population comprised mainly market women from three selected main markets: Agbeni, Bodija, and Gbagi Markets. The study employed a quantitative sample size of 903, determined by Yaro Yamane's formula, and a qualitative sample size of 33. Data were collected through in-depth interviews, Focus group discussion and questionnaires from the respondents.

Results and Discussion

The socio-demographic data indicates that the average age of the respondents was 42.6 years with a standard deviation of 8.9 years, and the majority were 40 years old or older. This suggests that most respondents in the study locations were over 18 years old. Regarding relationship status, a significant majority (76.5%) were married, while others were either cohabiting with partners (11.0%) or single parents (12.5%). Additionally, the majority (71.8%) lived with their spouses, while a minority (28.2%) reported not living with their spouses. The age at which respondents married was also analyzed. It was found that over half of them (60.9%) were married between the ages of 21 and 25, with one-fifth marrying between 26 and 30 years old, and one-tenth marrying at 20 years old or younger. This indicates that the majority of respondents were married at a younger age compared to those who married later. Furthermore, a significant majority (57.4%) had their first child between the ages of 21 and 25, suggesting they were more likely to have a higher number of children compared to those who had their first child at a later age. Additionally, while only 10.7% reported having no formal education, nearly half (49.1%) had completed secondary education.

Representation of gender roles and patriarchal dominance influencing financial decision in informal sector

Investigation into the gender roles influencing decision indicates in Figure 1.1 that the highest percentage of the respondents being female bread winners pointed out that they paid for everything (39.7%), followed by those who said that they paid for their shop's rent (26.9%), see to the welfare of other relatives (14.1%), buy children's needs (9.0%), paid for their parents/in-laws welfare (7.7%), take the children to fun place (1.3%), and paid bills (1.3%). This finding indicates that patriarchal norms have influenced the division of roles within households, placing a significant burden on women as primary breadwinners. This aligns to the findings of Smith *et al*. (2020), he noted that patriarchal structures often lead to unequal distribution of household responsibilities, with women bearing the brunt of financial provision. This is evident in many households where women are expected to contribute financially while also managing domestic duties.

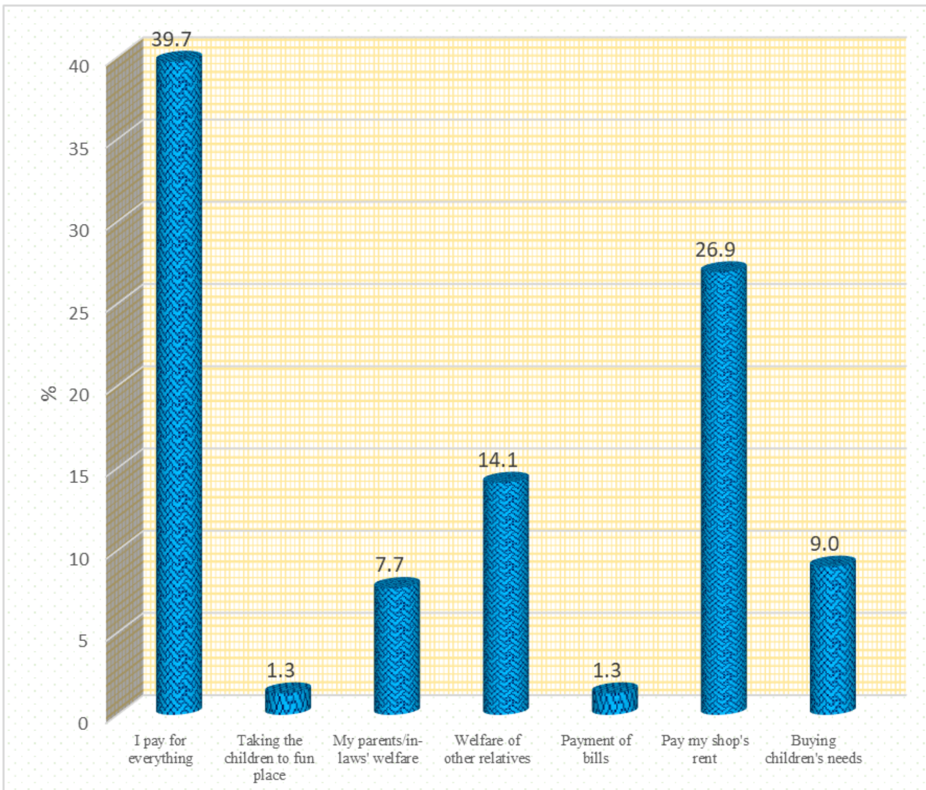

Fig. 1: Distribution of respondents by household responsibilities undertaken

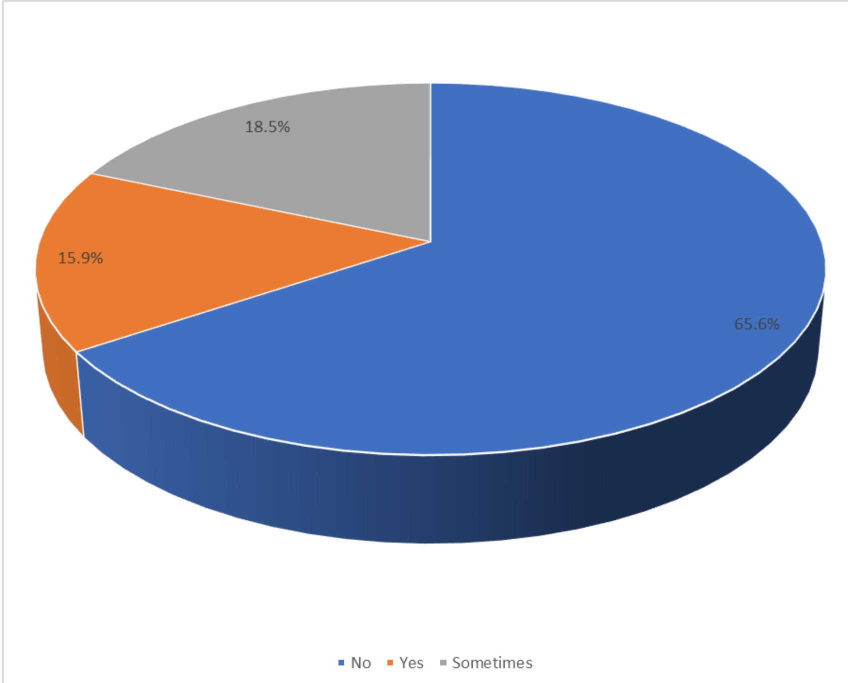

Fig. 2: Distribution of respondents by whether husband/partner helps with the house chores or not

From the perspective of men assisting their wives in home chores, respondents were asked whether their spouses helped with house chores or not. Figure 1.2 presents the result. It was shown that 65.6% said 'no', 18.5% indicated that 'sometimes' they do, while 15.9% of the respondents signified 'yes'. This result suggests that a vast majority of the husbands do not help respondents with house chores, which may have implications on their marital relationship and also influence financial decision making.

Following the reports from the qualitative findings, it was also revealed that most of their husbands do not assist their wives in doing home chores which they viewed as women's responsibilities, despite their financial contribution to the household economy. According to a participant:

> The kitchen is a woman's place, not the man. My husband has never helped me with chores before; he is not the type to do that.Our society will not even encourage the men to assist us at home, they will frown at it…It's very bad when you have to take care of financial responsibility and still take care of the house chores but even if his family members see him helping at home, I'm sure they will be very upset. *(IDI/Female trader/2024*)

From the views of the male participants, while some saw assisting their wives with home chores as taboo, others see it as women's job and only assisted them when the need arose. As one male respondent noted:

> No, it's not my job. It is a taboo for a man to do home chores. It is a woman's job to make sure her environment is clean at all times and to ensure that her children are looking presentable. I personally was raised by a woman who did everything with my sisters, so the two of us who are boys never entered the kitchen unless to go and pick our food or drop our plates. (*IDI/Male trader/40 years Old/2024*)

This corroborates findings in Ajayi (2018) that patriarchal norms often place the breadwinner role on the men while women are caretakers. According to him, this gendered division of labour gives men power over the household income and also over major financial decisions within the household.

Contributing factors determining the emergence of women as major financial providers and influences on financial decision

Findings revealed that the level and percentage of contribution to family expenditure play a significant role in the emergence of women as primary breadwinners in households which is attributed to several contributing factors including polygamy and 'other women' factors. Research by Johnson and Smith (2018) found that in many households, women contribute a substantial portion of the family income, often equal to or even exceeding that of their male counterparts. Additionally, the presence of "other" women or engagement in extramarital relationships impact the financial dynamics within a household (Dagunduro & Adenugba, 2024). Studies by Brown *et al*. (2019) have shown that when men engage in extramarital affairs or have multiple partners, women take on the role of breadwinner out of necessity to support themselves and their children. Furthermore, low income or unemployment among male partners can also drive women to become primary earners. According to recent research by Wilson (2021), in households where men face economic challenges such as unemployment or underemployment, women often step into the role of primary breadwinner to ensure the financial stability of the family. These factors collectively contribute to the increasing prevalence of women as breadwinners in contemporary households.

Women's financial Autonomy within the household

On women's financial autonomy and ability to make financial decisions within their households, 36.7% of the respondents opined that they do not make financial decisions despite their roles as financial providers within their households, while 31.6% said they are allowed to make decisions that concerns them alone but have to consult their husbands when the children are involved, while only 3.8% agreed that they have total autonomy over their finances.

Figure 3 clearly shows the distribution of women's financial autonomy within their households:

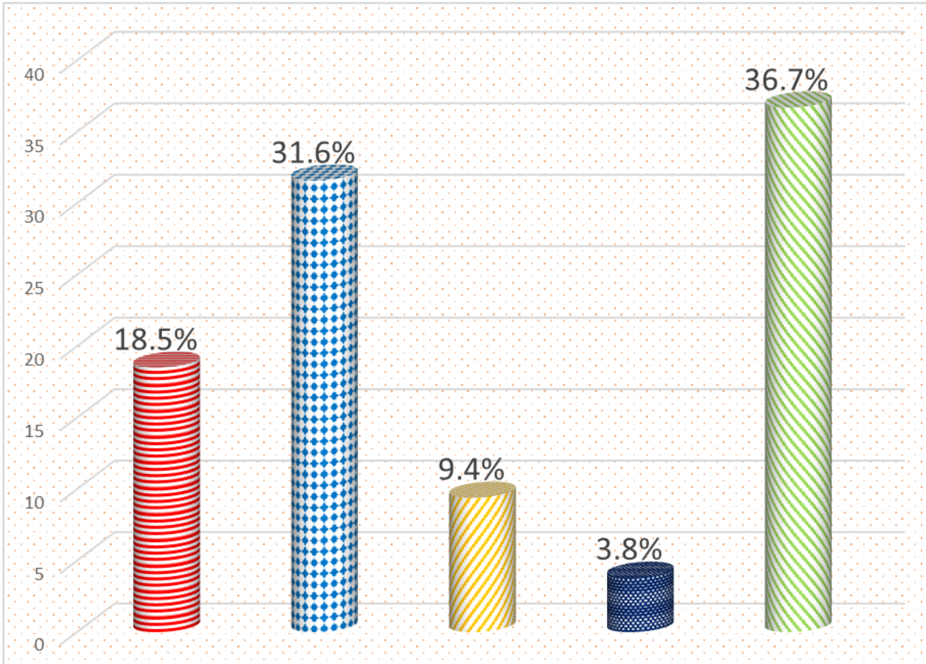

Fig. 3: Distribution of respondents by their financial Autonomy within the household

According to Chukwuemeke and Okezie (2021), women who insist on having financial autonomy and control over financial decisions in their households often face social sanctions and are often regarded as disrespectful and non-submissive which often leads to isolation and marital conflicts. Women, especially those in the informal sector are often affected due to financial literacy as they are less likely to have access to financial education, access to bank accounts or collateral for loans which is often as a result of systemic patriarchal control over mobility and education (UN Women, 2021). Hence, they hardly have financial autonomy over their earnings as a result of social norms including subtle patriarchal structures. As Nwokocha (2004) had argued, subjugating women to powerlessness through patriarchal ethos, unwittingly affects the society to the extent that inherent potentials both at micro and macro levels become unachievable.

Patriarchal Structures and Women's Financial Autonomy

Patriarchal structures are often the root cause of disagreements within families, particularly in informal sectors. Fatima (2021) observed that these structures frequently undermine the decision-making autonomy and empowerment of female breadwinners in financial matters. Besides neglecting their role in financial decisions, they perpetuate a cycle where "whatever men feel is right for them, they should do it". The most common causes of the disagreements were ascertained from the respondents. While the highest proportion of the respondents said money (42.2%), marital obligations (22.3%), infidelity (20.0%), children's welfare (19.9%), the least proportion indicated that other things such as coitus, were responsible. This means that there are various causes of disagreements between market women and their spouses which are rooted in patriarchy and male supremacy. The results further showed that religious interpretations reinforcing male dominion in both the Christian and Islamic societies limit women's financial autonomy within their households. According to Adeboye (2016), some religious teachings are often misinterpreted

Furthermore, the impact of patriarchal structures on the informal sector is significant, with one of the consequences being the instability of the family unit. Patriarchal norms often perpetuate gender inequalities, leading to unequal opportunities and resources within families. Research by Khan *et al*. (2017) illustrates how patriarchal structures limit women's access to formal employment, forcing many to seek work in the informal sector. In many cases, women in the informal sector face precarious working conditions, low wages, and lack of social security, all of which contribute to financial instability within families (Khan *et al*., 2017). Moreover, patriarchal attitudes often discourage men from participating in household chores or child-rearing responsibilities, leaving women with the dual burden of earning income and managing domestic duties (Haque & Islam, 2020). Also, deeply rooted patriarchal norms have placed the men as the default authority over all household decisions, including financial decisions. This male headship and control over resources regardless of women's contributions often deter women from having autonomy over their finances (Nwosu, 2021; Okemakinde, 2014). This imbalance can strain familial relationships and lead to increased stress and conflicts within households.

Conclusion and Recommendations

The study has provided valuable insights into the representation of patriarchal structures influencing female breadwinner's financial management decisions in the informal sector. Through an exploration of various factors such as gender norms, socio-economic status, and cultural expectations, the study identified the intricate ways in which patriarchal influences shape the economic experiences of women in household informal sector. The findings underscore the significant role of patriarchal norms in perpetuating gender inequalities within households and communities. Women in the informal sector often face limited access to resources, precarious conditions, and societal pressures that compel them to take on the role of breadwinners. Furthermore, the intersectionality of gender with other factors such as race, class, and education level amplifies the challenges faced by women, leading to diverse and complex economic realities.

Moving forward, it is crucial to recognize the agency of women in navigating patriarchal structures and to implement policies and interventions that empower them economically. Initiatives aimed at providing access to education, skills training, and financial resources can help women in the informal sector to overcome barriers and enhance their economic independence. Additionally, there is a need for cultural and societal shifts that challenge traditional gender roles and promote gender equality in both the public and private spheres.

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