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Defining and Measuring the Unrecognized Income of the Housewife: A Journey towards Hope and Happiness

Essien Akpanuko¹, Dorothy Thompson²

¹Department of Accounting, Faculty of Business Administration, University of Uyo, Uyo, Nigeria

²Department of Human Ecology, Nutrition & Dietetics, Faculty of Agriculture, University of Uyo, Uyo, Nigeria

Email address

essien.ekerette@yahoo.com (E. Akpanuko), akpanukoessien@gmail.com (E. Akpanuko),
dorothythompson@yahoo.com (D. Thompson)

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Abstract

While society recognizes their role in the conventional economy, Housewives stand hidden and unacknowledged in what is termed by Elson (1995) as the 'Economy of Care'. However, more research has been conducted on the issue of the unpaid work performed by housewives; but only few studies have yet been conducted to attempt to arrive at a reasonable estimate and recognition of the approximate monetary value (Income) of the work done by this group of women without monetary payment. Such a monetary valuation could help address the problem of undervaluing women and their contributions to GDP and on the actual role of housewives in the society; thus the importance of rectifying the discrimination which housewives face from in marriage until death. This research is intended to address this major research gap and to respond to the consequences of treating millions of hard-working housewives as economically unproductive (useless) and no more valuable than beggars and prisoners. The specific objectives are: to identify the work done by housewives, to estimate the monetary value of their work and to provide a model for valuation of their contribution to national development. The research adopted a cross-sectional survey design using a combination of quantitative and qualitative methodologies. An interview schedule was used. The sample consisted of 25 urban men (married) and 25 rural men (married); and 75 urban women (67 married, 6 widowed, and 2 divorcees) and 75 rural women (all married), for a total of 50 men and 200 women. This study found that a typical housewife's day starts at about 5 a.m. and ends after 10 p.m. While a quarter of the husbands helped their spouses in domestic tasks; that assistance seems to be very limited in its nature and extent, with most men and women feeling that household work is the responsibility of women. Of the 22 task performed, only 9 were the exclusive responsibility of housewives. These were assigned monetary value which amounted to \$176.7per month or \$2,153 per annum. The estimated income for housewives can then computed using the available census data and based on the conservative estimates of payments made for those tasks.

1. Introduction

For thousands of years, men have generally been thought of as the main

"breadwinners" in families: it was mainly their job to hunt animals for food, grow food crops or earn money, while the women have cared for children, prepared food for eating, cleaned the house, and made and cared for clothes. Although it is more common in today's world for women to have careers, there are still many who choose to stay at home and look after children. Sometimes, that's the case for a few years when the children are still very young but, in some families, women give up their working lives completely to care for the family. In a household where the husband is the breadwinner and the wife is at home to look after domestic things, the focus from a life insurance perspective is almost always on the husband. The view is that should the breadwinner at any stage be unable to earn a living, the family will suffer financially and so it is therefore crucial to insure the life, health and income of that breadwinner, this is correct to some extent.

However, what is not entirely correct is the failure of the breadwinner to consider insuring the life and health of his partner or the economic system to consider the economic contributions of the housewife. If she falls ill or dies unexpectedly, the important function she has been playing in her domestic role will have to be done by someone else. This could cost a great deal. Let us bear in mind that those costs will quite possibly be compounded by other expenses arising from her illness or death, so the financial ramifications are not insignificant. Diener & Diener (2009) opine that the constitution of most developed and developing countries grants women equal rights with men, but a strong patriarchal system persists which shapes the lives of women with traditions that are millennia old. Given some of these strong patriarchal traditions, addressing gender disparities is no easy task. In most cultures, females are viewed as liabilities and conditioned to believe that they are inferior and subordinate to men. Males, meanwhile, are idolized and celebrated. Some of these traditions are to the extreme as it is in India; where in childhood, a female is subject to her father, in her youth to her husband, and when her "lord" is dead then to her sons (ESAF, 2009).

Traditionalists argue that these countries and traditions have survived for millennia with this patriarchal system, so what is the need for changes which are counter to the culture? Others would point to the problems of sex-selective abortions, millions of missing girls, dowry murder, low educational status and high illiteracy in girls and women, and gender disparities in employment opportunities and wages to suggest that these economies cannot enter the modern age without learning to respect the rights of women and girls and addressing the destructive aspects of traditional culture. One may also observe that those defending traditional patriarchal culture have no trouble embracing other non-traditional, vast, and sweeping cultural changes such as the adoption of the use of cars, mobile phones and computers.

In addition to the patriarchal culture, common in different degrees throughout the world, is the equally common problem that while women typically carry out most of the

work involved in caring for the home and its residents, such work is given little or no social or economic importance, and as a result, women are perceived with little importance. They are in most cases branded as "useless housewives or women" and their work considered as economically unproductive (Ekins, 1986). Yet the same tasks performed by these *useless* housewives, if done at other houses, become a paid job and therefore valued.

The inability to define and measure the contributions of women and consequently, the non-recognition of their economic contributions is a distortion of economic reality. This has resulted in unrealistic Gross Domestic Product (GDP) and Per Capita Income (PCI). Policy decisions based on these indicators may produce limited solutions. Therefore there is need to define and measure the contributions of these women, and integrate such values into the national economy. This will provide a more accurate economic performance measure and ensure optimal allocation of scarce resources.

The overall aim of this study is to attempt a measure and approximate an economic value for women's unpaid household work in Nigeria. To achieve this overall objective the following specific objectives are the concern of this study:

- i. Obtain data on the average daily time spent by both men and women on paid and unpaid work
- ii. Identify gender differences in terms of leisure time, days off/vacation, and decision-making
- iii. Assess gender discrimination in carrying out unpaid work
- iv. Evaluate the attitudes of married women and men towards the unpaid work of women in the community
- v. Find out any difference in unpaid work performed by women by rural versus urban residence
- vi. Quantify and assign an approximate financial value to the unpaid work performed by women in Nigeria.

The significance of this study is founded on the size of the population of these class of women in Nigeria and Akwa Ibom State and the impact of ignoring so large a contribution from economic statistics and national income figure. The Census of Nigeria (2006) shows that those under the category of *housewife* number over 22 million women or 15% of the entire population. These group have been classified by the Census as unemployed, placed in the same category as beggars, prostitutes, and prisoners. Such a categorization of the majority of women cannot fail to have consequences in policies and programs aimed at women.

2. Methodology

This researcher adopted a cross-sectional survey design using a combination of quantitative and qualitative methodologies. An interview schedule was used. The sample consisted of 25 urban men (3 single, 3 Divorcee, 1 widower and 18 married) and 25 rural men (all married); and 75 urban women (5 single, 62 married, 6 widowed, and 2 divorcees) and 75 rural women (all married), for a total of 50 men and 200 women. The participants were not married pairs. The

sample structure is in table 1.

Table 1. Sample size structure.

Group	Single	Married	Divorcee	Widowed	Total
Urban Men	3	18	3	1	25
Rural Men	-	25	-	-	25
Urban Women	5	62	2	6	75
Rural Women	-	75	-	-	75
Total	8	180	5	7	200

Uyo City in the Akwa Ibom State was chosen for the urban component of the study while Ikono, a Local Government Areas in the same State, South-South Region of Nigeria, was selected as the rural study site. The study is limited by the choice of sample size not being a fair representation of the population. This was a function of time and Finance. However, results of similar studies elsewhere suggests that while the specific tasks performed by women varies within and across countries, the amount of time women spend on household work and the wide variety of such tasks are nearly universal; therefore, the overall results of the study should be broadly applicable to Nigeria and other developing countries.

More so, since the population is not a homogenous group, the study adopted purposive and snowball sampling techniques. Snowball sampling is a technique for developing a research sample whereby existing study subjects recruit future subjects from among their acquaintances, i.e.; one can ask the interviewed person to nominate another individual who could be asked to give information or an opinion on the

topic. Data collection was carried out in the month of December 2013. Descriptive statistics was used for data analysis.

3. Results

3.1. General Profile of Respondents

Basic information was collected from the respondents in terms of their socio-economic characteristics, age, educational level, occupation, monthly income family size, marital status, and perceived head of the family. The breakdown reflects the traditional patriarchal household that is common throughout most of African countries. The respondents were fairly young; with 50% aged 22 to 35 years and 40% aged 36 to 48 years. In general the respondents had low educational levels in rural areas with more women than male respondents: 24% of men in rural areas were illiterate compared to 39% of women, and men had higher level of school enrolment until primary school.

Some of the families (31% in urban and 65% in rural areas) had less than five members. About one-fifth (20% in urban and 43.5% in rural areas) had 5-7 members. Most (91%) of the families participating in the study were headed by a male, while 3.5% of the families had in-laws or parents as the head of the family. About 5.5% of the families were headed by the wife (widows).

Table 2. General description of the sample

Group	Age	Educated	Working	Head of Family	Family size (average)
Urban Men	22-35 (13)	7	12	13	3
	36-48 (12)	5	10	12	4
Rural Men	22-35 (13)	5	11	13	4
	36-48 (12)	3	9	12	6
Urban Women	22-35 (37)	12	7	2	3
	36-48 (38)	5	4	6	5
Rural Women	22-35 (36)	10	5	3	5
	36-48 (39)	5	6	7(In-laws)	7
TOTAL	200	52	64	50 (18)*	4

*The number in parenthesis are women (widows) who are family heads

In both rural and urban areas, relatively far fewer women than men had paid jobs. Interestingly, less than a quarter of women in rural (14%) and urban (14%) areas described themselves as (full-time; without an additional job from those who engage in other work besides all the work related to maintaining the home, its surroundings and its residents) housewives. Among those women with paid employment, about 30% of the women respondents from the rural area were daily wage workers, while 70% were unpaid agriculture labourers.

About one-fifth of urban female respondents and very few rural female respondents were engaged in some type of household business; for those that were engaged in such business, this work was unlikely to include any payment. Up to a quarter (15% of urban and 25% of rural areas) of the female respondents said that they had no income because they were (full-time) housewives. They stayed at home to

carry out their responsibilities as mothers, managing the day-to-day activities of the family: feeding children, cooking, cleaning and so on. For the men, the most common occupations were daily wage work, commercial motor bike or tricycle riders and agricultural work, while a significant portion of urban men were involved in private or government service. Female respondents were occupied in a wider variety of activities for their livelihood than their male counterparts.

Ironically, this was due not to a greater variety of job opportunities but to limited opportunities which required more creativity to make ends meet. In both urban and rural areas, women earning do not differ from those of the men, in some cases, in the urban areas women earn more than men. The fairly high levels of education of urban females mentioned above appeared to have an impact on their income. Rural families had more dependents than urban ones, with 53% of urban and 33% of rural families having one or two

dependents, while 34% of urban and 49% of rural families had 3-5 dependents. The dependents were mostly children and aged parents or in-laws. In both urban and rural areas, 24% of families had one or two people who earned income. Most (61%) of the respondents owned their own house and 32% stayed in rental houses. The remaining 7% are respondents who lived with in-laws and other relatives. Few (13%) of the respondents had access to drinking water while the remaining 87% did not; that is, they did not have individual water connection; rather they buy water from a bore hole, there are no public tap, only a few respondents in the rural area fetch water from the nearby stream.

3.2. Unpaid Domestic Work and Time Allocations

The study found that a typical woman's day starts at about 5 a.m. and ends after 10 p.m. Women often spend six to eight hours per day on paid activities: 14% of women in this study were involved in paid activities after which they carried out their household activities. This double burden left these women with only a negligible amount of time for themselves. Half the female respondents got up between 4:30 and 5:30 a.m., and 85% of female respondents were up by 6:30 a.m., as compared to 70% of men who were up by this time. Among those not engaged in paid work, many were full-time housewives and most worked in their own fields and shops without pay. Male respondents generally went to bed later than females: 61% of the female respondents went to sleep

before 10 p.m. in comparison to 53% of male respondents. This may have been a reflection of the time that they got up in the morning. Two-thirds (66%) of the male respondents worked for pay for 6 to 8 hours a day and 18% for more than 8 hours. Among the working female respondents, 8% worked for pay for 6 to 8 hours a day, while only 4% worked more than 8 hours a day for pay; 2% of women reported working for fewer than five hours a day for pay, with most being agricultural contract workers.

3.3. Types of Unpaid Domestic Work

Table 3 shows the involvement of men and women in various domestic chores. The identified chores performed by women are 22. Table 3 shows that, women are far more involved in domestic activities than men. It also shows that men do contribute to domestic work despite prevalent attitudes that such work is the responsibility of women. Such participation, however, was far less common than for women. For instance, 19% of men participate in house cleaning on a daily basis as compared to 97% of women. Only 2% of men ever wash the dishes and cook and 14% carry water. While it is encouraging to see that men do play some role in domestic tasks, it is clear that such tasks continue to be considered as mainly the domain of women, with men "helping" their wives, rather than husbands and wives sharing the responsibility - even in cases where women, like men, work a considerable number of hours per day for pay.

Table 3. Respondents' participation in unpaid domestic work.

Task	Options	Male(%)	Female(%)
Cleaning the house	Yes/Daily	19	97
	No/Occasionally	81	3
Cleaning around the home	Yes/Daily	20	81
	No/Occasionally	80	19
Tending floors	Yes/Daily	6	97
	No/Occasionally	94	3
Making beds, hanging and taking down mosquito nets	Yes/Daily	14	89
	No/Occasionally	86	11
Washing dishes	Yes/Daily	2	93
	No/Occasionally	98	7
Sorting, washing and drying clothes	Yes/Daily	5	93
	No/Occasionally	95	7
Ironing, folding clothes and putting them away	Yes/Daily	22	83
	No/Occasionally	78	17
Preparing food items for cooking	Yes/Daily	3	96
	No/Occasionally	97	4
Cooking and serving food	Yes/Daily	2	97
	No/Occasionally	98	3
Tending to and lighting lamps	Yes/Daily	1	88
	No/Occasionally	99	12
Collecting firewood or other materials for fuel	Yes/Daily	7	91
	No/Occasionally	93	9
Helping in family business	Yes/Daily	72	56
	No/Occasionally	28	44
Fetching water	Yes/Daily	14	92
	No/Occasionally	86	8
Caring for children	Yes/Daily	22	76
	No/Occasionally	78	24
Teaching children/helping with homework	Yes/Daily	22	39
	No/Occasionally	78	61
Taking children to and from school	Yes/Daily	34	56

Task	Options	Male(%)	Female(%)
Feeding and taking care of guests	No/Occasionally	66	44
	Yes/Daily	18	78
Paying bills and managing household accounts	No/Occasionally	82	22
	Yes/Daily	64	42
Shopping for food	No/Occasionally	36	58
	Yes/Daily	23	68
Shopping for clothes and other household items	No/Occasionally	77	32
	Yes/Daily	41	61
Managing the household (organizing activities, expenses, etc.	No/Occasionally	59	39
	Yes/Daily	67	45
Caring for spouse	No/Occasionally	33	55
	Yes/Daily	2	50
	No/Occasionally	98	50

Field Survey, 2013

76% of the female respondents reporting taking care of their young children (bathing, feeding, tending), whereas 34% of the women had children who were independent and could care for themselves. Only 22% of the male respondents engage in those activities. More than one-third (39%) of women guided their children in doing their homework, while one-fifth (22%) of men helped their children in their studies. Half of the women provide daily care for their husbands, while no men indicated that they looked after their wives.

3.4. Culture, Belief and Gender and Unpaid Work

Both male and female respondents belief that it was mainly the duty of women to get up first in order to ensure that her family members received breakfast on time, to clean the home and its surroundings, prepare lunch, and so on. The woman's employment status did not affect these results; the woman was in charge of all these early morning domestic tasks even if she also worked outside the home.

More women (57%) than men (38%) strongly agreed that cooking and taking care of children and the elderly should be the job of women. Almost twice as many men (30%) as women (15%) disagreed and only 3% of women strongly disagreed. None of the male respondents strongly disagreed that cooking and caring for children and the elderly was a woman's job. Half of the husbands helped their spouses in domestic tasks. The extent of that contribution, however, may have been very limited, and as seen in Table 3, most men were not involved in domestic work on a daily basis. This question was asked to both men and women; women agreed that their husbands do contribute but the contribution is limited to certain activities, whereas men said that they do contribute in domestic work but again not on a daily basis and only in limited fashion.

As table 3 illustrates, both the male and female respondents said that men are involved in various domestic tasks, the most uncommon being cooking (2%), lighting of lamps (1%) and washing of dishes (2%). A fairly small percentage helped to gather water (14%), care for and teach children (22%). The most common reason given by men for their lack of involvement in domestic work is lack of time (32%). Other reasons included no need for them to do household work (4%), reluctance to help (10%), and that it is

a woman's job (7%). Many wives reported that they did not allow their husbands to be involved in domestic work that they considered degrading or in some cases, any household work at all. For instance, prevailing traditions and cultures do not allow men to wash clothes and dishes. Thus, even where men play some role, that role is limited by beliefs about which tasks are acceptable for men to perform. Among men and women, two-thirds (64%) agreed that men should not be involved in any domestic work. In addition, most men and women agreed that domestic work, when carried out by female family members, should not be paid; interestingly, almost three times as many men (17%) as women (6%) disagreed.

However, more men (48%) than women (21%) disagreed with the statement that domestic work has no monetary value. There could be two main explanations. First, the low status of women may encourage them to undervalue domestic work even more than men do, considering it part of their duty and something they take for granted. Second, they may be less clear than men about the meaning of the idea of the work having a monetary value (Waring, 2003). The problem, then, may be more in the concept of placing monetary value on the work rather than a devaluation of the work itself. Since most respondents did not understand the concept of GDP, the majority (91%) did not know whether counting of women's unpaid work would change the GDP, and another 6% said that they were not sure. Only 3% were of the view that counting of women's unpaid contribution would help in changing the GDP. The fact that anyone at all expressed this opinion may in itself be surprising, given how few Nigerian policymakers are aware of the issue, much less society at large.

3.5. Defining and Valuing the Unpaid Domestic Work by Women in Monetary Terms

Substantial amount of women's time is devoted to unpaid labour. The productive contribution of women towards household maintenance, provision of the family needs, and bearing and rearing of the next generation is ignored, and much of women's work is invisible (Warring, 1998). As a result, inadequate attention is paid to the conditions of women, women's work, and its economic value. The

importance of this research, however, is attended by significant methodological difficulties in performing it.

When looking for an appropriate way to assign economic value to the work performed by women, many questions arose in terms of what price to assign to different tasks, whether to assign wages based on the number of hours women work (and in that case how to address multiple tasking), and what wages to use in such calculations. The following are different ways of assigning an economic value to the unpaid activities performed by women (ESAF, 2009 and Collas-Monsod, 2007):

- i. Replacement value: Calculated on the basis of how much it would cost to replace unpaid with paid workers based on current hourly wages for comparable work.
- ii. Opportunity value: Counted as the amount women could be earning if they were in the paid labour market instead of doing unpaid work.
- iii. Labour input: The average of the wages plus benefits of the lowest paid and highest paid tasks, multiplied by the hours spent on each task.
- iv. Output method: The household would be seen as a producer. Its production would be counted by pieces of work done. For example, the number of rooms cleaned, the clothes washed, and children cared for would be counted and priced. This would include the informal market, such as cottage industries.
- v. Pay equity: Jobs would be evaluated in terms of skill, responsibility, effort, and working conditions. This would allow for inclusion of the management and counselling aspects of a homemaker. This focuses on the work done rather than the person doing it. The hardest job is to evaluate care giving (Efroymson, Biswas and Ruma, 2007). What is the value of a smile, or the value of keeping a sick person company?

It should be noted that each of the above-mentioned methods of assigning an economic value to the unpaid work performed by women has its own advantages and disadvantages. No one method is perfect; no method can provide an accurate answer of something that is by its very nature uncountable. Most workers would agree that to a large extent, wages do not reflect the actual value of the work performed. It is worthy to note that farmers, who provide an absolutely essential service, are paid very little, while advertisers, who perform an essentially unnecessary and often socially negative job, are paid quite well (Warring, 2003). More examples could be given of the gross inequality between the social and economic value of much work and the payment received as a consideration. How about athletes, models, tobacco industry executives, child care workers, social workers, teachers, etc. This is thought provoking, it is the paradox of human existence.

This study adopts the replacement method of calculating economic value. The cost of unpaid work is calculated by the cost of paying someone else based on current wages for comparable work. If a maid servant were to perform the same task, a value would be assigned to it. This same value is

assigned to the task performed by housewives. This allows for the calculation of a reasonable (under) estimated of the contribution women make through their unpaid work. As maids are notoriously and criminally underpaid because household work is undervalued, the error is likely an under - estimation of the value of such contribution.

To calculate a wage for the unpaid work performed by women, first urban and rural women were separated. The amount received by or paid to a maid servant was identified and a list of the various tasks performed by both was prepared, and a market wage was ascertained for the individual tasks performed. Various tasks such as paying of bills and managing of household finances were excluded from the list for both urban and rural women due to difficulties in assigning a suitable value to it.

More than 98% of the respondents in both rural and urban areas found it impossible to estimate the economic value of women's unpaid household work. While a few said that such a value could be assigned, none could come up with a figure. Rather, they responded by saying that ultimately the work performed by women is for their own family needs and since it is done within the house it is not considered as work, and that there is no need to assign an economic value to it. Unfortunately women, the usual performers of these important tasks, do not enjoy the respect and good treatment that tend to come with pay.

Virtually none of the families - only 2% of those in both urban and rural areas - had a maid servant. Although the situation varied from family to family, generally tasks given to the maid servants were limited. In urban areas, the task of a maid servant was usually limited to washing the dishes, washing the clothes, and sweeping and mopping the house. A few also cooked. The maid servants were paid between N10,000 in rural and N15,000 in urban area per month. Women who employed maid servants reported that they were often unsatisfied with the quality of the work performed. Usually only families who had women working outside the home and where there were elderly or sick people present employed maid servants. The breakdown of the cost per task per month of N9,450 in the rural area and N15,500 in the urban area, is almost the same as the agreed monthly payments as shown in table 4. This amount in both area is less than the minimum wage of the country.

Table 4. Payment for work done by maid servants.

Work done by the maid servant	Payment per task/month	
	Rural (N)	Urban (N)
Washing clothes	500	1000
Collecting fuel or firewood	500	NA
Cleaning the house	1000	1750
Tending children	1250	2500
Food preparation and cooking	1500	2750
Taking children to and from school	3500	5000
Washing dishes	450	750
Cleaning around the house	500	1000
Feeding children	250	750
Total per month	9450	15500

If the tasks women do for themselves (such as bathing and

praying) and leisure time are excluded, women still engage in roughly 22 tasks each day. It is both difficult and complicated to calculate a wage for each individual task, though doing so would have raised the average wage, as some tasks (such as caring for the sick or teaching children) incur a far higher wage than such tasks as cleaning or collecting fuel. In any case, for the sake of simplicity, only nine (9) tasks were chosen from the list of 22, and the average wage paid to a maid to perform them, in urban and rural areas, is given above in Table 4.

It is important to keep in mind that women perform not only those nine tasks, but a total of 22. The average cost for each of those nine tasks was then applied across all 22 tasks to arrive at an estimate of the value of women's unpaid household work. The average value of one task for rural women is N1,050 per month and for urban women is N1,722. Multiplying those figures by 22 tasks yields a monthly figure of N23,100 for rural women and N37,888 for urban women. The average of those values is N30,494 per month, or N365,928 per year. This translates to US\$2,153 per annum and US\$5.89 per day at US\$170 per Naira.

It is difficult to determine which separate tasks are and which are sub-tasks; cooking, for instance, involves many tasks including extensive food preparation, cooking and serving. Women generally serve men and children before they eat. While "caring for children" is noted as one task, it of course involves a wide range including bathing, dressing, feeding, comforting, training/educating in values and household tasks (school work is separate) and so on. The figure of 22 tasks is thus given as a reasonable estimate; more in-depth studies of household work and its various components and how much time goes into each, preferably through observation as women are unlikely to provide realistic estimates of how much they spend on each task, would be helpful for depicting a more precise figure. The wage figures shown above can then be multiplied by the female population aged 18-60 in any country. For instance in Nigeria about 22million are in this category, the total contribution to the country's GDP will be about US\$51.66bn.

4. Discussion and Conclusion

This research is not meant to demand a fair wage for women's household work, but rather to point out the value of the work already done by women. That work, carried out without pay, represents an essential contribution by women to society. If women did not give freely of their labour, it would have to be paid for. When women work for free, they essentially subsidise everyone else, including businesses to government, which would not function without the "invisible" labour of women. As the figures show, this contribution is substantial, even if likely a gross underestimate given that it is based on some of the lowest-paid workers in society. Significantly higher rates for the value of women's work would emerge if the figures were based not on actual payment to maid servants but on equivalent pay in better paying positions for the same work or by asking people

which jobs are the most critical to their daily survival and comfort and calculating wages accordingly. In this case farmers and housewives would earn far more than most businessmen, lawyers, or executives.

Regardless of the details, one issue is clear: women throughout developing economies work hard, and that work has tremendous value to society and the nation, a value of at least US\$51.66 billion. The magnitude of the figure and of that contribution suggests that women should be accorded far more value and importance in society than currently, and that a number of policies and programmes should be considered to acknowledge and award this essential contribution.

This study suggests that the value of unpaid work performed by women both from rural and urban areas of Nigeria amounts to approximately US\$51.66 billion per year. Despite the magnitude of this figure, the financial value of the domestic work done by these women without pay continues to go unnoticed, and they continue to be treated as if they contribute nothing of value to society or the nation. Women themselves contribute to their own under-valuation, as women are at least as captive to social forces as men - and likely more so - given their far lesser exposure to other influences. Such facts make it challenging, to say the least, to address the gender component of the MDGs. The problem is further complicated by the fact that most educated women prefer to work outside the home and thus may undervalue the work performed by women in the home. In some ways and for some groups, women's lives have changed dramatically over time. Social, economic, and legislative improvements and scientific advances have allowed women to gain greater control over their lives. Women are much more valued and respected in the family than before. Women seem to have a more active role in family decision making, and even to enjoy the freedom of leisure time and vacation that were previously only experienced by men. But sadly, this promising picture is far from universal across different strata of the society. Various studies have revealed that this changing trend among families is mostly limited to the upper and upper middle classes, which form only an insignificant portion of the Nigerian population. Unless these trends reach the bottom strata of society, attaining the millennium development goal of gender equality (World Bank, 1995 and 2001) remains an impossible vision.

The difficulty is compounded by the reality of gender equality misunderstood by many to refer to foreign feminist ideologies. As a result, many are not able to assimilate the concept of gender equality with development (Cuvillier, 1979). Gender indicators such as poverty, health, education, and reproductive and legislative rights, and their implications on women's lives and the country's development, have yet to reach common men and women. As the present study shows, most Nigerian women are reluctant to change their attitudes about themselves, as such attitudes are deeply rooted in culturally-determined gender roles. Change in women's roles would necessitate change in women's psychology and in women's ability to assert themselves in a male-dominated society. But such change is difficult given the nearly

universally-accepted gender constructs and the persistence of traditional gender roles. Perceived threats to male dominance make many in Nigeria, as elsewhere, highly resistant to this change.

However, poverty cannot be reduced or eliminated without the involvement of women. According to 'Women, Family and Poverty' (1998) report, women remain the largest group that experience poverty, despite the fact that women constitute 50% of the work force. But growth in women's jobs has mainly been in low-paid, part-time, temporary work that does little to improve women's desperate poverty, much less offer them a way out. Women's vulnerability to poverty and their low positions in the labour market are a result of a combination of economic, social and cultural factors, including their continued role as homemakers and primary caregivers. A division of labour by gender within both paid and unpaid work exists in almost all societies, although the nature of the specialized work done by women and men differs substantially by place, time, and in some cases over the life cycle. Whatever the cultural, economic, caste-based, religious, social, and other differences, a few factors are universal: women are seen as being responsible for the home and family, and the image of women earning as much as or more than men would threaten many men. The economic dependence of women on men harms many, but is absolutely devastating for women such as widows or wives of abusive partners, for whom there is no steady and safe support available from male relatives (Elson, 1995).

Meanwhile, the belief that women perform a mainly negligible function in society, living off the hard work of males while contributing little of value, clearly contributes to the undervaluing of women and their subsequent poor treatment. It erodes the joy and hope of work and the priceless value of happiness in care giving. It is difficult to raise the status of women without raising their perceived value. Since virtually all women spend a significant amount of their time engaged in some of the most critical tasks in society — those of cleaning, preparing food, and caring for others — the importance of those tasks must be emphasized as well as the valuable contribution of those who carry out such work without hope or expectation of economic return.

5. Recommendations/Implications

Based on the results of this study, the following recommendations are deemed necessary:

- i. Education is an essential tool for change. Educated women are better able to care for their families and family finances, experience more opportunities in decision-making, and make better home managers. The Government of Nigeria and other developing countries should continue to increase efforts to educate the girl child. The educational curriculum should be restructured in order to emphasize gender equality rather than reinforcing gender stereotypes. Adequate recognition should be made of the unpaid contributions of women to increase their state hope
- and positive emotional perspectives of their self-concept, so as to improve their image in the family and society at large. This will increase women's access to and control over production and market resources and participation in the policy-making process, while recognizing that the goal is not to burden women with two full-time jobs.
- ii. The minimum wage should be set at a level sufficient to allow workers to escape from the poverty trap. Companies should be forced to pay into nationalized systems of education, health care and pensions, so that they return some portion of what they have gained to the workforce and those who enable others to work outside the home.
- iii. Affordable and adequate childcare and family-friendly employment policies should be ensured which allow parents to reconcile caring and work. A benefits system which recognizes women's diverse roles in society and offers adequate support for families and children should be established.

Through such actions it is hoped that the status of women will finally improve, not just for the wealthy but for all women including housewives. Hence the journey towards hope and happiness will be successful.

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