

The Implications of Work-Family Balance Among Dual-Earner Couples: The Case of Medical Practitioners in Nigeria

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Abstract

Purpose – The implications of the work-family balance (WFB) of dual-earner couples are well known, however, the extant literature on this topic has failed to adequately explore the context of Sub-Saharan Africa (SSA), specifically Nigeria. This article examines the implications of the WFB of dual-earner couples in Nigeria.

Design/methodology/approach – This article employs a qualitative methodology in order to explore the effect of couples' dual-earner status on their WFB in an African context by using Nigerian medical practitioners as the empirical focus.

Findings – The findings reveal that the dual earner status provides some respite from financial hardship and improves family finances, which subsequently enhances WFB. However, the dual-earner status also has negative impacts on WFB in terms of work performance, dysfunctionality, and associated societal problems.

Originality/value – This paper provides insights into the WFB of dual-earner couples in the non-western context of SSA, highlighting the previously unexplored implications of dual-earner status in the context of SSA.

Keywords: Work-family balance, dual-earner couples, role theory, Nigeria

Introduction

This article examines the implications of work-family balance (WFB) among dual-earner couples in a non-Western context using Nigeria as a case study. The issue of WFB has generated increased interest among academics, particularly in the western world (Halpern, 2005; Grzywacz and Bass, 2003; Grzywacz and Carlson, 2007) and in the popular press (Chao, 2005). For instance, academics have argued that WFB enhances employees' wellbeing and serves as a source of a healthy and well-functioning society (Halpern, 2005). Kalliath and Brough (2008, p. 326) proposed that 'work-life balance is the individual perception that work and non-work activities are compatible and promote growth in accordance with an individual's current life priorities'. Research on the work-life balance (WLB) of dual-earners is growing (e.g. Harvey and Buckley, 1998; Mäkelä, Käsälä and Suutari, 2011; Shimazu, 2013; Tammelin et al., 2015), yet research focusing specifically on dual-earner couples in the Sub-Saharan African (SSA) context (such as Nigeria) is scarce. In this context, some recent studies have more broadly examined work-family conflict (e.g. Adisa et al., 2016a), while some focused on coping strategies of working mothers in Nigeria with those of Britain (Adisa et al., 2016b).

Balancing work and family responsibilities is one of the challenges confronting contemporary dual-earner couples (Haddock et al., 2006). Achieving balance is especially difficult when both couples are engaged in paid employment (Barnett et al., 2003). The challenge is exacerbated in many African settings where the contribution of couples to domestic chores and responsibilities are unequal (Kaye, 2004; Punch, 2001). Researchers have attributed this phenomenon to gender inequality, cultural influence, economic situations, and religious orientation (Lachance-Grzela and Bouchard, 2010; Shelton and John, 1996); while others specifically attribute it to the patriarchal nature of Nigerian society (Adisa et al., 2014; Mordi et al., 2013).

Africa presents a unique research context because of its cultural values, which are different from those of the western world, the significantly different lifestyle choices and family values. In addition, using a populous, ethnically and religiously diverse country such as Nigeria where the vast majority of couples are dual earners (Okonkwo, 2012) could provide new perspective. This article will, therefore, expand the WFB literature on dual-earner couples by revealing the peculiarities of the SSA context as well as contributing to suitable WFB policy formulation for HRM practitioners and policymakers.

Moreover, the sample for this study – medical doctors – is a special professional group whose job demands and nature are often characterised by stress (caused by acute polyclinic work and specialist training among other factors) and long working hours. There is growing literature on issues of WFB among medical practitioners (Ádám et al., 2008; Buddeberg-Fischer et al., 2008; Gjerberg, 2003; Heiligers and Hingstman, 2000; Montgomery et al., 2006). Extant studies have reported that medical professionals, including doctors, experience burnout which may lead to depression, substance abuse, and absenteeism; hence, it may not only adversely affect their individual wellbeing, but also the quality of patient care (Adam et al., 2008; Firth-Cozens and Greenhalgh, 1997; Grassi and Magnani, 2000; Ramirez et al., 1996; Shanafelt et al., 2002; Visser et al., 2003). Consequently, medical doctors are particularly prone to spillover their working conditions to family-life (Geurts et al., 1999; Kirwan and Armstrong, 1995). Montgomery et al. (2006) also suggested that the combination of heavy workloads and emotionally demanding interactions with patients can mean that they have less time and energy available for family interaction and leisure. This article draws on in-depth qualitative data to explore how dual-earner status affects working couples' WFB. The remainder of the article is structured as follows: Firstly, WFB is contextualised. Secondly, the literature on dual-earner couples is examined

within the underpinning theoretical framework. Thirdly, the methodology is explained. Fourthly, the findings are presented, followed by the discussion. Finally, conclusions and recommendations are discussed to set an agenda for future research.

Work and Family in Context

The human effort to produce for livelihood has always been understood as 'work'. This effort (work) is the time and energy that an individual (employee) is contracted to expend in return for reward, usually financial, to a third party (employer) (Clutterbuck, 2003). Work is akin to selling one's time, physical, and/or mental energy for a specific number of hours of the day and an agreed number of days of the week. Work is characterised as a source of wellbeing (Hakanen and Schaufeli, 2012) and is associated with productivity (Guthrie, 2001). Work in this sense cannot be confused with familial duties (Dex, 2009) because work and family are distinctly separate domains with different activities and purposes. Although some may argue for an indirect relationship, traditionally, although individuals undertake some kind of work in both the workplace and family domain, they only get paid for the former. Generally, activities undertaken in the workplace are paid for in terms of wages or salaries and are usually bound by both a psychological contract (unwritten) and an employment contract (often written) which spells out the roles and responsibilities of both the employee and employer. Such roles and responsibilities are expected to serve as a source of satisfaction which brings a sense of meaning and purpose to the lives of employees (Gambles et al., 2006). On the other hand, work undertaken in the family domain is not likely to be paid for and is considered part of the familial responsibilities to which the parties are not bound by any form of explicit binding contract. This, arguably, explains Clark and Farmer's (1998) proposition that work satisfies the end of providing an income and gives some sense of accomplishment, whereas home life builds close relationships to sustain

happiness. It is therefore pertinent to note that, despite the clear distinction made in sociology between work and employment (e.g. Pahl, 1988; 1989), literature on WFB routinely equates the two (MacInnes, 2008).

‘Family’ is an important and integral unit of society (Guy, 2013). One of the functions of a family is to reproduce new members of society (Gillies, 2003). In most of the western world, the concept of ‘family’ is usually centred on the nuclear family: parents (father and mother) and one or more siblings. This view has been challenged because the configuration of the family has changed to include single-parent households, grandparent-grandchild households, same-sex couples, polygamous marriages, and extended family configurations in which relatives and non-relatives live in the household, either in addition to or instead of the expected nuclear family members (King, 2010).

The definition and composition of a family is, however, different in the context of SSA. In Nigeria, for example, the family includes more than the husband, the wife, and children. It includes ‘a husband, a wife or wives, as the case may be, children, and other members of the family such as uncles, aunts, nieces, nephews, cousins, as well as close and distant relations’ (Otite, 1991, p. 25). For instance, 50% of Nigeria’s population of 181 million people are Muslims (CIA World Fact Book, 2015) and the Islamic religion permits a man to marry up to four wives. Forty percent of the population are Christians and, although Christianity restricts a man to only one wife, anecdotal evidence suggests that some Christians in Nigeria have more than one wife or have more than one family unit. The remaining 10% are traditionalists who believe in marrying as many wives as they may require and find convenient. Arguably, an overwhelming number of Nigerian men (as in many SSA countries) marry more than one wife or keep more than one family unit openly or secretly. Such an act could be considered immoral or

sometimes illegal in most parts of the West (Otite, 1991). Furthermore, as a collective community-based society, Nigerian society recognises both immediate and distant relations as part of the family. The closeness and interrelationships between all of these family branches and dimensions define the composition of the family in most of Africa. The way in which a society defines the family unit is often guided by its culture. The African family unit, therefore, differs from the individualistic family compositions of western countries (Labeodan, 2005; George and Ukpogon, 2013). Much of the theory on WFB has been informed by western data (often collected in western settings and contexts) and the transferability of this data to other cultural settings and contexts could be challenged. The complexity and interrelationships described above could mean that the challenge of WFB could differ in the SSA context. This study therefore provides a prospect to verify this potential dissimilarity to add new knowledge to the theoretical debate.

In another vein, societies around the world, at some point in time, accepted the notion of the breadwinner husband and home-carer wife. This traditional notion pronounces the husband as the head of the household and breadwinner and the wife as the home-carer (Ezzedeen and Ritchey, 2009; Gutek et al., 1991; Rothbard, 2001). Gerstel and Gross (1987) argued that portraying the husband as the primary breadwinner contributes to the subordination of women in the labour force. This notion has, however, changed over the decades as a result of emerging social and economic factors (Hughes and Bozionelos, 2007; Walker et al., 2008). There is an increasing desire among women to fulfil professional career aspirations alongside active family lives (Haddock et al., 2006). The economic viability and stability of the family has necessitated the need for dual-earners while simultaneously contributing to work-family conflict (Tammelin et al., 2015). The status quo requires, in most cases, both the husband and wife in the family unit to work (Haddock et al., 2006) in order to increase the family income. Consequently, dual-earner

families have increased considerably (Hayghe, 1990; US Census Bureau, 2001). It is therefore pertinent to understand how dual-earner families manage WFB challenges especially in a non-western context. Evaluating this phenomenon in a society of complex family units characterised by diverse economic conditions would contribute to advancing the literature on this topic.

Balancing the Pendulum

Work has become integral to life and supports human development and wellbeing to the extent that a temporary or permanent lack of meaningful work becomes a source of distress (Kanter, 1977). The family, an integral unit of society, often provides labour to produce goods and services. However, balancing these two important aspects of life are challenging (Alison, 2014) but crucial in terms of fostering and maintaining employees' wellbeing (Den Dulk and Ruijter, 2008). The question of how to balance the swinging pendulum of individuals' multiple engagements in their work and family lives produced the concept of WFB (Stock et al., 2014). WFB has consequently generated substantial interest among employees, organisations, governments and academics (Grzywacz and Carlson, 2007) and 'has emerged as a strategic issue for human resource management' (De Cieri et al., 2005, p. 91). For most academics, it facilitates individuals' wellbeing and provides the lynchpin for a healthy and well-functioning society (Halpern, 2005). Governments are also increasingly recognising that WFB promotes employees' happiness and general wellbeing (Lewis, 2009). Similarly, organisations have developed WFB policies to enhance employee commitment and job satisfaction (Carlson et al., 2009; Liu and Wang, 2011). A healthy balance between employees' work demands and family responsibilities also reduces absenteeism, improves employee retention, and increases productivity (Beham et al., 2012; Lazar et al., 2010).

According to Grzywacz and Carlson (2007), the interest and attention given to the study of WFB is well-deserved because it is central to human resource development (HRD). Organisational researchers have associated WFB with employee commitment (Carlson et al., 2009), job satisfaction (Aryee et al., 2005), and organisational citizenship behaviour (Bragger et al., 2005). The absence of WFB, on the other hand, has been strongly linked with high levels of incessant work-family conflict (Noor, 2002), greater employee turnover (Greenhaus et al., 1997), and high levels of absence from work due to illness (Jansen et al., 2006). Despite the proliferating interest in academic journals and the popular press, an agreed definition of the term ‘work-family balance’ remains elusive (Kalliath and Brough, 2008). The literature on this topic includes a variety of definitions and meanings of WFB (see Greenhaus et al., 2003; Grzywacz and Carlson, 2007; Kirchmeyer, 2000). Clark (2000, p. 751) define the word ‘balance’ in the term ‘work-family balance’ as ‘satisfaction and good functioning at work and home, with a minimum of role conflict’. Drawing on Clark’s (2000) definition of ‘balance’, this study defines WFB as employees’ ability to satisfactorily harmonise work and family roles with minimum role conflict. Furthermore, the role balance theory suggests that people always seek full experiences in their work and family lives (Marks et al., 2001; Marks and MacDermid, 1996). Greenhaus et al. (2003) argued that existing literature on the topic does not suggest that people seek equality in their work and family lives. Moreover, role balance theory makes no recommendations for equality (Marks and MacDermid, 1996). There is also little evidence in the literature to suggest that employees perceive ‘balance’ as dealing with and monitoring work-related resources and family-related demands (MacDermid, 2006) as conceptualised by Voydanoff (2005). However, employees’ work-family life is said to be balanced if they are satisfied with their work and family role performance and experience minimal role conflict (Aryee et al., 2005; Clark, 2000).

Satisfaction is, therefore, a key measure of WFB (Back-Wiklund et al., 2011). The ‘satisfaction’ mentioned in the concept of WFB, thus, emphasises and describes the holistic appraisal of contentment with the way that employees can manage their work and family lives (Valcour, 2007). HRM practitioners can therefore develop and implement policies which could help dual-earner couples combine their multiple roles with minimum possible conflict. There is increasing demand for practitioners to fashion WFB policies with specific socio-cultural peculiarities in mind.

Dual-Earner Couples

The evolving nature of the workforce in terms of gender, age, and race (Zedeck and Mosier, 1990; McCormick, 2007) has increased the number of women in paid employment. This has increased the number of dual-earner couples (Harvey and Buckley, 1998; Mäkelä, Käsälä and Suutari, 2011). There are now more dual-earner couples than ever before (Clarkberg, 1999; Haddock et al., 2006). The reasons for active female participation in the labour market include: (a) augmenting the family’s financial resource base; (b) women’s desire for fulfilment and independence; (c) making a case for gender equity (OECD, 2001); and (d) the increase in women gaining university degrees also increases their desire to use their acquired knowledge and experience (Padula, 1994). It is, therefore, logical to conclude that dual-earner couples have significantly replaced the traditional ‘breadwinner’ husband and ‘homemaker’ wife model and much attention is being given to understanding the impact of this phenomenon at work (Kotila et al., 2013; Shimazu et al., 2013), with some recent studies focusing on situations in which the woman is actually the main breadwinner or superior earner (Bloemen and Stancanelli, 2015). Dual-earner couples are husbands and wives or partners in civil relationships who are gainfully employed in the form of paid employment and maintain family lives alongside such

employment. Dual earner and dual career couples have become more of the rule than the exception (Mäkelä et al., 2011). Dual earner and dual career couples are related but fundamentally different in the sense that with dual earner couples both earn income to support their family but they are not psychologically committed to their profession (Harvey and Buckley, 1998). Dual-career couples, on the other hand, are psychologically committed to, and maintain developmental progression in their professional roles (Hammer et al., 1997; Mäkelä et al., 2011). It is, however, essential to note that dual career couples are a subset of dual earner couples (Pierce and Delahaye, 1996). Dual career couples further exhibit a high commitment towards, and personal identification with, the work role. In contrast, dual earner couples' commitment to the work role is low for one or both couples (Hiller and Dyehouse, 1987).

One of the challenges faced by contemporary families (especially dual-earner families), however, is the struggle to achieve WFB (Barnett et al., 2003). Often because both partners are working, complex clashes often result in role conflict, multiple role overload, and stress (Barnett et al., 2003; Sekaran, 1986). The degree of involvement in work and family roles is different across borders and it depends on traditional gender role expectations, which, according to Pleck (1985), determine each couple's various work and family demands. For instance, women's involvement in family roles in patriarchal societies in SSA (such as Nigeria) is high compared to the situation in relatively egalitarian countries such as the UK and the US. This, arguably, means that Nigerian women will experience more work-family conflict than their counterparts in the UK and the US. (Adisa et al., 2014). The 21st century has been, however, characterised by a massive influx of women into the labour force (Lee and Mather, 2008). Cross-cultural differences mean that American and the European dual-earner couples' experiences may not be

the same as their African counterparts. A study which elicits the phenomenon in the context of SSA is therefore timely.

Role Theory and Work-Family Balance

Work-family balance is a multifaceted concept (McCarthy et al., 2013). This article is underpinned by role theory which addresses individual involvement in multiple roles. Role theory has underpinned many HRM studies over the past three decades and has provided a framework for the allocation of work roles in organisations (Cardina and Wicks, 2004; Madsen, 2002). According to Biddle (1979), role theory is the study of behaviours characteristic of individuals within situations or contexts (that is roles) and with sundry processes that produce, explain, or predict those behaviours. In their classic works, Katz and Kahn (1966; 1978) argued that employees are required to undertake specific work roles in order to perform their duties effectively and efficiently. In each role, employees are confronted with role expectations, which can be fulfilled with certain behaviours (Rodham, 2000). When employees fail to perform the expected roles, repercussions which could negatively affect their work life may occur (Katz and Kahn, 1966; 1978). Indeed, employees are involved in several life roles with conflicting demands, and effectively fulfilling those expected roles can be challenging. Therefore, organisations seek to deal with issues resulting from employees' inability to combine the demands of their working role with complex familial responsibilities (Boles et al., 2003). It is clear in the literature on WFB (Burke, 2004; Thompson and Prottas, 2005) that contemporary HRM practice struggles to effectively integrate employees' roles (Maertz and Boyar, 2011).

However, the changing nature of work roles has, firstly, been attributed to the shift from the traditional single breadwinner husband and father to dual-income families (Marks, 2000). The new dual-income family requires fulfilling multiple roles beyond those of the father/husband-

the-breadwinner and mother/wife-the-home-maker (Davis and Kalleberg, 2006; Jacobs and Gerson, 2001). Secondly, it has been attributed to the increased use of the internet and mobile information technology, which has increased the demands of employees' roles (Duxbury and Smart, 2011). Although mobile technology is 'family friendly' in that it allows employees to work away from the office (Glucksmann and Nolan, 2007), it has also blurred the boundaries that hitherto existed between the work and family domains (Hislop and Axtell, 2009). Consequently, employees are unable to easily compartmentalise their work and non-work roles (Bailyn et al., 2002).

However, role theory, a theory on employee behaviour, has been used as a basis for HR policy development (Cardina and Wicks, 2004; Madsen, 2002). This study uses role theory to conceptualise WFB and the impact of work and family roles have on each other. Role theory promotes social conformity (Connell, 1987) and explains how roles help maintain societal and social order (Miles, 2012).

Dual-earner couples are now a global phenomenon (Robbins et al., 2014) and many studies have improved the understanding of the subject in the western context (Hammer et al., 1997; Allen and Finkelstein, 2014). However, little is known about dual-earner couples in the context of SSA. The myriad complexities in SSA countries (such as Nigeria) with respect to the definition and constitution of the family unit and how they impact on dual-earner couples and WFB have not received the deserved attention in the literature. This study is expected to explore the possible emerging peculiarities. This article addresses the following research questions: (a) How does being a dual-earner couple impact on work and family life? (b) To what extent does being a dual-earner couple help balance work and familial responsibilities? These research questions probe

into the impacts of the status of this study's respondents as dual earners on their roles at home and at work and, indeed, their WFB.

Research Design and Method

A qualitative method has been chosen for the study because of its ability to capture the richness and diversity of the ways in which stakeholders ascribe and construct meaning (Martin, 2002). The researchers use the interpretive-constructivist paradigm and the constructivist-phenomenologist philosophies, which both underscore a person's lived experience (Stake, 2005; 2006). This methodological position provides the necessary framework needed for the development of detailed understanding (Chang et al., 2010; Cresswell, 2009) and allows insight into richly detailed narratives of the lived experiences (Stake, 2005; 2006).

The respondents in this study were required to meet the following criteria: (a) being a registered member of the Medical and Dental Council of Nigeria (MDCN); (b) being married or living with a partner and have at least one child; and (c) engagement of both partners in paid employment. The rationale for the case study approach is that it emphasises the significance of fundamental research questions (Easterby-Smith et al., 2008). It also provides the opportunity to explore the motivations, meanings, experiences, and implications involved in daily 'events, activities, or processes of one or more individuals' (Cresswell, 2008, p. 13). Case studies are particularly useful when the margins between the phenomenon under study and its environment are blurred (Stake, 1995; Yin, 2003). The total number of respondents examined in this study is 48 medical doctors from both private and government hospitals in four big cities in Nigeria: Lagos, Ibadan, Kano, and Abuja in Nigeria. Interviews were conducted between February and April of 2016, until data saturation was reached. All of the respondents (27 females and 21 males) were married and living with their spouses at the time of the interviews. The respondents' ages ranged between

28 and 52 years old. All of the respondents have children (between two and five children). The respondents' working hours varied between 60 hours and 84 hours in one week. The respondents' household income also varied. The cities chosen for this study have modern university hospitals and are the most populated cities in Nigeria. Sixteen hospitals (government and private) participated in the study. Emails, existing personal contacts, referrals, and snowballing were used to arrange and increase the number of interviews. Respondents from the same hospitals were interviewed at different times and in different locations in order to avoid potential bias. Interviews were semi-structured format, which provided the flexibility to explore and probe the key research questions.

The interviews were conducted in English and lasted between 40 and 60 minutes. The duration of each interview depended on each respondent's interest, types of responses, and the level of probing required. Interviews were audio-recorded and later transcribed for analysis. Following Braun and Clarke (2006) and Corbin and Strauss (2008), the generated data were concurrently analysed using thematic content analysis. The recorded voices were transcribed verbatim soon after the interviews had taken place and were analysed interpretatively. In terms of clarity, a narrative summary for each interview was also prepared. Subsequently, the study applied open coding, identifying the key points first were applied (Boeije, 2005). At this stage, the researchers critically examined the words and phrases in the interviews and ensured that they were given the correct meaning and interpretations (Corbin and Strauss, 2008). The codes were then grouped into categories and marked with different colours. Thereafter, the categories were further fine-tuned until a representative overview was achieved. Investigator triangulation was applied (Polit and Beck, 2004) and periodic briefings were undertaken by the researchers in order to ensure reliability. Pseudonyms were used to represent the various organisations and individuals.

Table 1 Respondents' Profile

Type of hospitals	Private	Public
	24	24
Age		
< 30	2	0
31-40	13	8
41-50	7	13
> 50	2	3
Gender		
Male	8	13
Female	16	11
Marital Status		
Single	3	6
Married	21	18
No. of Children		
2-3	17	14
4-5	7	10
Hours per week		
60-72	0	24
72-84	24	0

Findings

The respondents indicated that WFB is a phenomenon which requires a great deal of attention as most organisations in Nigeria give little attention to addressing the issue. Most of the organisations are preoccupied with other issues (such as non-payment of salary and salary increment) that they consider more pertinent and therefore neglect the issue of WFB. It is also evident that, in the SSA, setting, the extended family systems place extra demands on professionals (depending on their status). Therefore, the challenges faced by dual earners in Africa have multiple dimensions. Our findings capture both the positive and negative impacts of dual-earner status on WFB.

Positive Impacts

An overwhelming majority (97%) of the respondents agreed that being part of a dual-earner couple improved their financial resources and standard of living. They reported that the financial

benefits are the initial pull to dual-earner status. With both partners in the relationship earning, most respondents are able to hire ‘house helps’ (often women who are employed to help with domestic chores and childcare). Children of such families are also able to attend good schools which otherwise might be unaffordable and may also benefit from additional academic lessons as required. Due to this ability to afford the necessary help to support their home and provide for the educational and other needs of their children, the respondents argued that dual-earner status improves the balance between their work and family lives, giving them a great deal of psychological confidence and enhanced self-esteem. They also referenced the non-financial benefits of dual-earner status such as the ability to share work experiences, the joy of financial independence and being included in the financial affairs of the family. The following comments on the impact of dual-earner status on work and family lives were typical among the respondents:

Being a dual-earner couple has helped me a lot, at work and at home; probably because I am in the same profession as my wife. Aside from the glorious financial benefits of increasing our financial power at home, we also share work experiences, which is quite beneficial to both of us in terms of our careers (Respondent A).

My family is comfortable; we can afford to train our children in private schools, go abroad on vacation, help members of our extended family, and basically do whatever we need to do with money because my husband and I are employed (Respondent D).

For me, the greatest impact is that it brings more money to the family...more money, more happiness compared to when I was the only one working. I now have the financial strength to plan for the future, in terms of savings and investment (Respondent P).

The additional benefit of being able to share professional experiences has not been highlighted adequately in the literature. To some extent, this can provide some emotional satisfaction to family relationships as partners will communicate more than they otherwise would. In addition,

there appeared to be widespread happiness and agreement, especially among the female respondents, about their ability to actualise financial freedom. Furthermore, the majority (92%) of the respondents also expressed joy in their ability to raise sufficient money to hire house helps and enrol their children in ‘after school’ lessons all of which enhance their WLB. The respondents reported that:

My work is really demanding. I am away at work from Monday to Saturday and so is my husband. Being dual earners enables us to raise money to employ a house help who looks after our children (Respondent Y).

Being dual earners means more money for the family. We are able to enrol our children in ‘after school’ lessons and we just collect them on our way home in the evening. It is expensive, but we are able to balance things up (Respondent Q).

All of the female respondents also expressed satisfaction about the confidence and financial freedom that comes with dual-earner status:

A few years ago, I was home-bound (a full housewife) – caring for the children. Then, I wholly depended on my husband for my financial needs. I could not even buy anything for myself and my children without him. I noticed that he was overwhelmed by the burden and I (with his permission) decided to go back to work. Now that I am working, everybody is happy. I took over some responsibilities, specifically paying the children’s school fees and a few petty expenses. I am now a co-breadwinner, I feel a huge sense of belonging and freedom (Respondent B).

Other respondents reported that:

Being a dual-earner couple allows me to actualise my self-esteem and affords me financial freedom...and I don’t have to ask my husband for money to take care of myself or my children or my family (like my mum and dad)...I can also afford to hire a house help to help me with my domestic chores and my children’s activities (Respondent L).

The majority of the male respondents welcome the relief from all of their family's financial responsibilities. Most reported that their spouse's earning allowed them the financial luxury of investing money in company shares and/or setting up private businesses, which would have been impossible if they were to shoulder the entire family's financial needs.

It is a relief in the sense that my wife pays some bills, which gives me the opportunity to increase my savings to set up a private business, and put some money aside for retirement (Respondent S).

It alleviates the financial burden on me because she pays bills like the electricity and water which gives me the opportunity to save and invest money...I have now purchased shares in some companies which I could not do when I was the one paying all the bills (Respondent V).

Negative Impacts

Although the above comments indicate that the home atmosphere benefits from increased financial and emotional input into the family environment (which can be argued as improving WFB to an appreciable extent) the respondents also shared the negative implications of dual-earner status. Three themes emerged from the narratives.

Less Time for the Family and Familial Duties

The respondents revealed that dual-earner couples hardly spend adequate time with their families and on familial activities. The following typifies their shared experiences:

My work day is 8am-6pm, Monday to Saturday. I usually get up very early in the morning to prepare and get to work on time. By the time I come back around 9pm, it's already late and all I can do is eat and sleep. My husband also has a similar work routine... it makes us spend less time with our family, the kids, and we rarely attend familial functions (Respondent I).

Other respondents said:

I work six days a week... it keeps me away from my family, especially my children and my husband. For example, neither I nor my husband attended my daughter's school parents-

teachers meeting last week and even my niece's graduation party two weeks ago... I am really worried about us not spending time with our children (Respondent F).

Honestly, I am really troubled about our lack of time for ourselves and the children. Both of us are medical doctors working full-time in different hospitals and are often not at home. We leave our children's daily affairs in the hands of our house help...each time I think something has to be done about the situation the need for two salaries to cater for our family needs always ends the thought (Respondent C).

The preceding statements indicate that dual-earner couples spend a limited amount of time with their families and do not have enough time to attend to familial duties and functions. Whilst this phenomenon may be common among all professionals in both developing and developed countries, it is worth evaluating the extent to which the situation impacts societies such as those in SSA.

Societal Implications

The majority of the respondents stated that they are unable to spend adequate time with their children, with potential negative consequences on society at large. According to the respondents, due to inadequate guidance, children of dual-earner couples are not often supported appropriately in making some of life's important decisions. The following responses were typical:

The wife and the husband are often at work throughout the day, leaving the children at the mercy of house helps or neighbours, as the case may be. Children then make the wrong choices of friends and associates who corrupt them and turn them into wayward children...I am currently battling with a similar case with my daughter (Respondent D).

From my experience, political thugs, street boys, and sometimes neighbourhood thieves are children of parents who are always at work and rarely have time to look after their children... a few colleagues and neighbours have been victims of these circumstances...unfortunately it's mounting the societal problems (Respondent R).

Lack of Time for Leisure and Social Activities

There were widely shared views among the respondents, especially the females, that being a dual-earner leaves them little time for leisure and social activities. The related responses include:

I rarely have time to partake in leisure and social functions. I work full-time, which stops me from performing my role as a mother and wife...as a medical doctor, I sometimes go to work on weekends, there really is no time to socialise or for leisure (Respondent U).

Managing work demands and family duties is a huge task. I and my partner work full-time which makes us struggle to spend time with our children let alone socialise with friends or time for recreation. We work Monday to Saturday; I sometimes go to work on Sundays and these are usually long-hour shifts...so where is the time? (Respondent X).

As much as having two salaries is good, its other side is worrisome and damaging. The children lack parental tutelage which leaves them at the peril of keeping bad company and making the wrong decisions. For instance, my teenage daughter got pregnant a few months ago and I know two colleagues whose children have suffered the same fate. The husband-wife relationship suffers because they don't spend time together and women's health writhes because their responsibilities at home remain the same even though most of us work full-time... For instance, when I get home from work, I resume another work at home (domestic duties) which has taken its toll on my health and even my performance at work...I do not have the time to attend to important life activities, not to mention leisure or social functions (Respondent Y).

This trend could have arisen because the cultural setting of such societies requires parental input for the development of children and society. Unfortunately, whilst the professions may be similar to their counterparts in the developed world, the supportive nature of the family structure may not necessarily be similar. The respondents also commented that dual earner status has not made achieving WFB any easier than if only one partner in the relationship was working. The male respondents mainly complained that work pressure takes them away from fulfilling parental and family roles, but the female respondents commented that their domestic responsibilities

(expected of them by the society) exacerbate the problem of achieving WFB. The following quotations typify the respondents' shared views:

It was easy when I was not working; only my partner worked at that time and I was fully in charge of the family...but, since I started working as my partner does, balancing my work demands and family responsibilities has been problematic (Respondent G).

The work pressure is so enormous that it prevents me from attending to important family matters, social activities, religious and other non-work functions. By the time I return from work, I am tired and unable to do anything other than to eat and sleep...I always pity women who have to do all the domestic work after returning from work (Respondent N).

Working full-time the same as my husband, has been difficult for me...it makes both my work and family life difficult to reconcile...yes we have two salaries but we cannot afford to employ house help. (Respondent W).

Some respondents reported that their two salaries (from the husband and wife) only make one aspect of life better for them, but that the salaries are not enough to enjoy other aspects such as the luxury of employing house helps.

The salaries from both of us allow us to live in a better place and we managed to change the children's school to a better one as well. We cannot afford house help...I still do all the domestic chores all by myself...really tough (Respondent I).

Strained Relationship

Forty-one percent of the respondents reported that being a dual-earner negatively affects their relationships. According to them, paid work always keeps them away from their spouses throughout the daytime and they (and their spouses) are usually exhausted when they come back home from work at night. The majority of the respondents who reported a strained relationship as a result of their dual-earner status recounted their fear and concern for a broken marriage/relationship. The following quotations capture the respondents' views and challenges:

My wife and I work 12 hours a day for six days in a week. Practically, we don't see each other between 6am and (most often) 9pm. By the time she or I come back, the daily routine is to have our dinner and go to bed... this has been going on for more than five years now and it is really worrisome. In fact, we are apart and I am afraid it has started to affect my marriage ...but what can I do? The family and I need the money (Respondent Z).

A respondent stated that:

It really is sad that the dual-earner relationship has left my marriage on the verge of collapse. My husband and I are usually at work during the day and both of us are too tired to function at night. My husband proposed that I should stop working but I refused because I don't want to go back to depending on him for every penny that I need...I am afraid of what will happen to my marriage because he still insists that I stop working and I don't want to stop working (Respondent E).

A respondent actually reported that her previous marriage ended because she could not assent to her former husband's request to stop working. She stated that:

He wanted me to stop working because our relationship was heading toward the rocks...I could not stop working because (a) I did not go to medical school to become a 'doing-nothing' full-housewife, (b) I did not want to depend on him for money. We could not reconcile these differences and our marriage crashed. My fear is that my new relationship is now heading in the same direction as the previous one (Respondent H).

Discussion

Having two earners in a family is beneficial, but not without potential negative consequences. Our findings highlight the benefits and challenges associated with being a dual-earner couple. The notion of the traditional male breadwinner and female home carer is part of Nigerian culture, but its practice has been altered by the pressing need for two salary earners to boost the family income. Dual-earner couples are generally more able to increase the family income and standard of living. Women share the financial responsibility with their husbands/partners, thereby giving

the husbands/partners the opportunity to invest in the capital market through stock ownership and other businesses to further enhance the family's financial resources. Such satisfied employees are unlikely to take part-time work elsewhere, thereby making them more focused with little likelihood of leaving their current employment, thus reducing employee turnover. This may well explain why Beutell and Wittig-Berman (1999) argued that the catalogue of problems that employees experience at home has a negative impact on work performance. A healthy home life, on the other hand, increases job satisfaction (Barnett et al., 2003).

Furthermore, women's participation in paid employment in the same way as their husbands/partners (dual earners) allows them (specifically in developing countries) to break away from traditional stereotypes which condemn them to just being 'homemakers'. Their involvement in dual-earner relationships also allows them to combine career opportunities for self-fulfilment. Nigerian women, in this way, are released from their dependence on their male partners and generally feel fulfilled and are self-reliant contributors to the family income. This empirical evidence indicates that women's involvement in the dual-earner relationship (specifically in Nigeria) enhances family finances and enhances their sense of self-worth. Such self-worth may go a long way in encouraging women to pursue a successful career with raising families. The important and challenging question is: to what extent do these benefits outweigh the negative implications of this increasing trend? Ruderman et al. (2002) argued that when an employee is involved in several life roles, successful performance in each role will be difficult. It should, therefore, be noted that although women in most developed countries continue to fulfil some aspects of their familial/household responsibilities, there is a social support system which helps them to fulfil their familial responsibilities (such as the financial benefits and social care system in the UK). However, in SSA (such as in Nigeria) the situation is different. Firstly, there

are often no financial benefits or a social care system available to help Nigerian women fulfil their familial responsibilities. Secondly, women who neglect their primary responsibilities (home/familial duties) for their career prospects could potentially face more domestic challenges and the possibility of societal sanctions (Adisa et al., 2014).

This article also revealed the negative implications of dual earner status in Nigeria. Dual-earner couples hardly have time for their families and familial activities due to work demands and this may invariably affect their concentration at work. Higgins et al. (1992) argued that conflict between work and family roles negatively impacts the quality of work and family lives. Furthermore, this article has shown that the dual-earner phenomenon could be contributing to societal problems in some developing countries in which the phenomenon is at variance with existing cultures. Societal problems resulting from juvenile delinquencies could be reduced if an improved parental guidance is available. Quality family time is sacrificed for improved household finances. Generally, in the context of SSA, career-women or employed women are confronted with separate socially distinct work roles at work and at home. This means that women in dual-earner relationships in SSA (such as in Nigeria) are often stressed because society expects them to optimally fulfil their role as both mother and wife. Society appears to be unforgiving when such women fail in their expected domestic roles (Adisa et al., 2014). This means that, in SSA, fulfilling both roles (at work and at home) increases stress and can be damaging to health and performance at work. These findings reflect Sekaran's (1986) and Pleck's (1985) arguments that dual-earner couples are usually confronted with many complexities which include multiple role overload. However, in the context of this study, this overload involves significant gender bias in Africa. Role theory explains roles by presuming that persons are members of social positions and hold expectations for their own behaviours and

those of other persons (Biddle, 1986). The gender role expectations in Nigeria affect female employees. Nigeria is not particularly egalitarian in terms of gender equality, in the same way as most SSA countries. Research has confirmed that the great amount of time spent on work and family roles causes and increases employees' work-family conflicts (Guttek et al., 1991; Shelton et al., 2008). The concept of role conflict is defined as the concurrent appearance of two or more incompatible expectations for the behaviour of a person (Biddle, 1986). With particular reference to female dual-earners, when others do not hold consensual expectations for a person's behaviour, they may form distinct and incompatible groups (Biddle, 1986), which may subject the person to conflicting pressures, stress and a need to resolve the issue by adopting some form of coping behavior, yet disrupting the stability of both the person and the system. The workload challenges known among doctors are often aggravated by poor working conditions and poor quality supporting facilities and resources. The challenges are exacerbated by role conflict within the context of dual earners, thereby demonstrating the value of role theory in terms of both its applicability and cross-cultural transferability. This study, therefore, argues that, in the context of SSA, being a dual-earner couple is more difficult for females than males because of their involvement in multiple roles. According to Stock et al. (2014), the more roles an employee must fulfil and the higher their involvement in each role, the less energy they have to satisfactorily perform all of those roles. In other words, society's expectations are gender biased (Okonkwo, 2012; Adisa et al., 2014) and this reflects the WFB among dual-earner couples in the context of SSA.

Conclusion and Recommendations

This article has provided insights into the WFB of dual-earner couples in the non-western context of SSA, highlighting the previously unexplored implications of dual-earner status in the context of SSA. There are benefits to dual-earner status for male and female dual-earners. In a

patriarchal society such as Nigeria, dual-earner status enables female employees to accomplish a higher sense of self-worth and achievement. Males enjoy some relief from carrying the family's entire financial burden and this enables investment in order to further increase the family's financial security. However, negative implications such as inadequate time to attend to family and familial duties sometimes result in external stress with consequent negative effects on child development, family cohesion, and society at large. This study has emphasised that a female dual-earner in most developing countries may be disadvantaged because she is under a great deal of pressure to perform satisfactorily both at work and at home. Employers and policymakers must be more sensitive to the WFB of female dual-earners. Perhaps such societies need to propagate the need for female participation in the workforce at all levels and the need for family roles to be shared in a way in which the burden on females would be reduced. Male dual earners must also be aware that with financial benefits come shared domestic responsibilities. Such couples must mutually agree on ways in which they can both improve their WFB. Employers could also explore working patterns which would suit such families; for example, that both dual earners may not always work the same weekend, etc. Dual-earner couples must reconcile their work and family roles in order to reduce the negative implications of their dual-earner status. This can be achieved by setting appropriate priorities, clarifying roles and expectations, and moving away from patriarchal mentalities which load all of the domestic duties on women. The global trend among both male and female doctors is to pay greater attention to balancing their professional and private lives (Budderberg-Fischer et al., 2008). Organisations must be sensitive to and conscious of the dual-earner phenomenon in order to develop WFB initiatives. Such initiatives have often helped employees become more effective at work and home (Elloy and Smith, 2004; Thomas and Ganster, 1995). In addition, such initiatives have resulted in increased

productivity and reduced absenteeism and turnover (Higgins et al., 1992). In addition, organisations must develop WFB policies which do not lose sight of the extended family system in the context of SSA.

Although this study has unearthed some key issues (such as suggesting that the cultural expectations of women most probably influence poor WFB), this study has limitations as it has focused only on medical practitioners in Nigeria. Essentially, medical doctors were surveyed for this study – thus making generalisation of results inappropriate. The findings, however, are expected to trigger further studies on dual-earner couples in Africa. Future studies should explore and compare sectors. Such studies should also examine the possibility of a direct and causal link between cultural expectations and WFB. In addition, the study of the impact of educational, professional, and cultural backgrounds on WFB is also recommended. Studies of multiple countries in SSA could also be enlightening. In addition, the effect of the extended family system on WFB requires further and more in-depth evaluation in future research.

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