

Work-Family Balance and Coping Strategies among Women: Evidence from Commercial Banks in Nigeria

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Abstract

Changing family and work structures in Nigeria makes coping with work and family roles a challenging one for women to handle even with organizational interventions. The study specifically examined the determinants of work-family balance experience among women in the banking sector. A review of literature was carried out while the study was anchored on two theoretical platforms: Role Theory and Social Exchange Theory. The research employed both qualitative and quantitative research techniques. Three hypotheses were formulated and tested for the study. The first hypothesis revealed that age of the respondents, children ever born (parity), marital status, staff category and religion are significant determinants of work-family balance. Women with children in parity ratio of 1-2, 3-4 and 5 and above are 1.654, 1.455 and 1.235 times more likely to be unable to balance work-family roles compared to those with zero parity (i.e. the reference category). The third hypothesis estimated significant influence of work status on the work-family balance; this is statistically significant at p-values of 0.005, 0.003, and 0.01 for senior staff, supervisors and junior staff respectively. The study concludes that if work demands become heavy, marital roles cannot be shelved or neglected and tension between the two boundaries will require a compromise. In this instance, women will prefer to stake the job rather than losing their families. The study suggests effective policy intervention from organisation and effective family support from the family-base to reduce the complexities of balancing work and family demands.

Keywords: Work-family conflict, coping strategies, women

1. Introduction

In recent time, research on work-family balance has increased due to changing nature of work and family responsibilities (Aryee, Srinivas, and Tan, 2005). Sequel to the colonial era, massive entrant of women into the modern sector means that lot of women have to combine domestic duties with paid employment outside home. This became possible through mass literacy campaigns, free education, and exposure to influence of urbanization and industrialization. The purpose of this study, however, is to investigate work-family balance and coping strategies among Nigerian women. The introduction of women into the paid labour force was initially a means of keeping up production during the Second World War (Onyeonoru, 2005). Overtime, the role of work advanced beyond just a means of keeping industries running to a source support for livelihood and life fulfilment (Lero and Bardoel, 2009). By the turn of the century, only one out of five adult women participated in the paid employment and by 1940, the rate was still less than a third of the female population (Onyeonoru, 2005). The number increased during World War II and then fell again after the war. In the 1960s and 1970s, however, the number of women in the paid employment increased quickly and dramatically (Onyeonoru, 2005). This phenomenon and other such as demographic changes, dual career families, and single parent families among other have generated an increasingly diverse workforce and a greater need for employees to balance their work and family life (Innstrand, Langballe and Falkum, 2010).

Nigeria is a strongly male-dominated society where gender division of work prevails (Mordi, Simpson, Singh and Okafor, 2010). The challenges of integrating work and family life are, therefore, part of everyday reality for the majority of Nigerian working families. Although, these are contingent upon income, occupation, or stage in life, they also cut across all socio-economic levels and are felt directly by both women and men. Work-family balance is an important issue particularly in a society characterised with conflicting roles and obligations for women. Hence, women engaging in traditionally "male" fields often find it difficult to integrate harmoniously work and family duties (Aluko, 2009). Generally, in Nigeria the issues enumerated above are further compounded by the cultural values and societal expectations of men and women. Work relations are often governed by patriarchal systems of socialisation and cultural practices (Mordi, *et al*, 2010). In a highly competitive banking industry, however, it is quite essential to investigate how women in commercial banks are coping, considering the exigencies of banking work. Even though there are diverse literatures on women participation in labour force or work demands of women in spectrum of organisations, researchers have failed to examine personal lives of women and what women personally do to manage conflict between work and family obligations especially in highly demand employment routine like banking jobs. It is, therefore imperative, to highlight various kind of support policies that women enjoy or that employers put in place to help especially women employees balance their work and family life obligations. This study hoped to contribute to existing

work-family literature on gender framework especially among women in paid labour employment using Nigeria banking industry as case study. Specifically, the objectives of this study are: (a) to examine the determinants of work-family balance among women in the banking sector, (b) to document coping strategies employed by women in the banking sector to achieve work-family balance. The structure of the study is as follows:

2. Work-family balance in context

It has been argued that work and family constructs are the two most important aspects of adult lives and the two often conflict (Rehman and Wilkinson, 2009). The challenges of integrating these two aspects of lives are enormous and have become part of every working individual everyday's life. This may well explain the reason why individuals and organisations are making efforts to strike crucial balance between work and family life by reducing the incompatibilities between the two domains (Greenhaus and Beutell, 1985). According to Greenhaus and Foley (2007), work-family balance is the extent to which employees perceived they are experiencing positive relationships between their work and family roles, or where the relationship between work and family domains are viewed as compatible and/or at equilibrium with each other. The importance of work-family balance to employees cannot be overlooked, this is because when employees struggle to balance their work and family lives, their families and work will be negatively affected (Gurney, Emslie and Macintyre, 2007). Work-family balance has been argued to contribute to employees' well-being and it is also a lynchpin for healthy and well-functioning society (Gustafon, 2006). However, quite a lot of studies have been done in the Western countries on employees' work and family lives (Greenhaus & Parasuraman, 2000), while very little are recorded in West Africa especially focusing on the pertinent challenges that married women with children in paid employment go through. Most researchers have concerned themselves with work-family conflict and the aftermath of job commitment and job satisfaction because of the prevalence of these factors on employees' turnover (Casper, Weltman & Kwesiga, 2007b). Other studies (Casper, Eby, Bordeaux, Lockwood and Lambert, 2007, Lapierre & Allen, 2006) show varying outcomes. Based on the foregoing, this study set out to examine ever married women with in the banking sector in Nigeria, the effect of work outcomes on the home front comparing the outcome of this study with previous results. Work-family balance has been broadly defined as a satisfactory level of involvement or 'fit' between the multiple roles in a person's life (Hudson, 2005). The study will seek to identify the prevalence of certain work-family balance policies and initiatives in the Nigerian banking sector. This study will reveal how an effective work-life balance policy can assist female employees in achieving a balance between their work and family life. The study also seeks to contribute to work-life balance in Nigeria with particular reference to gender role identity and the identified variables for the study, for example, the current work-life balance literature failed to examine the personal lives of women in paid work and what they actually do to manage conflict between work and marital responsibilities. The paucity of this type of study extends to research into work-family strategies of bankers especially women in Nigeria. Importantly, the study seeks to construct an evidence-based taxonomy of Nigerian female banker's work-family balance strategies and a work-life balance professional development programme for women in the Nigerian banking sector.

Work-family balance and work-life balance policies and practices are beneficial to both employees and organisations as they assist employees in balancing work and non-work roles, thereby improving the individual's health and overall wellbeing (Gregory and Milner 2009). Work-family balance and work-life balance policies and practices are beneficial to the organisation as it aids organisational effectiveness and productivity, resulting in the organisation having a competitive advantage (Beauregard, 2011). WLB is also important to an organisation because it helps employers to retain highly skilled employees in this tight labour market with a shortage of skills (Cappellen and Janssens, 2010). It is acknowledged in this study that the understanding of individuals' conceptualisations of work-family balance and work-life balance policies and practices issues, existing employer-led regimes of WLB and the effect on workers may provide organisations and HRM practitioners with valuable insights into developing WLB management programmes that are compatible with the societal standards in Nigeria (Mordi and Ojo 2011). Further, the findings of this study will enhance knowledge and contribute to the Nigerian viewpoint on the connotations of work-family balance and work-life balance policies and practices as well as the wider discourse on the management of WLB. Researches into work-family in the African literature can be traced to the study conducted by Fayankinnu and Alo (2007) who explored the experiences of Ghanaian and Nigerian women with regards to globalisation in the workplace. The findings of these authors reveal that women wanted more family-friendly policies in their respective workplaces to better enjoy work and the rest of their lives. A few organisations in Nigeria have started initiating work-family balance and work-life balance policies and practices initiatives in the workplace, however the majority of the organisations are still indifferent to adopting work-family balance and work-life balance policies and practices despite the benefits they stand to gain (Epie, 2010).

3. Research methods

The research employed both qualitative and quantitative research techniques. Samples were drawn randomly

among the women employees of purposively selected banks within Lagos metropolis and Ogun State, Nigeria. Only 730 respondents were successfully covered. The choice of the banks was primarily guided by the banks' willingness/permission to conduct the interview among their women staff. Most banks disapproved the earlier application to conduct interview within their premises and among their staff. In addition, 30 key informants who were principal official in selected banks and family heads were interviewed.

Questionnaires were used to collect data during the first phase of this study. In addition to the questionnaires, semi-structured (face-to-face) interviews were used to collect further data during the second phase of this study. Prior to the interviews, all respondents were given a consent form to read and sign, declaring their willingness to participate in the study. Each interview began with an introduction of the researcher and the aims and objectives of the study; issues regarding confidentiality of the interviews were also stated. The interviews were conducted at the banking premises, because it was more convenient for the respondents. The interviews were conducted either in private offices or conference rooms. Each interview lasted between 35 minutes and 45 minutes and focused on exploring and identifying both the managerial and the non-managerial employees' understanding of the concept of work-family balance and work-life balance policies and practices and the various initiatives made available by the banks.

Data were analyzed using a combination of univariate, bivariate and multivariate analyses. The univariate features background characteristics of the respondents and are presented in tables. The bivariate considered cross tabulations to establish cross-comparison between few selected variables of interest. In few of the cross tabulations, simple Pearson Product Moment Correlations Coefficient were performed in order to have an insight of the expected relationship among the variables in the multivariate analysis. In the multivariate analysis, two of the hypotheses formulated were tested using multiple regression and binary logistics regression for the third. The choice of the two is sequel to the nature of the variables considered especially the dependent variables. Only one model was formulated to test the significant relationship between demographic characteristics of respondents and work-family balance experience among women in the banking sector. The model adopted is of the form: Where, are the unknown parameters of the model estimated by likelihood techniques

4. Results

4.1 Demographic Profile of Respondents

Some of the features of the demographic variables of the respondents are captured in the tables. The data show the background information about the respondents. Table 1 presents the socio-demographic characteristics of the respondents using some variables of interest. The age grouping shows that a large proportion of the population converges around age 34 years (mean age is 33.6 years). Almost 30.1 percent of the sample population belongs to age group 20-29 years. More than half of the respondents were in age group 30-39 years, while the remaining 13.0 percent of the respondents were 40 years and above. While segregating the respondents by their domain (place of working), the proportion interviewed in ECO Bank (called Bank A), Guarantee Trust Bank (GTB, called Bank B) and First bank (Bank C) were 18.1, 18.2 and 18.8 percent respectively (see Table 1). Highest return was recorded in Access Bank (Bank D) with a total of 202 women (representing 27.7 percent of the total sample). A total number of 126 women was interviewed in the United Bank for Africa (Bank E). This amounted to 17.3 percent of the total respondents as indicated in Table 1.

The classification of respondents by religious affiliation revealed that Christianity was the most dominant religion of the sample population. It accounts for 70.8% of the religious affiliation. Table 3 also shows that 21.5% of the respondents were Muslims, while 2.5% claimed to belong to the traditional belief system. The remaining 5.2% indicated they were free thinkers. The result of the analysis shows that almost four out of every five women had married as shown in Table 1. Apart from those who are currently married, other categories of marital statuses include the divorced, the separated, the widowed and those who are co-habiting. Relatively, 61.5% of the respondents were married. This observation support the new forms of work organization which is very different from the collectivist nature of the traditional African society, where the father is expected to cater for the family members' livelihood (Oke & Patrick, 2008). Ninety-six (13.2%) respondents were single. Aside these two categories, one hundred and one respondents were single parents accounting for 15.2% of the sample. This buttresses the likely fact the traditional family setting is gradually being eroded with the increase in the number of sole parent households (Stevens, Dickson, Poland & Prasad, 2005), six percent were divorced, 2.5% and 1% of the respondents were separated and widowed respectively while 0.5% of the respondents lived with a partner.

The distribution of the respondents by age shows that the model age group is 30-39 years, constituting 56.8%. Two hundred and twenty respondents representing (30.1%) were within the age group of 20-29 years, while 10.8% of the total respondents belonged to the age group of 40-49 years, only 16 respondents representing 2.2% were 50 years and above. The age distribution shows that majority of the employees in the banks are still very agile and at the prime working age when they are active and able to contribute relatively well to the

demands of their career. The distribution of respondents by the number of years they have worked in their organization revealed that 461 respondents, indicating 60.2% of the total respondents have just worked in their present organization between 1-4 years. This gives a signal to the likely high turnover of employees in the banks owing to the fact that these banks have been in operation for more than 15 years, and the majority of their employees have only worked there for less than 5 years. Supporting the finding that there might be other factors responsible for the turnover ratio is the study of Boyar *et al.* (2003) that examined the effect of work-family conflict and family-work conflict on turnover intentions separately and found that both were significant in predicting turnover intentions. About 92.0% of the participants have worked in the organization between 1-10 years, while 51 respondents accounting for 8% of the total participants have worked between 11-20 years in their respective work places. The average mean working duration is 4.5 years. The minimum is observed to be 1 while the maximum working duration is 20 years. As indicated in Table 3, 58.1% of the total respondents had 1-2 children, representing a total of 424 respondents. Zero parity represented 20.7%, while 13 respondents representing 1.8% of participants had 5 children or more and 9.5% of the respondents had 3-4 children.

Table 1. Distribution of Respondents by Selected Demographic Variables

Bank	Frequency	%	Age Group	Frequency	%
ECO Bank	132	18.1	20-29 years	220	30.1
Guarantee Trust Bank	133	18.2	30-39 yeas	415	56.8
Access Bank	202	27.7	40-49 years	79	10.8
First Bank	137	18.8	50 & above	16	2.2
United Bank for Africa	126	17.3	Total	730	100.0
Total	730	100.0	Ethnic group		
Marital Status			Hausa	36	4.9
Single	96	13.2	Igbo	178	24.3
Married	449	61.5	Yoruba	487	66.7
Divorced	44	6.0	No Response	29	4.0
Separated	18	2.5	Total	730	100.0
Widowed	7	1.0	Parity		
Living with a partner	5	.7	Zero Parity	224	30.7
Single parent	111	15.2	1-2 Children	424	58.1
Total	730	100.0	3-4 Children	69	9.5
Religious Affiliation			5 Children & above	13	1.8
Christianity	517	70.8	Total	730	100.0
Islam	157	21.5	Working Duration		
Traditional	18	2.5	1-10 years	679	92.0
Free thinker	38	5.2	11-20 years	51	8.0
Total	730	100.0	Total	730	100.0s

Source: Authors' Computation

4.2 Unmet Work-life Balance Policy Needs

The findings from Table 2 revealed the expected organizational interventions desired by women across the banks studied. Although there are varying desires expressed by the women, a significant finding revealed that 11.8% of the respondents desire their respective organizations to employ more hands so as to reduce the work pressure and as well as reduce their work load. Also, the Table shows a similar trend with regard to time schedule and compressed working hour, 10.8% and 11.1% respondent respectively would like to see these implemented in their organizations. The general consensus from the finding shows a desire for motivation. Though this is a significant aspect of organizational interventions but more importantly their need focus time related work schedule.

Table 2: Unmet Work-life Balance Policy Needs

Unmet work-life Balance policy Needs (Expected Organisational interventions)	BANKS					
	ECO Bank	Guarantee Trust Bank	Access Bank	First Bank	United Bank for Africa	TOTAL
No response	35 (26.5%)	10 (7.5%)	39 (19.3%)	19 (13.9%)	23 (18.4%)	126 (17.3%)
Better Policies	0 (.0%)	4 (3.0%)	12 (5.9%)	12 (8.8%)	4 (3.2%)	32 (4.4%)
Close early	14 (10.6%)	15 (11.3%)	19 (9.4%)	16 (11.7%)	15 (12.0%)	79 (10.8%)
Company Crèche	2 (1.5%)	8 (6.0%)	10 (5.0%)	11 (8.0%)	10 (8.0%)	41 (5.6%)
Compress work hours	10 (7.6%)	23 (17.3%)	21 (10.4%)	12 (8.8%)	15 (12.0%)	81 (11.1%)
Employ more hands	16 (12.1%)	26 (19.5%)	18 (8.9%)	14 (10.2%)	12 (9.6%)	86 (11.8%)
Flexible starting time	4 (3.0%)	3 (2.3%)	3 (1.5%)	2 (1.5%)	2 (1.6%)	14 (1.9%)
Grant leave	8 (6.1%)	2 (1.5%)	15 (7.4%)	5 (3.6%)	7 (5.6%)	37(5.1)
Increase our leave	7 (5.3%)	11(8.3%)	8 (4.0%)	5 (3.6%)	6 (4.8%)	37 (5.1%)
Increase Payment	4 (3.0%)	1(.8%)	10 (5.0%)	5 (3.6%)	2(1.6%)	22(3.0)
Indifferent	4 (3.0%)	3 (2.3%)	5 (2.5%)	3 (2.2%)	0(.0%)	15(2.1)
Motivation	2 (1.5%)	8 (6.0%)	7 (3.5%)	2 (1.5%)	4 (3.2%)	23(3.2%)
Reduce Work Load	25 (19%)	11(8.3%)	30 (14.9%)	27 (19.7%)	22 (17.6%)	115 (15.8%)
Reduce work pressure	1 (.8%)	8 (6.0%)	5 (2.5%)	4 (2.9%)	3 (2.4%)	21(2.9%)
TOTAL	132 (100%)	133 (100%)	202 (100%)	137 (100%)	126 (100%)	730 (100%)

Source: Authors' Computation

4.3 Logistic Regression Illustrating the interrelationship between dimensions of work-family conflict and selected demographics characteristics of the respondents

Only one model was formulated to test the significant relationship between demographic characteristics of respondents and work-family balance experience among women in the banking sector. The relationship between work-family balance and demographic variables were computed to identify the socio-demographic correlates of work-family balance. The dependent variable was measured as dichotomous variable and this was work-family balance. Table 3 shows the odds ratios on the effects of socio-demographic variables on work-family balance. The overall percentage shows that the model accurately predicted the outcome results up to 79.5%. In the model predictors are age of the respondent, children ever born (parity), marital status, staff category and religion. The likely impact of each predictor on work-family balance experience is interpreted following the various succinctly put logistic parameters/coefficients reflected by the output.

Table 3 illustrates the interconnections between demographic profile of the respondents and ability to balance work/family life. The analysis revealed that age groups 30-39 and 40-49 years are negatively related to ability to balance work-family role. This implies that respondents in these age groups would be able to balance work-family role compared to those in the youngest age category (less than 30 years old) which is the reference category. This could be true due to the inherent agility and maturity in higher ages vis-a-vis the younger population (20-29 years). The result of the analysis also revealed that respondents in higher age group (50 years and above) would be less likely to balance work-family roles compared to the reference category i.e. younger population between ages 20 and 29 years. In consonance with prior expectations, the results revealed that those in ages 50 years and above would be 1.188 times more likely to balance work-family life compared to the reference category (Table 5).

The impact of number of children on the work-family balance experience of respondents reflects positive association with inability to balance work-family roles. The result invariably implies that children could be disturbing factors in the management of work-family life. For ages women have lived under the pressure of a culture of intensive motherhood, which is labour intensive and child-centred (Giuseppe, 2007). The data show that respondents with children especially in parity ratio 1-2, 3-4 and 5 and above are 1.654, 1.455 and 1.235 times more likely to be unable to balance work-family roles compared to the those in zero parity which is the reference category. The result corresponds with the result of Giuseppe (2007), which revealed that female

workers with children will report significantly higher levels of work-family conflict, it is also similar to (Bellavia & Frone, 2005) that identified the presence a key demographic characteristic in work-family conflict.

This reflects the increased concern and commitment of women with their family responsibility when children are young. The findings revealed that the fewer the number of children the less likely women will be able to balance work-family roles. This can infer less helping hands from children with simple house chores or might be linked to the age of children since little children have higher demands and they are more unpredictable than older children who are helping hands and social security as parents grow older (Wahab & Isiugo-Abanihe, 2008; Edewor, 2006 and Ajayi, 2013).

All marital statuses are negatively associated with inability of respondents to balance work-family roles compared to the reference category (single). While those living with a partner show 0.032 level of significance, married women were 0.873 times unlikely to balance. Divorced, separated, widowed and single parent respondents are 0.808, 0.777, 0.391 and 0.146 respectively times more likely not to be able to balance their work and family roles respectively. Furthermore, all work categories: supervisors, junior staff and contract staff are significant at p value of 0.000.

In this model, religious attention shows a positive relationship with work-family conflict experience. The result indicated that Muslims are 1.683 times more likely to experience work-family conflict compared to the reference category (Christians). Those who practice traditional religion and free thinkers are 1.586 and 1.132 times more likely to experience work-family conflict compared to Christians. Furthermore, Islamic religion and traditional religion are significant at p-value 0.000 and 0.001 respectively.

Table 3: Logistic regression illustrating the interrelationship between dimensions of work-family conflict and selected demographics characteristics of the respondents

Demographic Variables	B	S.E.	Wald	Df	Sig.	Exp(B)
Age Group						
20-29 years	RC					
30-39 years	-.495	.868	.324	1	.569	.610
40-49 years	-.479	.857	.312	1	.577	.620
50 years & above	.173	.922	.035	1	.851	.188
Parity						
Zero Parity	RC					
Parity (1-2) Children	.503	.748	.453	1	.501	1.654
3-4 Children	.375	.692	.294	1	.588	1.455
5 Children & above	.211	.737	.082	1	.775	1.235
Marital status						
Single	RC					
Married	-.171	.545	.098	1	.754	.843
Divorced	-.213	.308	.481	1	.488	.808
Separated	-.253	.525	.232	1	.630	.777
Widowed	-.938	.625	2.255	1	.133	.391
Living with partner	-1.950	.907	4.618	1	.032	.142
Single Parent	-1.922	1.030	3.480	1	.062	.146
Religion						
Christianity	RC					
Islam	1.683	.432	15.173	1	.000	5.381
Traditional	1.586	.466	11.575	1	.001	4.885
Others	1.132	.720	2.475	1	.116	3.103
Staff status						
Senior Staff	RC					
Supervisor	2.355	.335	49.292	1	.000	10.541
Junior Staff	1.715	.400	18.391	1	.000	5.554
Contract Staff	1.673	.315	35.272	1	.000	6.511
Constant	-1.752	1.206	2.110	1	.146	.173
Cox & Snell R Square = 0.120		Overall Percentage = 79.5%		Nagelkerke R Square = 0.212		
Source: Field Survey 2012			RC= Reference Category			

5. Discussion of findings

The findings among others revealed the influence of socio-demographic characteristics on work-family conflict experience of women in the banking sector. Where the family is small in size, and there is more economic resources (such as higher disposable income), balancing work and family chores are less challenging. Specifically fewer family size demands lesser resources compared with the larger family size. This yields more time for the work rather than the family. However, higher status workers are likely to work long hours and to be highly engaged in their work circumstances that may engender work-family conflict and reduce work-family fit (Golden, 2008; Schieman *et al.*, 2009; Weeden, 2005). The analysis revealed that age brackets 30-39 and 40-49 years have negative relationship with the ability to balance work-family roles. That is, they are not able to balance work-family roles. These age categories fall within the reproductively active age group. This category of women when compared with those in the age bracket of 50 years above, there is a positive relationship with the ability to balance work-family roles. This might be due to the fact that in the earlier age brackets, women will often have more familial responsibilities to attend to and this cumbered with findings of Oke & Patrick (2008) that discovered a high level of workplace stress experienced in the Nigerian banking sector might find work pressure, in addition to family role demand, very demanding for them resulting in the inability to balance up. A resonate to the findings, is also the result by the study of Akingunola & Adigun (2010) that the financial sector in Nigeria has gone through several institutional restructuring and regulatory procedures that put all individuals within the system under immense pressure to perform. Work pressures coupled with familial responsibility that compulsorily have to be met and cannot be totally shelved will most likely lead to this result.

Findings of Victor & Tharakumar (2010) revealed that women employees feel guilty that they were unable to fulfill traditional maternal roles. This is the ideal gender role across Nigerian culture that is a great the importance is placed on the family role over non-family roles. The study revealed that there are quite a range of work-life balance programmes in the Nigerian banking sector ranging from flexi-times, leave when requested, part-time working, and time off in emergency, childcare arrangements, paid overtime, paid maternity leave but the implementation of these work-life balance initiative is rather poor as assessed by this study. Based on the findings of this study, there is a bit of reluctance either from public policy makers to implement work life balance initiatives in the sector as there is no specifically clear provision made for work-life balance programmes across the studied banks, notwithstanding the fact that they are in existence in print.

Although respondents indicated they had a range of policies in their various organizations but this is not well judiciously used by staff. For example findings from the study reveal that the initiatives have been helpful to reduce only 5.2% of the respondent work-family conflict experience. Adequate provisions are not made by organizations for the policies to be implemented at a full fledge scale to employees. Employees have a wide range of unmet work-family balance needs. They really desire WLB to be part of their work policies and fully implemented. The study also corresponds with the findings of Mordi *et.al* (2013). That identified the idea behind the low use of some of the work-life balance initiatives in Nigeria as 'presenteeism' because the initiatives are meant to help reduce work-family conflict, the main rationale behind this, as they reported, is an overwhelming need to put in more hours or at least appear to be working very long hours and not needing any relief or intervention from your employer in order to attend to other needs. Torrington *et al.* (2011) highlight the fact that there is a strong positive correlation between career progression and the use of work-life balance programmes. Torrington *et al* (2011) reported that employees who often make use of work-life balance policies might not enjoy quick career progression due to career break among other reasons.

The findings of the hypothesis indicate a positive significant influence of socio-demographic characteristics of respondents on work-family conflict experience of women in the banking sector in Nigeria. One of the intriguing findings of this study is that women are undecided if the presence of children really adds to the level of work-family imbalance they experience. For example, the presence of children has a negative relationship with ability to cope with work and non-work roles although not statistically significant. The result is due to non-disclosure attitude of Nigerians based on the belief that children are a blessing and no form of inconvenience parents go through because of bringing them up is worth being tagged as a problem (Wahab & Isiugo-Abanihe, 2008; Edewor, 2006).

6. Conclusion and Recommendations

This study presents an insight into the understanding of work-family conflict experience of women in the Nigerian banking sector with reference to work-life balance policies or initiatives that are available within the organizations and individual coping strategies or interventions that help female employees to cope. Evidence from the study reflects the current trend at present on various work-family conflict experiences of women across different life stages. The findings are consistent with the issues raised. The study revealed that quite a number of work-life balance initiatives are available in the Nigerian banks. The findings among others revealed the influence of socio-demographic characteristics on work-family conflict experience of women in the banking sector. Where the family is small in size, and there is more economic resources (such as higher disposable

income), balancing work and family chores are less challenging. Specifically fewer family size demands lesser resources compared with the larger family size. This yields more time for the work rather than the family. However, higher status workers are likely to work long hours and to be highly engaged in their work circumstances that may engender work-family conflict and reduce work-family fit. The analysis revealed that age brackets 30-39 and 40-49 years have negative relationship with the ability to balance work-family roles. That is, they are not able to balance work-family roles. These age categories fall within the reproductively active age group. This category of women when compared with those in the age bracket of 50 years above, there is a positive relationship with the ability to balance work-family roles. This might be due to the fact that in the earlier age brackets, women will often have more familial responsibilities. The findings also revealed a high level of workplace stress experienced in the Nigerian banking sector might find work pressure, in addition to family role demand, very demanding for them resulting in the inability to balance up.

The study also gave insight into the limitations women go through sometimes in the bid to augment the resources at home by engaging in paid work along with gender role which is the cultural ideal for every Nigerian woman. The results show that majority of the women, marital status notwithstanding, across all the work categories experience a level of work-family imbalance. The ideas presented in this study are interesting and worth discussing them with an open mind, and it is hoped that these ideas become a starting point for subsequent analysis. For future studies, the authors of this study suggest that it would be interesting to uncover at a deeper level, all employees' experiences of work life balance in the Nigerian banks and other sectors of the Nigeria economy. The study recommends that key players such as employers and policy makers move swiftly beyond paper policies towards effective implementation of work-family balance initiatives in the context of the wider Nigerian working environment and particularly in the banking institutions

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