Coping Mechanisms of Nigerian Women Balancing Motherhood and Managerial Roles
Amao-Kehinde Atinuke and Amao-Kehinde Adesola, Federal College of Education, Lagos

Background Information

Undeniably, the participation of women in the labour force is now a global phenomenon that has developed significantly over the past several decades such that majority of women including those with toddlers now work as paid labour in previously male dominated jobs especially in the field of management (Kroska, 2004). Jenson, Hagen and Reddy (1988) referred to this trend as the ‘feminization of the labour force’. Casale (2004) recently noted that the percentage of economically active women in the labour market is on a steady rise, as more women are becoming more career oriented and are seeking higher education qualification. In addition, Davidson and Burke (2004) identified a number of changes as providing an impetus for an increase in the number of women entering managerial and professional careers. These include industrialization of world economies, modification of societal attitudes towards the career woman (especially those with children), growth within the public sector, expansion of financial services and a shift from manufacturing to service sector (Davidson & Burke, 2004). Given that these women are often always mothers, it is most likely that they would wrestle more with the issue of Work Life Balance (WLB) than their male counter parts or husbands. This has triggered concerns bordering on the balanced commitment of women to work and their personal life (i.e. WLB).

The fact that balancing work and home life poses a challenge for women brings the concept of multiple role conflict into lime light (Aaron-Corbin, 1999). In particular, the phenomenon of ‘multiple role conflict’ is birthed when conflicting demands of marriage, children and work impinge on an individual’s career (Aaron-Corbin, 1999). Women in the workplace tend to experience this phenomenon more because societies still embrace the traditional gendered role of women as mothers with child-care and household responsibilities. This conflicts with the modern role of women as breadwinners in search of successful careers.

Indeed, this multiple-role conflict that is robustly connected to the working woman may lead her to voluntarily resign due to burnout or decide to focus more on caring for their family members to the detriment of her paid job. Recent research by Emslie, Hunt and Macintyre (2004) also revealed the consequences that failure to achieve a balance between the work and family domain might have on health, general wellbeing and productivity of workers. Yet, the retention of employed women in the labour force is essential for compliance with employment equity and diversity in the workplace, hence organizations need to acknowledge this notion of multiple role conflict and in turn provide an enabling environment, which will support these women in balancing work and personal life.

Rationale for study

Work-life balance is increasingly acknowledged as a strategic issue for Human Resource Management (HRM) and is seen as a market driven approach to attracting and retaining
highly skilled and invaluable employees in our highly competitive present day labour market (Lewis & Cooper, 1995; Cappelli, 2000). Indeed, Human Resources (HR) as a discipline is considered as most appropriate to study WLB. This is because it has identified WLB as a motivational factor that increases employee morale, satisfaction and commitment; reduces turnover and stress at work; and improves employee productivity, corporate financial performance and the effectiveness of HR departments to harness and implement retention strategies within their HR policies and practices (Greenhaus & Beutell, 1985; Russell & Bowman, 2000; Konrad & Mangel, 2000).

The Nigerian society still places a premium on the traditional female role and there is cultural approval of qualities such as submissiveness, subservience and supportiveness (Kitching & Woldie, 2004). These cultural values shape how women perceive the expectations of them in relation to their traditional responsibilities and often, this produces internal and external conflicts, which undermine their ability to apply themselves to succeed in their chosen careers. No doubt, this double burden bearing as Kitching and Woldie (2004) put it is difficult for all women regardless of their country of origin. However, it can be expected from the facts of lack of infrastructure, weak policies and high poverty levels that, women in developing countries will feel this burden more. The question that then arises is - how do they cope under such unfavourable conditions?

It is assumed that the ideal working environment characterized by stress, work overload, long hour culture and weekend work which would proffer answers to the research questions posed would be the Nigerian Banking Sector. The banking industry was also selected because there is no other industry in Nigeria that has leveraged the potential of its female workforce, provided opportunity for women to scale leadership heights and progress in their chosen careers despite cultural and societal paradigms. In fact, Imoukhuede (2005) reported that a research conducted by Catalyst USA found out that women in Nigeria have embraced the banking industry with such doggedness and vitality despite the conflicts they face concerning their roles as daughters, wives and ultimately mothers. This is because this industry offers them a challenging work environment, attractive pay and bonus packages, avenue to develop networking and quantitative skills and industry prestige that clearly appeals to the psyche of the woman and gives her a sense of achievement.

Aims and Objectives of the Study

The aims and objectives of this study are three fold:

1. To investigate how Nigerian women experience work-life balance, the challenges they face and their adjustment strategies in order to address the existing gap in academic literature and research already identified.
2. To explore the key research questions posed, the data collected would be collected from women working in different banks in order to address the issues of environmental context, which will vary from bank to bank.
**Scope of Study**

The scope of the proposed study will be limited to women in managerial positions in the Nigerian Workplace who are married mothers responsible for nurturing one or more protégés. This study scope is further limited to women in middle and first line management positions in the characteristically stress laden banking institution. In particular, the reason for further limiting the scope of management cadre to the middle and front line management level is related to the fact that it is seen as the organizations control system where in these managers translate top management strategies into action such that their role is defined in terms of execution and implementation (Floyd & Wooldridge, 1994). Another reason lies in the fact that women are increasingly involved in decision making within organizations. In a relatively recent field work by Adebisi (2009), it was observed that there is a noticeable improvement in south west Nigeria in particular as women are been given more managerial opportunities with the figure for women at top and middle management almost equating that of men at 66% – 67% and 65% to 64% respectively. These women work five to eight hours and definitely more in the Nigerian banking sector, as it tends to reflect on the average eight to ten hours. Never mind that they are ogled down by these extra hours, they are still required to juggle the work and motherhood roles whilst climbing the corporate ladder to attain top and executive management positions.

**1.6 The Research Questions**

Indeed, realizing a suitable work-life balance has been branded as being complicated but there is still a lucid aspiration from women to have a successful family life and career (O’Neil et al, 2009). Hence, the central research question that this study aims to answer is: “What coping, adjustment strategies or mechanisms do managerial women that are mothers employ in balancing work and family life? This study will also address the following sub questions:

**Research Question 1:** Do managerial women who are mothers see Work life balance as a problem or issue?

**Research Question 2:** What coping strategies do these women employ to balance work and family life?

**REVIEW OF LITERATURE**

It is widely acknowledged that considerable changes have occurred within the family structure because of shifts in employment patterns in recent decades. Historically, within the family, there has been a particular type of gender division of labour known as the male breadwinner model where men are engaged in paid labour market work while women specialize in the unpaid domestic and caring work (Crompton, 1999). However, during the post war period the main labour market development evident is the feminization of the labour force and this has triggered a move from the male breadwinner model towards the dual breadwinner household where women are no longer housewives but work alongside their husbands in the labour market (Lewis 1997; Rubery et. al, 1998)
The interplay between work and family has been acknowledged to produce what is known as ‘work-life conflict or interference’. This phrase, which emerged in the 1980s, has its origins in the study of multiple roles and focuses on the tension experienced when women combine reproductive and productive roles (Eby et al., 2005; Barnett & Gareis, 2006). Kahn et al (1964) define work-life conflict as a form of inter-role conflict where an individual experiences ill-assorted pressures within the work and family domains.

Beginning from the workplace, we traditionally see the manifestation of pressures such as lengthening of the contracted hours of work and work intensification. It has earlier been mentioned that there has been a significant change in women’s employment rates but despite that, house work primarily remains the responsibility of women (Noonan, 2004) – one they are not allowed to shy away from and indeed, one they may not want to so shy away from. The responsibility of this second shift of work (after fulfilling obligations at the workplace) remains with the working wives. This has led to the emergence of two areas of potential domestic pressure – one in form of childcare responsibilities and the care of dependents and the other, in form of the division of other domestic responsibilities between the husband and wife (Hyman, Scholarios, & Baldry, 2005)

From the foregoing, it is apparent that two forces are at work namely – organizational push factors such as long hours and unsatisfying work; and home pull factors such as raising toddlers and caring for aged parents – and when women simultaneously experience these two forces, the negative outcome is role strain (Hewlett & Luce, 2005).

Clutterbuck (2003) in defining this concept serves as a useful point of departure for understanding what WLB means. In the context of WLB, he saw ‘Work’ as relating to the “time and energy people contract to expend to a third party in return for a defined reward”; ‘Life’ as “the opportunity to achieve in a diverse range of contexts”; and finally ‘Balance’ as “a state where an individual manages real or potential conflict between different demands on his or her time Clutterbuck (2003:8). He further argues that this boils down to the fact that WLB involves an awareness of the diverse demands on an individual’s time and energy who has to know the value he/she wishes to place on choice available in the allocation of time and energy and finally has to make such choices consciously.

Alternatively, Clark (2000:751) defines WLB as ‘satisfaction and good functioning at work and at home with minimum role conflict’. Hence, it is often regarded as the ‘the absence of unacceptable levels of conflict between work and non-work demands’ (Greenblatt 2002:179).

There are three levels of strategies identifiable in literature, which can be used to improve work-life balance and they are organization, government and individual level strategies (Allen, 2001; Hacker & Doolen, 2003; Kirchmeyer, 1993). At the organizational level, a group of researchers suggested training and education of line managers and supervisors as this would ensure a healthy transfer of work-life balance policies and practices (Soonhee, 2001; Drew & Murtagh, 2005).

Instead of focusing solely on organizational perspectives, Burgess, Henderson and Strachan (2007) opined that emphasis be placed on the importance of the legislative power of government with respect to the establishment of family friendly companies. The central
agreement in their study was that a range of government support programmes be initiated with the aim of reconciling work and family conflicts e.g. funding child-care institutions.

Studies that focus on the individuals coping strategies identified three categories, which are segmentation, compensation and accommodation (Jennings & McDougald, 2007; Edwards & Rothbard, 2000). Segmentation requires a strict division into work and home domains through active thinking (Jennings & McDougald, 2007). Compensation requires a high devotion by individuals to one domain to make up for dissatisfaction in another domain and an example may be workaholism (Russo & Waters, 2006). Finally, accommodation requires constraining psychological or behavioural involvement in one domain so that the other domain can be satisfied (Jennings & McDougald, 2007).

Work-life balance is generally seen as an advocate of well-being. Empirical studies suggest that work-family imbalance triggers high stress levels, removes quality from life and eventually reduces effectiveness at work (Kofodimos, 1993). Other studies have shown that the direction of this imbalance has a negative impact on the health of employees. For example, Emslie and Hunt (2009) and Russell and Bowman (2000) discovered a negative relationship between work-life balance and mental health. Greenglass and Burke (1988) and Frone (2000) found evidence of relationships between work-life imbalance and negative moods and burnout. In addition, an association was found between a lack of work life balance and hypertension, heavy alcohol use and lack of general well being (Noor 2004; Frone 2000).

RESEARCH METHODOLOGY

Method for the research

The qualitative approach, which principally requires in-depth interviews, is employed in this research because it affords the researcher an opportunity to understand and explain how individuals view a phenomenon. It also provides rich insight into professional women’s experiences of the WLB, the coping mechanisms they employ and their perceptions of an ideal work environment that supports WLB.

Population and Sampling Method

Three characteristics are common to the target population chosen for this research. The first is that they are all women employed as first-line or middle level managers while the second is that they are mothers saddled with the responsibility of taking care of children up to the age of 18 years. Third, the respondents identified all work within the banking industry (though for different banks).

There is also a need for the researcher to describe the object of a research as this allows for a specification of whom or what he or she will draw conclusions about. This is what Terre & Durrheim (1999) refer to as unit of analysis. There are principally four types in social research – individuals, groups organization and social artefacts (Babbie, 2001). In this study, the unit of analysis is a small of group of Nigerian mothers employed within the banking sector and the information to be obtained about them relates to how they cope with WLB.
Given the nature of the workload and the busy schedule of workers within the Nigerian banking industry, the researcher decided to settle for the non probability sampling method which according to Zikmund (2003:380) is used “to obtain those units of people conveniently available”. The sample size consisted of 20 participants, 2 of whom are at top management level while 6 and 12 belong to middle and front line management levels respectively. In line with Creswell (2002) guidelines on sampling, this size is appropriate for a qualitative research as it allows for the achievement of data saturation as well as deep analysis. The respondents were sampled based on their ability to contribute to the development of an understanding of the coping strategies of mothers within the Nigerian banking industry. Finally, since this is a qualitative or exploratory study, the outcome cannot be generalized or considered representative of the entire population (Zikmund, 2003). The researcher was able recruit relatives as respondents who in turn linked the research with their friends. The demographic profile of respondents interviewed is summarized in the table 6 below.
<table>
<thead>
<tr>
<th>S/N</th>
<th>Name of Organization</th>
<th>Length of Service</th>
<th>Job Title</th>
<th>Management Cadre</th>
<th>Age of Children</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Child 1</td>
</tr>
<tr>
<td>1</td>
<td>UBA</td>
<td>11 years</td>
<td>Head of portfolio investment, tax and management insurance</td>
<td>Top level manager</td>
<td>17 years</td>
</tr>
<tr>
<td>2</td>
<td>UBA</td>
<td>11 years</td>
<td>Branch Manager</td>
<td>Middle level manager</td>
<td>10 years</td>
</tr>
<tr>
<td>3</td>
<td>UBA</td>
<td>7 months (coming with 7 years experience in Zenith bank)</td>
<td>Branch Manager</td>
<td>Middle level manager</td>
<td>8 years</td>
</tr>
<tr>
<td>4</td>
<td>UBA</td>
<td>8 years</td>
<td>Branch Manager</td>
<td>Middle level manager</td>
<td>5 years</td>
</tr>
<tr>
<td>5</td>
<td>GTB</td>
<td>5 years</td>
<td>IT Service Delivery Manager</td>
<td>Front line manager</td>
<td>3 years</td>
</tr>
<tr>
<td>6</td>
<td>GTB</td>
<td>4 years</td>
<td>IT Business Continuity Manager</td>
<td>Middle level manager</td>
<td>2 years</td>
</tr>
<tr>
<td>7</td>
<td>GTB</td>
<td>4 years</td>
<td>Credit Control Manager for Lagos region</td>
<td>Middle level manager</td>
<td>5 months</td>
</tr>
<tr>
<td>8</td>
<td>GTB</td>
<td>4 years</td>
<td>Branch Manager</td>
<td>Middle level manager</td>
<td>7 years</td>
</tr>
<tr>
<td>9</td>
<td>GTB</td>
<td>4 years</td>
<td>Human Resource Business Partner</td>
<td>Front line manager</td>
<td>4 years</td>
</tr>
<tr>
<td>10</td>
<td>Zenith</td>
<td>6 years</td>
<td>Branch Manager</td>
<td>Middle level manager</td>
<td>12 years</td>
</tr>
<tr>
<td>11</td>
<td>Zenith</td>
<td>9 years</td>
<td>Branch Manager</td>
<td>Middle level manager</td>
<td>18 years</td>
</tr>
<tr>
<td>12</td>
<td>Zenith</td>
<td>5 years</td>
<td>Human Resource Officer/Generalist</td>
<td>Front line manager</td>
<td>3 years</td>
</tr>
</tbody>
</table>
## Table 7: Profile of respondents

<table>
<thead>
<tr>
<th></th>
<th>Company</th>
<th>Years</th>
<th>Role</th>
<th>Level</th>
<th>Experience 1</th>
<th>Experience 2</th>
<th>Experience 3</th>
</tr>
</thead>
<tbody>
<tr>
<td>13</td>
<td>Intercontinental</td>
<td>8 years</td>
<td>Customer Service Relations Manager</td>
<td>Front line manager</td>
<td>16 years</td>
<td>15 years</td>
<td>13 years</td>
</tr>
<tr>
<td>14</td>
<td>Intercontinental</td>
<td>3 years</td>
<td>Business Continuity Manager</td>
<td>Middle level manager</td>
<td>2 years</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>15</td>
<td>Intercontinental</td>
<td>3 years</td>
<td>Relationship Manager</td>
<td>Front line manager</td>
<td>9 months</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>16</td>
<td>Wema</td>
<td>4 years</td>
<td>Senior Customer Relations Manager</td>
<td>Middle level manager</td>
<td>5 years</td>
<td>3 years</td>
<td>N/A</td>
</tr>
<tr>
<td>17</td>
<td>Wema</td>
<td>2 years</td>
<td>Head, advisory and Financial Institution</td>
<td>Top level manager</td>
<td>3 years</td>
<td>2 years</td>
<td>N/A</td>
</tr>
<tr>
<td>18</td>
<td>First Bank</td>
<td>4 years</td>
<td>Financial Controller</td>
<td>Middle level manager</td>
<td>3 years</td>
<td>1 year</td>
<td>1 year</td>
</tr>
<tr>
<td>19</td>
<td>First Bank</td>
<td>7 years</td>
<td>Customer Relations Manager</td>
<td>Front level manager</td>
<td>7 years</td>
<td>4 years</td>
<td>1 year</td>
</tr>
<tr>
<td>20</td>
<td>First Bank</td>
<td>3 years</td>
<td>Branch Manager</td>
<td>Middle level manager</td>
<td>5 years</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>
The researcher decided to use semi-structured interviews to obtain further information from 20 respondents in new generation banks in Nigeria. This is to allow for a focus on not just one particular organization but the banking industry as a whole. The semi-structured interview allowed for the development of a story, the emergence of invaluable data upon probing and it allowed the interviewer to move the direction of the conversation in any direction of interest. Cousin (2009), an advocate of this approach, opined that it allows for the development of a comprehensive account of respondent’s experiences and perceptions. The researcher conducted the interviews with the respondents by asking questions about their personal WLB and the role their organization was playing in maintaining this balance.

Though the interviewer had an initial interview guide to provide structure and guidance during the interview, there was still opportunity to ask probing questions. According to Zikmund (2003:130), “probing questions such as ‘Can you tell me more about that?’ or ‘Can you give me an example of that?’ or ‘Why do you say that?’ are intended to stimulate respondents to elaborate on topics being discussed”. The interview schedule included six set questions to be used as a guide, see Appendix C for a sample of the interview schedule used for interviewing the respondents. Appointments for a face-to-face interview were arranged with the consenting 20 respondents. These respondents were interviewed in different locations within the Lagos Metropolis, one was interviewed via Skype, eight were interviewed at their place of work and the rest had to be interviewed in their homes. During the interviews, open-ended questions were put to respondents to understand their experience of WLB from a thematic perspective. While no time limit was placed on individual responses, the interviews on an average lasted for 15 minutes with the shortest being 14 minutes and the longest 24 minutes.

The interviews began with a background and reasons for the interview were provided subsequently. Most of the respondents were concerned about confidentiality and the researcher assured them that their names would be kept confidential and would not be stated in the research project. The respondents were also encouraged to open up and be honest in their responses. However, one major challenge the researcher faced during the interview process was the cancellation of majority of the pre-booked interview appointments due to the understandably busy schedule of bankers in Nigeria. The researcher was able to manage this by meeting with the busy respondents in their homes during the weekend when they would be less busy and most importantly available.

Data Analysis

The semi-structured interviews conducted were recorded with the mobile phone of the researcher. This afforded the researcher the opportunity to capture individual responses verbatim, relax and listen attentively to respondents as they share their experiences. The research ensured that each interview was played back in order to check for sound quality and afterwards all interviews were transcribed and recorded in a notebook. Also during the interview, the researcher had a notebook, which was used to record the body language and gestures of respondents whilst the interview was going as well as note key points mentioned
such that if the data is erroneously deleted, a backup is available. This led the researcher to the data analysis stage.

**DISCUSSION OF RESULTS.**

**Research Question 1:**

**Do managerial women who are mothers see WLB as a problem or issue?**

Based on respondent’s responses, it is apparent that WLB is a problem that is producing role conflict, though inactive in respondents’ thought process. This is because the competitive nature of the Nigerian Labour market makes them think only about keeping their jobs.

Greenhaus and Parasuraman (1994) speak of two types of conflict related to work-family conflict. These are time-based conflict and strain-based conflict. These two are linked with responses provided by respondents who refer to spending less time with family and intense workload as reasons why WLB is a problem. Unreliable support structures (another reason) is linked with the persistently dormant traditional gendered role of women. According to Clutterbuck (2003), women’s experiences of work-family conflict is greater because culture demands they take responsibility for household and family matters. Also linked to this conflict is the guilt experienced by working mothers because they did not have enough time for their family. According to Elvin-Nowak (1999), this guilt will be experienced by working mothers and allows for a deeper understanding of the coping strategies they employ. Thus, it appears that Nigerian working mothers perceive WLB as an issue because of intense workload, which makes them spend more time at work and less time with their family. It may also appear that women who do not see WLB as an issue or who do not feel guilt are heads of their departments or may strangely be single mothers who have acclimatized to their situation.

**Research Question 2:**

**What coping strategies do these women employ to balance work and family life?**

Respondent’s responses reflect the use of a combination of coping strategies. These include the internal and external outsourcing of domestic duties to housemaids, drivers and relatives to mention a few; planning, time management, relaxation and weekend outings with family. Brink and De la Rey (2001) suggested similar balancing techniques, such as proactive problem solving, planning, implementation of support structures be employed. Furthermore, research by Pocock (2005) on Australian women reveals that the main mechanism employed by these women in balancing work and life is part-time work. This is conclusion is strengthened by the simply looking at the proportion of women working part-time in Australia (44%) vis-à-vis the OECD average (22 %) (Pocock, 2003).

Since the Nigerian and indeed African context does not support sharing of household duties with your spouse, working mothers are left with the option of affordable domestic help (now a scarce commodity) or relatives (e.g. parents, grandparents, cousins, aunts and siblings) to
assist in the household. Edwards and Rothbard (2000) suggest support structures may vary for different types of work and family structures. For example, it is easier to segment work and family when more travel is involved in work. In addition, a working mother with supportive extended family might be able to manage work-family conflict better than a single working mother with no extended family (Robles, 1997). Hence, the differences in work and family arrangement as well as national context should be considered when developing models of work-family inter-phase. For example, in the Nigerian context it is easier to get your parents to help you look after your children while you are at work because they may be retired at that age.

The respondents also spoke of focusing on what is important at every point in time. They stressed that they focused more attention on work or their homes depending on where the pressure tilts the scale. Greenhaus and Powell (2003) opined that when pressure in the family is stronger than pressure at work, most people concentrate on family activity regardless of significance attached to the two roles. However when the reverse is the case, the resulting activity is influenced by role salience. Marks and MacDermid (1996) argued that WLB reflects the personal orientation of an individual in relation to life roles. They suggested that individuals ought to demonstrate a positive commitment to their life roles. Overall, it appears that the Nigerian society needs to take learning’s from the UK society and accept that the traditional gendered roles of men and women is no longer suitable in this modern age where women are fast entering the labour market and becoming main breadwinners.

**Conclusion, Limitation and Recommendation**

**Main Conclusions**

The first conclusion that can be drawn from this study is that work-life balance is an issue regardless of the country of origin. Indeed, like other studies in the UK, US, Finland, Japan juggling paid employment with family life was found to limit career advancement as well as time spent on leisure and with family (Lambert, 1990; Adams, King & King, 1996; Chandola et al., 2004; Lewis & Campbell, 2007). In particular, it is obvious that Nigerian women struggle more with WLB than women in the United Kingdom simply because of unfavourable environmental conditions (e.g. bad roads, poor electricity) and lack of support from the organization or government.

Majority of the respondents acknowledged that their WLB was dependent upon availability of time and resources to perform their different roles and this suggests that those who had a problem with WLB had time-based role conflict as the principal and fundamental conflict (Eagle et al., 1998; Fu & Shaffer, 2001; Greenhaus & Powell, 2003). The female managers interviewed in the study desired promotions but were concerned that the pressure associated with the new position may be too much and the trade-off would be to focus more on their families rather than career so as not to neglect their children. Conversely, these women do not want to stay at home as housewives and are horrified that their organization simply wants them to become work-centred women. The general belief is also that Nigerian banks are not
supportive of WLB, all they want is target achievement and it doesn’t help job satisfaction or productivity. This contrasts with studies in western countries like UK, which show that organizations are compelled to support WLB because government legislation and avenues (such as employment tribunal) for presenting grievances are available (Lewis & Campbell, 2007).

The second conclusion is that a combination of coping strategies such as reliance on relatives and housemaids for help with chores, time management, and outlet for pressure are often used in Nigeria. Similarly, in the UK a combination of strategies such as prioritization, formal childcare arrangements, reliance on relatives and nannies and so on are employed as evident in studies conducted by Long and Kahn (1993) and White (1999). The difference between the two countries appears to lie in the level of stress-involved whilst employing the strategies. Again, the availability of legislation in the UK presents a ready list of coping strategies that women can take advantage of it in managing their WLB. Nigerian women on the other hand have to make the best out of every situation without outside help. This makes their coping strategy more of a survival strategy or individual intervention in Nigeria. This realization further raises the question of whether it is feasible to formulate a master list of best practice coping strategies, which can be applied to all cultures in all circumstances.

Therefore, Nigerian banks need to understand the roles their female staffs have to juggle daily. Emphasis should also be on looking at the coping strategies of these women and seeking ways of assisting them. The literature reviewed provides rich insight into the UK context and coping initiatives. The table 10 below illustrates similarities and differences between UK and findings about Nigeria.

**Recommendations to Stakeholders**

This research has practical implication for three stakeholders. First up are working mothers in Nigerian banks who intend to advance in their careers. Second is top management of Nigerian banks who intend to retain talented women in their leadership pipeline. Third is government who intends to ensure general well-being of its citizens.

Working mothers need to speak-up and involve their organization as an employer in assisting with their WLB. They should be free to state the family-friendly policies they feel would assist in generating more fruitful and rewarding workflows. This invariably means that organizations need to create avenues for employees to air their views. This could be through quarterly or yearly questionnaires issued by HR department.

Top management cadre within the Nigerian banking sector will need to pay close attention to WLB issues (particularly because the African society assigns roles to people based on gender), if they want to be at par with the western world in the nearest future. As a matter of urgency, Nigerian banks need to consider employing some elements of the descriptive quality WLB model (e.g. flexibility in work role, on-site child-care facilities, supportive work place culture, work redesign and gym facilities) created by Clutterbuck (2003) to develop a holistic WLB strategy for their banks.
In terms of flexibility in work role, the way out is flexible work arrangements especially about working hours. It is high time the option of flexi time is considered and offered to employees so they can vary their resumption and closing times and still work the conventional 9 hours a day. For example, there could be options such as 7.30am to 4.30pm, 8.30am to 5.30pm, and 9.30am to 6.30pm. HR managers should take responsibility for implementing and monitoring this. The benefit of such an arrangement lies in the reduction of traffic because not all employees are vying for third mainland bridge every morning. It would also give mothers the opportunity to get home early enough to spend time with their children before they go to bed. Onsite childcare and gym facilities can only make financial sense if they are first set up in corporate headquarters, which typically have the most staff strength. All banks in Nigeria should seek this option, as it would go a long way in demonstrating to their staff that they care about their welfare and well-being. This would however require budgetary allocation and consideration of logistics issues, which can be handled jointly by the HR and admin departments.

Creating a work place culture that supports WLB is another element that top management and indeed HR departments of Nigerian banks need to take seriously and implement. This would require attitude training for line managers in particular and initiating creative activities such as family day (where spouse and kids of employee accompany him/her to work). Finally, the last element is work redesign. The need exists for a review of current ways of working in the banking industry so that ways to improve and streamline work processes can be discovered. The responsibility of this task lies with both the employee and HR department.

The Nigerian banking industry also needs to incorporate corporate social responsibility into its corporate strategy. The first port of call is basic infrastructure such as road networks, light and water, which will further reduce the environmental interference with work-life balance. It should set aside a sum of money annually that it can use to address the environmental flaws mentioned earlier.

In addition, government needs to get serious about enforcing labour protection standards. There should be institutional sanctions and these must be monitored effectively and constantly. Institutions such as Nigerian Employers Consultative Association (NECA) and Chartered Institute of Personnel Management (CIPM) need to collaborate with government and place advocacy on the issue of WLB and get people to begin to see it as an issue. Also, NGO’s and CIPMN (Chartered Institute of Personnel Management Nigeria) should follow suit and make a lot of noise around WLB so that banks would begin to self regulate. Finally, curriculum in universities on HR and even CIPMN professional exams may need to be reviewed to incorporate gendered dimensions and ensure future HR professionals are equipped to think about current issues.

Finally, it is the opinion of the researchers that father’s be involved in contributing positively to work-life balance. The three stakeholders identified in this study – the working mother, organizations and government can trigger this involvement. For instance, Nigerian mothers need to correct the cultural notion that it is the sole responsibility of the woman to raise the children whilst also attending to household chores. They must begin to raise their boys right from a tender age on their essential roles and responsibilities as ‘helper’s’ to their future
spouse at home. Also organizations should consider granting working father’s paternity leave so they can have some time off work to stay home and help their partner’s with taking care of the baby and doing household chores. Furthermore, the Nigerian government, in conjunction with institutions such as Nigerian Employers Consultative Association (NECA) and Chartered Institute of Personnel Management (CIPM), needs to consider introducing paternity leave policy into organizations and enforcing it.

Limitations
This study had limitations and these are discussed in succession. First, it was restricted to a particular work environment (banking) and the demographics of respondents in terms of years of work experience, job title and management level differed. This means that the findings cannot be applied to other black women of different demographics.

Second, interviews were within the work setting but it is possible that other settings will produce different results in terms of WLB. Also, my being a Nigerian and a female may have influenced my respondents responses to questions posed. I was not employed in the same industry and this could have made them reluctant to share private information with me even though they were assured of privacy and shown ethical approval from the university.

Furthermore, the sample size being limited to twenty participants in different organizations is not sufficient to generalize results to all females in Nigerian banking environment. Finally, the research failed to use triangulation, which is an important research strategy that could have further enhanced reliability and validity because the diverse research methods would be used to test the findings. Despite these limitations, it is believed that neglected issues concerning WLB in Nigeria were highlighted.

Recommendations for Future Research
The results of this research draw attention to a number of areas, which require further study. Though it contributed to WLB literature by sharing the WLB testimony of female bankers who are mothers in Nigeria with particular focus on their coping strategies, it would be interesting to look at experiences of working mothers employed in low-strain professional or non professional occupations such as teaching to see if the findings would be the same.

Furthermore, while the findings were compared with the UK context, a more meaningful comparison could involve a comparative study of women and men in the Nigerian banking industry and would provide auxiliary insight into this area.

Also, this is a qualitative study and so further research could focus on using quantitative methods for additional learning. Finally, further research could include a study on whether single mothers are able to cope better than married or cohabiting mothers.
REFERENCES


Published by the Forum on Public Policy
Copyright © The Forum on Public Policy. All Rights Reserved. 2013.