



**A STUDY OF WORK-FAMILY BALANCE
POLICIES AND PRACTICES FOR
RETURNING NURSING MOTHERS IN THE
NIGERIAN BANKING INDUSTRY**

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**PhD Thesis submitted in partial fulfilment of the Requirement
of the Degree of Doctor of Philosophy**

September 2021

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List of Abbreviations

CBN	Central Bank of Nigeria
WFB	Work-Family Balance
CIPD	Chartered Institute of Personnel Development
GDP	Gross Domestic Product
OECD	Organisation for Economic Co-operation and Development
EOPCEA	Executive Office of the President Council of Economic Advisers
EU	European Union
UK	United Kingdom
US	United States
NHS	National Health Services
ILO	International Labour Organisation
FDI	Federal Direct Investment
CEOA	Council of Economic Advisors
FCT	Federal Capital Territory
CEDAW	Convention of all forms of Discrimination against Women
NGPSA	National Gender Policy Situation Analysis
UNICEF	United Nations Children's Fund
WHO	World Health organisation
EBF	Exclusive Breast Feeding
NDHS	National Demographic and Health Survey
WABA	World Alliance for Breastfeeding Action
GTB	Guaranteed Trust Bank
FBN	First Bank of Nigeria
BBWA	British Bank of West African
NSE	Nigerian Stock Exchange
OML	Oil Mining Leases
LSE	London Stock Exchange
ICT	Information and Communications Technology
CSR	Corporate Social Responsibility

HMO	Health Maintenance Organisation
ASSBIFI	Association of Senior Staff of Banks, Insurance, and Financial Institutions
NUBIFIE	National Union of Banks, Insurance, and Financial Institutions Employees
HR	Human Resource
ESRC	Economic and Social Research Council
CIA	Central Intelligence Agency
BP	Blood Pressure

Acknowledgements

My thanks go to God Almighty for the successful completion of this PhD programme. God has been a source of hope and strength through this journey. I am forever grateful.

Many individuals have contributed in various ways, to the success of this research, and I am particularly grateful to the employees and entire management of First bank Nig ltd and Zenith bank plc who so kindly agreed to be interviewed by me, the problems encountered in finding willing participants makes their contribution highly appreciated. This study would not have been possible without your willingness to share your experiences with me.

I am eternally grateful to my supervisor- Prof. Kirk Chang for his encouragement and support towards me in achieving this great milestone.

To my friends and professional colleagues, who held my hands through this journey and provided a shoulder to cry on and lean on. I am most grateful for all your supports. God bless you.

To my mum, dad, and siblings I want to say a big THANK YOU! for all your prayers and support. I could not ask for a better family than you. I love you all.

Special thanks to my darling husband Bright Ekhaton for supporting me through this journey.

I love you dearly.

Finally, this study is dedicated to my lovely children Succeed Ekhaton and Excel Ekhaton who I birthed during my PhD programme. You both were my source of motivation to complete this study.

Declaration

I hereby declare that this thesis has not been, nor be, submitted in whole, or in part to another University for the award of any other degree.

Signature

Abstract

With the increase in the number of women in the labour force, there has been a growing literature on working women handling multiple roles arising from work and family. Presently there is a gap in the literature about the activities of the returning nursing mothers in the developing countries, with theories and most findings concentrated on studies in developed countries. This study intends to fill part of the gap in the literature by investigating the lived experiences of the returning nursing mothers in the Nigerian banking sector, with a view of understanding their challenges and coping strategy as they navigate between work and family domains.

This study applies a qualitative research method. Semi-structured qualitative interviews were carried out with 18 returning nursing mothers, 4 senior managers, 4 human resource managers, and 6 line-managers/supervisors across two commercial banks in Nigeria. To understand the available work-family balance policies in the workplace, particularly to the returning nursing mothers. In order to assist in the identification and interpretation of issues confronting the returning nursing mother's ability to achieve work-family balance, this study draws on work family border theory.

The findings of this study show that there are limited work-family balance policies in the Nigerian banking sector. The returning nursing mothers lack autonomy and flexibility in their work due to lack of formal policy, bureaucracy, and the organisational culture. This complements earlier studies on work and family in developing countries focusing on the experience of strain by working mothers. However, analysis from this research suggests that some of these stress-related conflicts were caused by the prevalent work culture of long working hours and presenteeism. The returning nursing mothers desire to have autonomy and flexibility in their work, in order to have a balance in work and perceive benefits for themselves, families and their organisations if such opportunities were made available. In addition, the findings provide a deeper understanding of the different problems which Nigerian women face in achieving work-family balance. The factors identified in this research study that prevent the returning nursing mothers in Nigeria from achieving a satisfactory balance between work and

family include, cultural and traditional norms, lack of suitable childcare, transportation, and family and work responsibilities.

Lastly, the study shows how Border Theory can be developed by adding new constructs to expand Clark's (2000) model to make better sense of the issues faced by the Nigerian working mothers, particularly, as it relates to institutional and cultural factors. By drawing upon the elements previously neglected in the work-family Border Theory, this study contributes to debates on how Border Theory can inform understanding of work-family balance in previously under-researched cultural contexts.

Chapter 1: Introduction

1.0 Introduction

This introductory chapter provides an overview of the thesis starting with a background of the study. This is followed by a summary clarification of the terms used followed by an analytical debate of Work/Family (Life) Balance. As few organisations in Nigeria have started initiating Work-Family Balance initiatives in the workplace, and particularly the indifference of the banking sector to adopt WFB policies and practices despite the benefits they stand to gain the statement of the problem and gap in the literature is identified. The next sections include the aim, research objectives and the research questions. The following section includes an overview of the methodological approach, the significance and the justification of study. Lastly, there is an outline and overview of the next chapters of the thesis.

1.1. Background of the Study

This study explores work-family balance policies and practices in the Nigerian banking sector- by focussing on the lived experiences of returning nursing mothers. Nigeria has experienced a significant increase in the participation of women in the workforce since 1990, from 39.3 percent to 42.1 per cent in 2011, with a steady growth to 45.6 per cent in 2018, and have played significant roles in many sectors (World Bank, 2019; Eleje & Wale-Oshinowo, 2018; Oluwagbemiga et al. 2016). For example, the Central Bank of Nigeria (CBN), reported that female employees in the banking sector have increased from 24 per cent in 2013 to 28 per cent in 2018, and occupy various positions (Orbih, & Imhonopi, 2019, p. 3; Eleje & Wale-Oshinowo, 2017, p. 9); including 16 per cent in the Nigeria's national parliament (Kale, 2018). Also, statistics from the developing countries of West Africa have shown that 57 per cent of mothers returning to work were found to combine childcare responsibilities with their jobs, while about 55 per cent delegate childcare to others (Ajibade et al., 2014).

With the significant growth in women's participation in the labour force, the number of dual incomes earning families have also increased, as well as, the roles of the women (Adisa, Osabutey, & Gbadamosi, 2017). Hence, the challenges of integrating work and family life are therefore, part of everyday reality for the majority of Nigerian working families, particularly, the women.

This is not peculiar to the Nigerian context alone, more recently, statistics have shown a significant increase in the number of working women with infants. For example, in the United Kingdom (UK), statistics show that there are 74.0 per cent of women with dependent children aged 0-4 years in the labour force, 24.7 per cent are in full-time employment, while 84 per cent of employed couples are currently living with dependent children (Office for National Statistics, 2018), and 58 per cent of women are in caregiving responsibilities for their parents or members of their family (Petrie & Kirkup, 2018).

Women, particularly mothers with infants in both the developed and developing countries have greatly increased their participation in the labour market to contribute financially to their household income without relenting their primary roles as mothers, wives and daughters. As a result, they are faced with the daily challenges of combining multiple roles of paid work and family responsibilities (Lewis, 2009). The complexities associated with juggling work with other family responsibilities is not isolated to a specific country but affects people from all walks of life in developed and developing nations. These complexities can be attributed to organisational culture, such as, long working hours, increased workloads and pressures on employees which exist within many organisations (Epie, 2011). This usually has a detrimental effect on the employees, which often results in a higher turnover rate in most of these organisations.

Paid work and family responsibilities are fundamental parts of human life, but it has become increasingly difficult to successfully manage a job alongside care for young children, due to the rapid and dramatic change in family and labour market structure (Lewis, 2009). Accordingly, the concerns over work-family balance have become salient due to number of factors which include demographic and social change, such as, more women taking up paid employment, working mothers, dual earner families, single/lone parent household. Also, technological advancement, such as, the internet, cell phones, emails and fax, which has led to a 24/7 availability, making it easier for work demands to intrude into family life, resulting in increased pressure and causing work-family conflict (McCarthy, Darcy, & Grady, 2010).

In addition, globalisation and the quest for competitive advantage has also increased the pressure on organisations, thereby leading to job intensification, work overload, long working hours, and unrealistic targets (Chatrakul, & Lewis, 2010). These additional pressures consequently result in an imbalance between work and family interests. In many ways, this is due to the conflict between paid work and family responsibilities. This conflict is linked to both decreased employee productivity and decreased family functioning. Through an exploration

and understanding of work-family imbalance, societal policies can be developed that can ease the tension. This knowledge also empowers organisations to foster a workplace atmosphere that are mutually beneficial to both the women and organisational objectives (Maruyama, Hopkinson & James, 2009).

Accordingly, the importance of work-family balance policies cannot be overemphasised. This is because when employees experience difficulty in balancing their work and family lives, their families and work will be negatively affected (Grywacz & Carlson, 2007). In essence, when employees are struggling with far-reaching family issues, lateness to work, absenteeism, lack of concentration low performance is bound to occur. Whilst at the same time, when employment (work) demands and pressure is too much, it is likely to prevent employees from participating effectively in their family roles inevitably leading to role conflict (Greenhaus, 2006). On the contrary, several studies have confirmed that work-family policies; family friendly policies and workplace flexibility can reduce considerably the percentage of lateness to work, absenteeism, stress, work-family conflict and further increase job satisfaction, productivity and organisational commitment among employees, thereby improving the overall performance and growth of the organisation (Fang, Lee, Timming, & Fan, 2019; Smeaton, Ray, & Knight, 2014; Poelmans & Sahibzada, 2004). This assertion led to increased considerations, and action by policy makers and organisations in the developed countries on how to reduce work-family issues among employees, thereby developing several work-family balance initiatives to aid employees in managing the competing demands between work and family (Odle-Disseau, Britt, & Greene-Shortridge, 2012; Michel, et al., 2011).

As a result, there has been an increase in academic interest on the issues of work-family balance (WFB) over the past three decades (Avgar, Givan, & Liu, 2011). Many scholars have studied the nature and development of WFB policies and the reasons for their adoption in the workplace (Pasamar, & Alegre, 2014; Ozbilgin, Beauregard, Tatli & Bell, 2011; Chang et al., 2010). For example, various work-family balance policies and practices have been developed and offered by organisations in many developed countries, such as flexible work arrangements (zero-hours contract, part-time contract, term-time contracts) in order to support the workforce to balance the demands of their working lives and their family lives (Lewis, & Campbell, 2007).

However, work-family balance (WFB) policies and practices have been found to be varied from one country to another, reflecting the cultural and economic backgrounds against which these policies have been formulated. For example, the changes in the labour laws in 2002 in the UK facilitated the growth and adoption of many flexible work schedules and family-

friendly leave policies (Dex, & Smith, 2002). In France, and some other developed countries, the working hours have been reduced to accommodate family obligations of both men and women (Thevenon, 2011). Unlike the UK, most of the Scandinavian countries have offered ‘work-life’ policies for all employees at an early stage of childcare to increase participation of both genders in the workplace (Den-Dulk, et al., 2013). Whereas, in India and China, WFB policies have been found to be relatively weak and concentrated more on family health insurance and subsidising the cost of children’s education, as against flexible work arrangements policies which has been implemented and practiced in the developed countries (Wang, et al., 2011). In India, flexible working hours were seen to diminish financial rewards, and were therefore seen as less important (Wang, et al., 2011). Similarly, work-family balance policies, which potentially diminished the level of employee income, may not be a priority in Nigeria due to the fact that employees are living in a society where welfare system is completely ignored, however, there are other work-family balance initiatives that can be adopted to support the working mothers (Makama, 2013; Okonkwo, 2012).

Nigeria is a patriarchal society with a general belief that the best place for a woman is in the kitchen (Makama, 2013). Consequently, domestic duties such as, childcare, cooking, and laundry are perceived as exclusively a woman’s job, many of whom are also in full time employment (Okonkwo, 2012). Owing to this traditional gender role ideology, working mothers in Nigeria often find themselves in a situation where their involvement in multiple roles of childcare, domestic duties and paid employment produces greater tendency towards experiencing roles strain (Okonkwo, 2012). There is no doubt that the traditional African society has placed much burden on working mothers, putting them in a position where family commitment creates serious conflict with their paid work (Nwagbara & Akanji, 2012). These cultural norms shape how women perceive social expectations of themselves (Agbalajobi, 2010), which consequently may have resulted to the lesser demand for work-family-balance policies, such as in the realm of flexible working hours and childcare support.

The articulation of work-family balance has been a key feature of states, practitioner and academic debate. The major concern of this debate is the need for good work-family balance policies in the workplace. In the light of this, the next section presents a clarification of terms followed closely by the analytical debates on work-family balance.

1.2. Clarification of Terms

The terms Returning Nursing Mothers refers to, female employees returning from maternity leave. They are chosen as the main research participants considering the rise in numbers of employed mothers of infants aged 0-3 years in Nigeria (Quisumbing et al, 2007; Ajibade et al., 2014). According to Greenhaus and Powel (2006) men and women experience the pressure from multiple roles differently and role strain is likely to be higher among mothers of infants. For example, the time requirements for household and paid work are complicated and often conflicting for women and mostly mothers with infant. The traditional gendered role sharing (gender division) ideology of an average Nigerian man, rarely see the men helping their wives with the domestic chores.

This study recognises the existence of the traditional gender role ideology rooted (Greenhaus and Powell, 2016) in the patriarchal social system of Nigeria and the role it plays in increasing the work burden on mothers returning to work after maternity leave (Okonkwo, 2012). This research will shed light on this aspect, by examining the challenges returning mothers face when combining paid work and family responsibilities, as well as on the coping strategies they adopted to balance paid work and family life.

1.3. Analytical Debate of Work-Family (Life) Balance

Work-family balance (WFB) is generally associated with the holistic upkeep of an employee's life. As a result, there is no simple universally acceptable definition of WFB (Rehman and Roomi, 2012; Torrington, Taylor, Hall, and Atkinson, 2011; Clarke, Koch, and Hill, 2004). The concept varies with age, values, interest, circumstance, and individual personality. Although the definition of work-family balance varies, there are three obvious consistent characteristics in the various concepts (Kalliath and Brough, 2008; Barrera, 2007). Firstly, employees can achieve balance between paid work and other areas of their lives. Secondly, organisations can provide WFB initiatives which will support employees in achieving the balance. Thirdly, the WFB initiatives provided by the organisations are affordable and do not affect the business needs of the organisation (Kalliath and Brough, 2008; Barrera, 2007). The harmonisation of these attributes has led to the analytical debate on work-family balance.

That work can incapacitate employees' lives is not new, long working hour's culture is not just ruling, but also ruining employees' lives. The early debate on work-family balance by Studs Terkel (1972, cited in Eikhof, Warhurst, and Haunschild, 2007, p. 326) reported the hidden injuries of work and the effects of these injuries on employees' lives. The study highlighted the moodiness at home that results from excessive long working hours, and the guilt that parents

(particularly mothers) feel for not adequately caring for their infants, and children's school events. As such, grumpy employees do not make great mothers, wives, lovers, fathers and neighbours (Pocock, 2003).

What are the possible solutions to these perceived problems? From the early literature of human relations of the 1930s, to the behavioural psychology intervention of the 1950s to the socio-technical systems of the 1970s, solutions to reduce long working hours, were sought in job redesign and better management that aimed at humanising the workplace (Eikhof, et al. 2007, p. 326). The argument is in favour of rolling back work in order to provide remedial opportunity for employees to balance work and family lives. In response to this, the UK Workplace Employment Relations Survey (Chaplin, Mangla, Purdon, and Airey, 2004) shows that work-family balance policies within the workplace are becoming more widespread. A deeper insight into these policies reveals that the work-family balance debate has a peculiar perception of life, which focuses on caring responsibilities. It is almost exclusively childcare that features in any recognition of life, accompanied only by the occasional mentioning of care for elderly dependants, therefore employees' lives were only constituted around childcare responsibilities. These policies in practice revolve around facilitating the working conditions of female employees. Notwithstanding that both male and female employees might experience work that is debilitating their lives, work-family balance policies and practices are basically focused on women who still carry most of the responsibilities of childcare (Niejahr, 2007).

The possible explanation of relating work-family balance policies with care is an outcome of two related interests, that of government and that of employers. Work-family balance signifies a holistically, and satisfied balanced life, although, neither government nor employers is mainly concerned about employee self-fulfilment. For the government the focus is more about reproduction of the future labour force at a period when birth rates are on the decline, rather than employees having a balanced or better life. For example, in the UK, the study of Hinsliff, (2006, p. 1), reported a baby crisis through a forecast of childlessness on a scale not seen since the First World-War, and the potential catastrophic consequences as work pressures compel young female employees to defer plans for having a family,. Also, for the European, only five countries had natural population increase in 2004. For the others, population increase occurred through migration. In 2003, the total EU population increased by 1.2 million, of which births accounted for only 0.2 million (European Commission, 2004). The government concern is, with less of the population of working age, and an increase percentage of pensioners, the government revenue base shrinks, whilst expenditure increases. Accordingly, the issue is for

government to find a solution, an intervention mechanism that would enable employees, particularly women, to both work and spend time with their family, with the hope for reproduction and care for their children.

While on the other hand, the issue with employers is that employees, particularly, the female employees, do have children, and with a retiring labour force, a mechanism needs to be put in place to draw into work the reserve army of mothers. Certainly, the basis of work-family balance debate resides with employers with perceived recruitment and retention problems recognising the increase in the number of mothers who have to fit their working lives around their childcare responsibilities (Income Data Services, 2000, p. 1). Hence, the solution to resolves these problems is the introduction of family-friendly initiatives in most of the developed countries, with few recourses to the developing countries.

The most family-friendly policy prescription by government and practice offered by employers is not to reduce working hours, rather to provide employees with more flexibility in their working hours, such as, flexi-working hours, or part-time (Lyonette and Baldauf, 2019; Smeaton, Ray, and Knight, 2014). Flexible working arrangements are offered as a means for supporting work-family balance, thereby allowing employers to appear employee-friendly, whilst meeting business needs. The fact remains, that employers have their own interest in flexible working arrangements. Having to service a 24/7 economy, employers need to deviate from a '9-5' working system (Schneider, et al., 2006). Besides, other beneficial work-family balance supports, such as crèches, are a more expensive option for employers and are less prevalent. Schneider et al., (2006), reported 83 per cent of employers in Germany offered flexible working arrangements, and while only 30 per cent offers other kinds of work-family balance support. Thus, the idea of work-family balance policies and practices as a win-win for both the employer and employee may be considered lopsided, because the flexibility needs being met tend to be those of employers rather than employees (Schneider, et al., 2006). The general argument is that work-family balance initiatives are introduced to help employees reconcile what they want to do (childcare) with what they have to do (work). However, there is ambiguity here, whether work-family balance is achieved can depend more on employee work experiences, than on employer work-family balance provisions, which is the focus of this study.

Attempting to balance employee's work life and family life, as well as, being satisfied in doing so poses a significant challenge for women (Easton, 2007), particularly, in the Nigerian banking sector. While other countries as discussed above are well known for their renowned

work-family balance policies and practices, even if it's considered lopsided, the Nigerian government has only one piece of legislation that promotes limited family-friendly policies, and this is the Basic Conditions of Employment Act 1974 (Labour Act, 1974), which stipulates maternity leave and breastfeeding break. Thus, work-family balance policies offered by most organisations in Nigeria are reflexive of the labour legislation (Epie, 2011). The organisations believe it is not their responsibility to help employees balance work demands and family obligations. Accordingly, previous literature has shown that organisations that fail to address work-family balance issue of their employees run the risk of having increased turnover rates and loss of skilled and talented employees (Easton, 2007). In light of the above, it becomes essential to look into the statement of the problem in the Nigerian banking sector, which is the case focus of this study.

1.4. Statement of the Research Problem

Nigeria is experiencing rapid growth in the number of women joining the labour force, and they are becoming more career oriented and less restricted in their professional pursuit. As a result, there has been a dramatic shift in the traditional role of women in Nigeria from family caretaking to the multiple roles of pursuing career and family responsibilities (Kahkha et al., 2014; Nkomo & Ngambi, 2013). A study conducted in Nigeria by Mordi and Ojo (2011), reported that most women suffer work life conflict as a result of imbalance between work and family domains. The overwhelming working environment in the Nigerian banking sector compels women to disrupt their family lives for the sake of company's profitability.

As Nigeria's economy increasingly becomes global, and as competition becomes the key survival strategy of organisations, the concept of work-family balance has become more important in present day discourse due to change in family composition, for retention purposes (Valcour, et al. 2011). The review of literature has shown the immense benefits of implementing work-family balance policies, such as improved physical, mental and emotional wellbeing of employees (Ford, Heinen, & Langkamer, 2007, Foley, Linnehan, Greenhaus & Weer, 2006). These scholars have proven that long working hours can result in serious health issues, such as stress, and depression amongst others. These health conditions have a domino effect on the employees, their performance at work, colleagues, and other relationships outside the workplace. A study conducted by the Chartered Institute of Personnel Development (CIPD, 2011) reported that the average organisation loses £10,500 on employees' sick leave annually, hence, the need to initiate good work-family balance policies and practices in the workplace.

Work-family balance initiatives if well implemented are beneficial to both the organisations and employees, hence the need to implement work-family balance policies in the Nigerian banking sector which is entrenched in a culture of long working hours and a highly pressurised work environment.

The past three decades has seen the rapid development of work-family balance initiatives in many developed countries (Torrington, Taylor, Hall, & Atkinson, 2011; Ozbilgin, Beaugregard, Tatli, & Bell, 2011; Greenhaus, & Powell, 2012; Moore, 2007). While this concept of work-family balance has received enormous research exposure in the developed economies, limited attention has been devoted to exploring this phenomenon in the developing nations. As a result, this research study is aimed at redressing this gap by exploring the extent to which work-family balance initiatives are a reality for employees, particularly, the returning nursing mothers in the Nigerian banking sector.

Previous research has established that achieving a desirable work-family balance for bank employees is an almost impossible mission as the culture of long working hours and presenteeism dominates the work environment (Murphy & Doherty, 2011; Gabb, 2009). According to Eleje and Wale-Oshinowo, (2017, p. 7), long hours of work and presenteeism is regarded as a sign of commitment to the organisation. The term presenteeism is used to describe a situation in which employees are seen to stay for long hours at their workplace, not necessarily being productive, but to be seen by management as dedicated workers (Murphy & Doherty, 2011). This concept of presenteeism further prevents employees from utilising work-family balance initiatives even when available (Murphy & Doherty, 2011; Torrington, et al., 2011). In order to mitigate this issue of long working hours and presenteeism, several EU countries, such as the UK, Denmark and Finland have introduced work-family balance initiatives to enable employees to balance their work and family domains. These initiatives include, flexible working hours, job sharing, parental leave, on-site childcare facility, and telecommuting, to support particularly, the returning nursing mothers in order to avoid low productivity, high absenteeism, turnover and expenditure on sickness benefits (Hartel et al., 2007; Todd, 2004).

In addition, organisations in most of the developing countries are becoming accustomed to the notion that these initiatives are cost effective, leaner and more adaptable to growth. For example, in the Kenyan context, various companies have instituted work life balance policies to mitigate work-family related conflict that can have a negative impact on employee family

and performance. For instance, a report by Mungania, (2017), indicates that various work-family balance initiatives have been instituted by organisations, such as, ECO Bank, Standard Chartered Bank, and many more, to support returning mothers, some of this includes day care facilities, flexi-time for lactating mothers, health facilities for both men and women, and even prayer rooms for spiritual nourishment.

While in Nigeria, past evidence indicates that work-family balance initiatives range from maternity, flexitimes, part-time, to childcare arrangements, however, these policies were found to be rarely available to female employees in the banks (Epie, 2011). Research infers that adequate provisions are not made by the management of banks in Nigeria for these policies to be implemented at a full-fledge scale to the nursing mothers. Also, the inability of government institutions to drive the implementation of these initiatives in the banking sector makes even statutory labour rights unavailable to women employees in the Nigerian banking sector (Ajayi, et al., 2015, p. 158; Adewumi & Adenugba, 2012). This is a significant gap in the literature given the fact that financial strains in most household has seen to more women working in both the formal and informal sectors (Okonkwo, 2012; Mokomane, 2012).

In this study, supporting the transition to motherhood and reconciliation of work and care for returning nursing mothers and their children is becoming a crucial family policy goal to be considered by the employers and government as well. The study of Ajayi, Ojo, and Mordi (2015) reveals that women wanted more family-friendly policies in their respective workplaces to balance work and family responsibilities. Few organisations in Nigeria have started initiating Work-Family Balance initiatives in the workplace, however, most of the companies, particularly the banking sector is indifferent to adopting WFB policies and practices despite the benefits they stand to gain (Epie, 2011).

1.5. Gap in Literature

A considerable literature has grown up around the concept of Work-family balance in the developed countries. Many studies focused on work-life policies and their effects on employees (Greenhaus, & Allen, 2011; Morgan et al, 2009; Richman, Civian, Shannon, Hill, & Brennan, 2008; Sands & Harper, 2007). Several has shown that practices promoting WFB help to attract and engage women, reduce employee stress, burnout, and work-family conflict (Bloom, Kretschmer & Van Reenen, 2011; Yasbek, 2004; O'Dricoll et al., 2004). While others argue that the adoption of WFB policies has been associated with a number of productive indicators, such as increased market value, productivity, organisational performance and organisational

citizenship (Poelmans and Sahibzada 2004; Konrad and Mangel, 2000; Lambert, 2000). However, in the developing countries, especially in Nigeria, WFB is far less researched. Many studies on work-family interface have been conducted in Nigeria, but limited research on work-family balance in the Nigerian banking sector, this reveals a gap in knowledge in the field of work-family balance literature. It is worth noting that the terms and conditions of employment in Nigeria except for wages and salaries are regulated by the Nigerian Employment Act 1974, which does not provide for work-family balance policies (Epie, 2006). Nigeria is influenced by the British system in terms of the government exercise of limited regulations for employers. This allows employers a myriad of opportunities to design and adopt work-family balance policies that would suit them (Den Dulk, 2005). Furthermore, it is acknowledged that the Nigerian banks operates in a competitive business environment, and employees work under pressure and experience significant work-family conflict or challenges (Eleje and Wale-Oshinowo, 2017). The Nigerian banking sector has been charged to be more proactive and focus on intense policy scrutiny because of the many challenges employees, particularly the returning nursing mother experience in balancing work and family (Ojo, et al. 2014; Epie, 2011).

Thus, this study will investigate the lived experiences of the returning nursing mothers in the Nigerian banking sector. The next section presents the research aim, the research objectives and specific research questions, followed by the methodological consideration, conceptual framework, contribution, significance of the study, and justification of the study. Finally, it provides an overview of the subsequent chapters, which will vividly spell out the structure of the thesis.

1.6. Research Aims, Objectives, Research Questions and Methodological Considerations

1.6.1. Research Aim

To explore the lived experiences of returning nursing mothers balancing work and family obligations, and the extent to which work-family balance policies and practices are evident in the Nigerian banking.

1.6.2. Research Objectives

- To examine the concept of, and work-family balance available in the Nigerian banking industry
- To investigate the lived experiences/challenges of returning nursing mothers in the Nigerian banking sector, and work-family balance policies and practices available to them.
- To explore coping strategies adopted by returning nursing mothers.
- To explore effective ways to improve implementation of work-family balance.

1.6.3. Research Questions

- What work-family balance initiatives are available in the Nigerian Banking Sector, particularly to the returning nursing mothers?
- What are the lived experiences/challenges that returning mother's face in combining work and family?
- What are the coping strategies of the returning mothers in managing work-family conflict?
- How can work-family balance be better improved and managed?

1.6.4. Methodological Consideration

The purpose of this qualitative study was to explore the lived experiences of returning nursing mothers in the Nigerian bank sector, as well as, the policies and practices in the workplace supporting family and work domains. Using qualitative method allowed for an in-depth understanding of how returning nursing mothers in the Nigerian banking sector balanced their family and work responsibilities, and how their experiences may be used to facilitate social change and best practices in the workplace. Quantitative approach was not suitable for this research because of the lack of well-established information on this topic for verification and need for in-depth study of the perceptions of the returning nursing mothers (Anfara and Mertz, 2014). This study conducted a semi-structured interview among 32 participants, which includes, managers, human resource and returning mothers in old and new generation banks. The purposefully selected participants were interviewed and observed in a real life setting as they shared their lived experiences. Using semi-structured interviews to understand their perceptions as these mothers described their lived experiences of how they coped with work and deals with family responsibilities. They discussed how their experiences affect their

perceptions of gender roles and explored the challenges and benefits they faced in returning to work.

1.7. Theoretical Framework

The theoretical framework guiding this study is Work/Family Border Theory by Clark (2000) whilst further expounding on the theory to understand the primary objectives of this study. Border Theory clarifies how employee negotiate between their work and family domains, and the borders existing between the two domains to attain balance (Clark, 2000). The Work/Family Border Theory was adopted as a framework for this study because of its array of benefits for conceptualising work-family balance (Gurney, 2010). In addition, the theory identifies and addresses the elements of work and family domains which other theories fail to address (Clark, 2001). In order to make sense of the dynamics and interactions between the returning nursing mothers in the Nigerian banking work roles and their family roles, by applying the Work/Family Border Theory (further discussed in Chapter 2) the researcher seeks to anticipate and explain the challenges that the returning nursing mothers face in trying to negotiate and balance their roles in different domains and the factors that enable or constrain these negotiations. In addition, this study anticipates that by applying the Work/Family Border Theory, will enable not only a better understanding of the challenges facing the returning nursing mothers, but also, how the Work/Family Border Theory can be developed to take account of the distinctive features of this under-researched cultural context.

1.8. Rationale for the Study

This study originates from the researcher's quest to investigate work-family balance policies and practices in the Nigerian banking sector. In addition, this was underpinned by insight from the researcher's own experience of having lived with a sister who was once a banker in Nigeria, and how her long-working hours, coupled with the very stressful working environment was constantly putting a strain on her marriage and family. In order to maintain her sanity and the family unit, she resigned her appointment with the bank, since it was very challenging to achieve any form of work-family balance. This experience raised the researcher curiosity on issues regarding work-family balance, and how it has been neglected in the Nigerian banking sector, hence the researcher determination to explore and examine the experiences of all the parties involved, which includes, Retuning Nursing Mothers, Management, Human Resource and Line-manager/supervisors, and provide insights into how paying closer attention to the

concept of work-family balance can be beneficial to all. If the management of banks do not address this problem, they will lose many more talented and skilled employees which will be detrimental to productivity and profits.

1.9. Significance of the Study

The Nigerian banking sector is described as vibrant, highly competitive and the second most developed sector of the Nigerian economy (Adewumi & Adenugba, 2010). It constitutes 70 per cent of the market capitalism of the Nigerian Stock Exchange (Burgis, 2010). The banking sector has contributed to the economic growth and development of the country bringing 3.52 per cent GDP in first Quarter of 2015, up from the 3.35 per cent in the previous year despite the various reforms over the years (Nigerian Bureau of Statistics, 2016).

Despite these developments, the banking sector exudes diverse forms of organisational culture which instigate barriers and discrimination that stifle women's career progression. One area that conflicts with women's career progression in the Nigerian banking sector is in the performing their reproductive roles of childbirth and child caring. The issue of childbirth, questions female employees' commitment and credibility to their banks, and has been discovered to have long term career implications for women, including the retention and promotion of women. Several banks in Nigeria are alleged to compel female employees to sign up employment contracts specifying that they will not get pregnant for the first three years of their employment to forestall requests for maternity and parental leaves (Okechukwu, 2013; Okpara, 2006).

In addition, the Nigerian banking sector is considered as a hegemonic profession, dominated by a male culture that is typically expressed and designed to favour men. Such are exemplified in the pressurised nature of the work, untenable targets, monotonous tasks and long working hours culture, presenteeism as against productivity. The masculine culture operating in the sector, explains the lack of family-based support to working mothers, and the challenges women face to balance family and work. In order to promote a family-friendly work environment, this study identifies the requirement for mechanisms to promulgate policies, laws, redesigning of work and processes to create enabling work environments for women to pursue and thrive in their career, and family responsibilities.

1.10. Justification of the Study

The intention of the researcher in undertaking this study is to undertake a critical exploratory review of work-family balance policies and practices available to returning nursing mothers in the Nigerian banking sector, and to contribute to a rethinking of work-family balance initiatives. The need for adoption and implementation of work-family balance initiatives is particularly to be appreciated considering the recent demographic and social changes in today's workplace, particularly the Nigerian banking sector.

Work-family balance appears to be a relatively new concept in the Nigerian context. Unlike most developed countries, such as the UK that launched work-family balance initiatives in 2002, the Nigerian government rarely has any supportive initiatives or work-family balance policies for Nigerian workers (Adisa, et al. 2014). The work-family balance initiatives by the UK government accords employees the legal right to request flexible working schedules, particularly, the returning nursing mothers (Levin-Epstein, 2005). This is one amongst the many programmes developed by the UK government to promote a strong business case for family-friendly policies and flexible working practices, the sign of government that supports work-family balance.

In addition, in the present era of globalised economy, further studies on work-family balance and what enhances or hinders its effectiveness are critical to the field. As a result, this study is important because it is perhaps the first research study to investigate the lived experiences of the returning nursing mothers working in the Nigerian banking sector, and the availability of work-family balance policies in the workplace. It also provides a unique contribution to the literature and to the existing knowledge in work-family balance studies. This study is useful because it contributes immensely to the availability of academic, and organisational researches and serves as a significant value for policy makers, and the management of the banks towards developing effective work-family balance policies and practices that will not only benefit the returning nursing mothers in the Nigerian banking sector, but to all working women and employees in general.

1.11. Outline Structure of the Thesis

This research is organised as follows and divided in seven chapters.

Chapter 1: This chapter introduces the research topic and discusses the aims and objectives of the study. It also proposes the research questions and outlines the rationale for the methodology

used and framework. The chapter also provides significance of the study and the justification of the study, as well as the contribution.

Chapter 2: This chapter presents a review of the literature on work-family balance studies and its related concepts. The chapter further explores the various definitions of work-family balance, and the origin of work-family balance. It discusses the reasons for the emergence of work-family balance and its benefits to organisations and employees. This is then followed by a critical review on the debates and discussions on various theories on work-family balance and the adopted theory that underpins the study.

Chapter 3: This chapter presents the context within which this study is set. It gives an analysis of the general background of Nigeria. The chapter also discusses the origin and operations of the Nigerian banking sector, with focus on the old and new generation commercial banks. A critical review of labour legislation and union governance enabled an understanding that institutions matter in shaping work-family balance policies in the workplace. This is followed by social and cultural factors prevailing in Nigeria, and the importance of breastfeeding.

Chapter 4: This chapter presents an extensive methodological discussion and the philosophical paradigm guiding the research, including the rationale for the methodological choice and account for the strategies and tactics employed in the conduct of the fieldwork. Overall, this chapter provides a methodological foundation for the research study and presents details of the sample, data collection and data analysis procedures.

Chapter 5: This chapter presents an account of the two case companies, and the main parties involve (returning nursing mothers, management, HR, and Line-managers/supervisors). This chapter brings to fore the challenges returning mothers encounter in trying to achieve work-family balance.

Chapter 6: This chapter integrated and discussed the findings in line with the literature reviewed in chapter 2 and 3, to add to existing debates, arguments and theories.

Chapter 7: This chapter presents a holistic summary of the thesis in line with the research questions. It presents the conclusions, contributions, policy implications, future research, and recommendations.

1.12. Summary

Having completed the introduction for the research thesis above, the next chapter provides a review of the literature on work-family balance studies and its related concepts.

Chapter 2: Literature Review

2.1. Introduction

Work and family are pivotal in individual life. For the majority of individuals, work is the means to an end, for better life and for improving the well-being of the family. Albeit, work constitutes the central life interest for most individuals, and work is only one of the several interests that individuals seek in life (Chandra, 2012). When the demands from the work domain interfere with the pursuit of other life interests, a conflict between the two domains occur (Greenhaus and Singh, 2004). Thus, the need to find a balance between these domains has led to a growing body of literature investigating work-family balance issues (Chandra, 2012; Bianchi and Milkie, 2010; Bardoel, De Cieri, and Santos, 2008).

This chapter presents an in-depth critical review and analysis of the available literature to ensure that the scope of work-family balance was considered. To achieve this, the origins of Work-Family Balance and the variety of factors that have triggered work-family balance are discussed. Likewise, the diverse ways employers classified the concept along with other terminologies, such as, work-life balance, and work-family balance amongst others are also discussed. This is followed by an examination of the existing work-family policies and the perceived drivers of work-family balance. An extended discussion of several existing theories of work-family balance are analytically considered, such as role theory, spill-over theory, work-family conflict, enrichment theory, coping theory, and border theory. Border Theory (Clark, 2000) was adopted as a framework to inform this study, considered as having the potential to assist in exploring and making sense of a range of issues of interest in this study. It is considered that work-family balance has become a critical issue for employees, particularly for working mothers with their dual responsibilities as nurturers and workers, hence the challenges experienced in maintaining a good balance between work and family. This chapter progresses to investigate various conceptualisations of work-family balance.

2.2. Conceptualisation of Terms

Several studies on work and family discourse tend to use the concept ‘work-life balance’ interchangeably with ‘work-family balance; to fully understand each concept, it is important to differentiate them (Lewis, & Beauregard, 2018; Gomes, 2013; Torrington, Taylor, Hall, & Atkinson, 2011). While Work-life balance supports employees’ effort in splitting their time,

energy and resources between workplace demands and other aspect of life: such as, family, friends, community participation, spirituality, personal growth, self-care and other personal activities. Work-family balance supports the equal involvement of time, energy and other resources in work demands and family responsibilities. For the purpose of this study, the term Work-Family Balance was adopted and utilised all through this study. The utilisation of the term work-family balance appears to be more appealing by virtue of the subject under investigation- the returning nursing mothers (Redmond, Valiulis & Drew, 2006; Smithson and Stokoe, 2005). In order to have a better understanding of these concepts, the next section discusses the evolution of work-family balance.

2.3. The Evolution of Work-Life Balance

The origin of the term work-life balance is still highly contested among scholars (Gomes, 2013; Fleetwood, 2007), although it was alleged to have been in existence since the 1960s. This can be attributed to the fact that the term work-life balance has immensely developed since 1960s and no specific, agreed definition of the concept has been reached (Rehman & Roomi, 2012). Work-life balance can be traced back to early 1970s where the concept of work-life conflict experienced by employees were examined (Mendez, & Serrani, 2015). Work-life conflict is defined as the challenges that employees face in a bid to juggle between work and other personal responsibilities (Lambert & Haley-Lock, 2004, p. 180). In the 1960s, the term work and non-work conflict was referred to as family-friendly and work-family balance (Lewis & Ridge, 2005; Clutterbuck, 2003). Hence, work-family balance issues in the 1970s were attributed only to working mothers who had children.

However, this concept received criticism because it only favoured women with children, or some form of caring responsibility, thereby segregating the men and non-parents in the workplace (Moore, 2007). This trend lingered-on until the 1980s when Employee Assistance Programs were introduced by some public policy makers and organisations (Moore, 2007, p 385). Thereby resulting to a shift of terminology and work-life balance came into existence about the mid-1980s, which encompasses the concerns of both the women and men, thus allowing for a broader understanding of the concept (Gregory and Milner, 2009; Brown and Fray, 2007). The scope of the term was broadened to accommodate the concerns of the men, such as paternity leave, and other single and non-parental employees (Hammer, Kossek, Yragui, Bodner & Hansen, 2009). Thus, employers acknowledged that work-life balance policies and practices can act as a successful strategy to attract and engaged highly skilled

workers (Bygren & Duvander, 2006). The recognition of the benefits such as cost reduction by reducing the rate of employees' absenteeism, increased performance, and stress reduction among employees has led to several employers and employees advocating for the implementation of Work-Life Balance policies and practices in their workplaces (Lewis, 2009; Holman, Batt & Holtgrewe, 2007).

In the 1990s, discussion related to work-family balance begun to be more complex as more interdisciplinary researchers such as feminist, institutionalist economists, industrial relations and anthropologists took part in the studies on women in the workforce (Drago & Hyatt, 2003). In this era, work and family became a prominent issue of debate at the workplace and among public policy makers (Pitt-Catsouphe et al., 2006). As a result, work-family programs began to be developed by human resources practitioners as a means of attracting and retaining female employees (Drago & Hyatt, 2003).

Studies on work-family balance have grown enormously in scope and coverage (Bianchi & Milkie, 2010; Drago & Hyatt, 2003), the growth made more evident by an increased diversity of workplaces and families. Families increasingly diverged from traditional family stereotypes that is, working father and a mother at home with children to other types of family, such as, dual earner families, single parents, gay and lesbian families, which then attracted scholars' attention, to examine their experiences of work-life conditions and challenges (Mark, 2006). Workplaces also became more diverse, with growth in the economy, the increased diversity in race and ethnicity of workers (Bianchi & Milkie, 2010), the increased share of part-time and short-term employees in the workforce, and also, more work being performed at irregular working hours, which included working from home, evenings, weekends and public holidays (Burgess & Connell, 2006; Campbell & Burgess, 2001). The steady growth of work-family research has been triggered by the greater involvement of women in the workforce in general (Greenhaus & Singh, 2004), and the increased number of women holding positions in such previous male preserves such as, managerial and senior managerial positions (Barnett and Hyde, 2001). Also, women are participating more at every level of higher education ((Barnett & Hyde, 2001).

The term work-family balance is a broad conceptual frame that encompasses all the aforementioned terminologies of work and life, such as family-friendly policies, work-family balance and Work-family life conflict. The term "work" for example comprises not simply contractual hours of employment. But it also encompasses unpaid activities, such as, extended

and unpredictable journey times (Guest, 2002). While on the other hand, the term “Life” can be construed to mean family-life, but more inclusively to include free and leisure time, irrespective of family commitments (Clutterbuck, 2003). More importantly, there is no definite interpretation or boundary to determine or to specify precisely the work or life aspects. In this study, work is defined as the time and the energy that a person’s contracts to a third party in return for a defined financial reward (Guest 2001). “Life” is defined as the opportunity for a person to achieve their own personal desires in a diverse range of ways, whether related to family, children, or personal leisure and other personal obligations (Eikhof, et al., 2007). In this study, the balance will be considered within the context of returning nursing mothers in the Nigerian banking sector, how they manage combining work and family responsibilities, in a way that satisfies both the mothers’ needs for care-parenting and self-fulfilment at work (Eikhof, et al., 2007). The next section discusses the concept of work-family balance.

2.4. The Concepts of Work-Family (Life) Balance

Grzywacz and Carlson (2007), argued that the concept of work-family balance has not been extensively scrutinised, they stated that most of the reviews on work-family relations do not mention ‘work-family balance’ or mention ‘balance’ and fail to clearly define the concept. Therefore, the concept of Work-Family Balance (WFB) is subjective by nature, due to its interpretation or meaning, which varies according to age, interest, value, personal circumstance and personality of each individual (Torrington, Taylor, Hall, & Atkinson, 2011, p. 33). There is no globally acceptable definition of the concept, but some scholars have argued that WFB is a satisfactory level of involvement or ‘fit’ between the multiple roles in an individual’s life, particularly, women employees (Gomes, 2013; Fleetwood, 2007). While other authors interpret WFB as the equilibrium or maintaining an overall sense of harmony in life. Clutterbuck (2003, p.3), posits that work-family balance involves the examination of people’s ability to simultaneously manage the multi-faceted demands of life. These definitions focused on individual satisfaction in multiple life roles, and the abilities of individuals to balance and manage simultaneously two or more aspects of life, which includes, family obligations, work responsibilities, and personal life.

Chang, Artemis, McDonald, Paula and Burton (2010), defined Work-family balance as the harmony or equilibrium between work and family domains. According to Greenhaus & Foley (2007), argues that work-family balance can be seen as the extent to which employees perceived they are experiencing positive relationships between their work and family roles, or

where the domains of work and family are considered compatible, and/or at equilibrium with each other. Clark (2002), also defines work-family balance as “...satisfaction and good functioning at work and at home with minimum role conflict.” (p.751).

Work-family balance has also been conceptualised as a global assessment that work resources meet family demands and family resources meet work demands in a way that participation is effective in both domains (Voydanoff, 2005; Carlson, Grzywacz & Zivnuska, 2009). According to Duncan and Pettigrew (2012), work-family balance can be measured on a continuum from highly balanced to highly imbalanced. Hill et al. (2001), believe that work-family balance is the extent to which an individual is able to balance the emotional, behavioural and temporal demands of work role and family role simultaneously. Other scholars have also defined work-family balance as equal time, equal psychological involvement and equal satisfaction with one's family and work roles or simply the absence of conflict (Gagnano, Simbula & Miglioretti, 2020; Obrenovic, Jianguo, Khudaykulov, Aamir, & Khan, 2020; Wayne, Butts, Casper, & Allen, 2013; Greenhaus, Collins & Shaw, 2003). Similarly, they believe balance is an individual's self-appraisal of how effective and satisfied they are with their work and family lives (Carlson, Grzywacz & Zivnuska, 2009; Greenhaus & Allen, in press; Valcour, 2007).

Since it has been established that there is no globally acceptable definition of work-family balance, Bergman and Gardiner's (2007), definition is adopted for the purpose of this research. Bergman and Gardiner (2007), defined work-family balance as a general term used to describe employers' initiatives designed to improve employees' experiences at work and outside work environments. This definition was adopted because it encompasses the multiple facets of the concept of work-family balance and addresses the fact that WFB can only be successful if both employees and employers' needs are catered for by the WFB initiatives available in the organisations. Work-family initiatives are defined as, policies, practices, programs and strategies implemented in organisations to cater for better quality of work and family, promote work flexibility, and reduce work-family conflicts for employees (Bardoel, De Cieri & Mayson, 2008). Several authors have criticised the various definitions of the concept, as they do not allow consistency as most authors use the terms life and family, non-work synonymously with regards to their balance with work (Brough, Timms, Chan, Hawkes, 2020; Kelliher, Richardson, & Boiarintseva, 2018). These varied definitions make it difficult to identify specific terms responsible for causing imbalance (Gagnano, Simbula & Miglioretti, 2020; Santha, 2019; Ozbilgin, Beauregard, Tatli & Bell, 2011).

The concept of work-family balance has raised much concern for managers, and employees, particularly, women. Thus, the steady growth of women in today's workplaces has particularly raised the work and family equilibrium issue. For example, in the UK, and some other developed countries, women of working age have exceeded 70% (Gomes, 2013; Campbell, 2008). In the developing countries, such as Nigeria, there is also a pattern of increasing participation of women in the workforce (Ajayi, et al. 2015; Epie, 2011). This increases dual career families globally. This implies, that women need to balance both traditional family obligations with those of the workplace. It seems relevant that women may seek employment with organisations that promote flexible working hours or organisations that offer family-friendly policies, such as childcare, or child related assistance.

Concerns about the balance between work responsibilities and family life is also imposed by globalisation and an increasingly tight labour market, with employers seeking well-qualified and skilled women for professional jobs (OECD, 2019; Silkin, 2018). Accordingly, several organisations and governments globally, more particularly, from the developed countries, have initiated various policies and practices to promote balance between working and family obligations, thereby increasing the attractiveness of work roles, including the engagement of qualified and skilled women in the workplace (Pasamar & Alegre, 2014; Dex & Smith, 2003).

2.5. Work-Family Balance Policies and Practices

Work-family balance policies refer to a group of formal organisational initiatives and programmes designed with the general aim of helping employees with balancing their work and lives (Lee & Hong, 2011; McCarthy, Darcy, & Grady, 2010). Work-family balance policies are sometimes referred to as work-life policy, work-family policies, work-family benefits, and family-friendly benefits, family-supportive policies, employee-friendly policies, and family-friendly workplace practices (Bloom, Kretschmer & Van Reenen, 2011; Beauregard and Henry, 2009; Foley, Linnehan, Greenhaus & Weer, 2006; Wise & Bond, 2003; Anderson, Coffey, & Byerly, 2002; Lambert, 2000).

Work-family balance initiatives emerged in the 1990s as organisations responded to the changing workforce, which includes an increasing number of dual earner couples and women with dependents (Aryee, et al., 2005; Wise & Bond, 2003). Along with these demographic changes in the workplace, the pressure of global competition to recruit and retain valued workers have pushed employers to pay more attention to their employees personal and family

needs (Lee & Hong, 2011; Saltzstein et al. 2001). An increased need for national policies related to work and family (life) issues has also been a concern of the International Labour Organisation (ILO). An ILO convention (No. 156) that was adopted in 1981 states that, it is necessary for organisations to help employees in balancing work and family (life) demands (Lewis, 1997). A mix of social justice and business benefits have become the rationale for employers to adopt the policies and practices (Strachan, Burgess & Henderson, 2007). For example, a survey conducted by Galinsky et al., (2008), reported that about 1,100 organisations around the United States (US) have implemented at least eight work-family balance policies. The authors identify several reasons for implementing work-family balance policies from both the organisation and employees' perspectives.

Table 2.1: Rationale for the implementation of Work-Family Balance Policies

Organisational Benefits	Concerns for Employee's Needs, Legitimacy and Social Fitness
<ul style="list-style-type: none"> - Employer's branding (To attract skilled potential employees) - Engagement of talented employees - Increase productivity - To compete with competitors - To meet business needs for flexible work schedules - To increase employee's commitment 	<ul style="list-style-type: none"> - Decreed by law - Organisation policy - To assist employees to balance work and family life - To provide employees job satisfaction - To make employees happy - To request to employees' request/pressure. It is the right thing to do

Besides the afore mentioned rationale, there are other drivers for implementing work-family balance policies, and these vary between countries, industries and organisations. This is due to several factors, believed to have contributed to the organisations decisions in adopting range and types of work-family balance policies (McNamara, Pitt-Catsoupes, Brown, & Christina, 2012; Galinsky, et al., 2008). The next section will succinctly discuss the drivers of work-family balance policies.

2.6. Drivers of Work-Family Balance Policies

A considerable number of organisations are now aware of the importance of developing family-friendly initiatives in the workplace to help employees balance their work and family responsibilities. However, research has shown that implementation and level of commitment in work-family balance policies varies according to the size of the organisation and varies across countries, generally, the public sector and public owned companies are more likely to promote family-friendly policies, such as flexible work arrangements, amongst others (International Finance Corporation, 2019; ILO, 2014; Fagnani, 2011). A review on statutory employment rights carried out among 21 high-income OECD countries in 2008, shows that the United States (US) is limited as far as flexible working arrangement is concerned (Fagnani, 2011). Similarly, high-quality flexible working arrangements are still the exception in the UK, for this reason women only have the choice to either work full-time all of the time, or reduced hours with low pay, no benefits and little opportunity for advancement (Gornick & Hegewish, 2008). The study of Fagnani (2011), further discussed some key drivers of work-family balance policies for the organisation.

One of the key drivers for the formation of work-family balance policies and practices, is the benefits the organisation stands to gain, such as improved recruitment and selection rates, and employee morale (Forum on the Workplace of the Future, 2005, p.67). The study of Drew, Humphreys & Murphy (2003, p. 13), posits that, organisations operating in a competitive market environment should adopt strategies that would yield positive results. Also, a survey conducted by the Work-Family Balance Network (2004, p. 5), and Forum on the Workplace of the Future (2005, p. 65) respectively, revealed that potential employees view organisations which have a wide-range of work-family balance policies and practices as their employer of choice. The Work-Family Balance Network (2004) further established that organisations with more flexible working policies usually have a large number of their female employees returning to full-time employment after giving birth. A report by the Executive Office of the President Council of Economic Advisers (EOPCEA) (2010), revealed positive evidence of introducing flexible workplace practices, resulting in a rise from 75 percent to almost a 90percent retention rate and positive employee testimonials. Similarly, a study of over 700 firms in US, UK, France and Germany shows a significant positive relationship between work-family balance practices and productivity (EOPCEA, 2010). Although, Drew, et al. (2003), argue that the drive for work-family balance policies and practices is complex as employees would like to have flexible working, but customers want 24/7 services and having to satisfy these two needs can be

challenging. Hence, the authors classified the drivers for work-family balance policies and practices into external, internal and social forces.

2.7. External Forces for Work-Family Balance Policies and Practices

The external forces refer to the features beyond the organisation's control which have resulted in the enforcement of work-family balance policies and practices, such as, meeting and satisfying the client's needs (Lyonette & Baldauf, 2019; O'Brien, 2011; Drew, et al. 2003). In an attempt for organisations to remain competitive in unstable markets, organisations go the extra mile to attract clients by opening for longer hours, even on weekends and bank holidays (Eleje & Wale-Oshinowo, 2017; Kodz, Harper, & Dench, 2002). This strategy is however perceived, as a win-win situation, organisations profit from the long-working hours, and can also be seen as organisations of choice, as a result of the different working hours available for employees (Brough & Kalliath, 2009). Many organisations in both the developed and developing countries have offered different kinds of work-family balance policies and practices in the workplace, such as part-time, zero-hours contract, childcare facilities, annual leave, maternity and paternity leave to help their employees fulfil needs of working and family obligations. (Gomes, 2013; Baral, & Bhargava, 2011).

Legislation is another external force, hence organisations that operate in countries such as the UK, Denmark and France where there is legislation as regards work-family balance policies and practices, comply with both national and international laws of the European Union (EU). The measures and vision established at the EU level in terms of work-family balance has diverse characteristic because of the differences in their welfare systems (Den Dulk et al. 2012). For example, Denmark and France are the pioneers of family-friendly initiatives, however, there are differences in their policies and practices. France practices protectionism and a focus on increasing employment levels, for example, France operates 35 hours a week working policy for all full-time employees (Murphy & Doherty, 2011), hence employers must abide by the law. While the practices are more on gender equality in Denmark. On the other hand, the UK and Spain are both lagging in this regard. Although, they both have welfare state systems with unsatisfactory development of work-family balance policies and practices. In the Spanish case, the welfare state's traditional support for the male-breadwinner model and its conceptualisation of women as wives and mothers has resulted in the emphasis on the role of providing care to the family. In the UK, the liberal tradition based on the primacy of the market and private

provision of care has led family affairs to be considered as private issues in which little state involvement is desired (Aybars, 2007). In Nigeria, this is not the case, there are no laws which promotes family-friendly initiatives, and if there are any, such arrangements are given as a discretionary gesture from the employer to the individual employee (Epie, 2011). The next section discusses the internal forces of WFB.

2.8. The Internal Forces of Work-Family Balance Policies and Practices

The internal forces refer to the features within an organisation, which ensured that work-family balance policies are enforced. One of these forces, is the employer's branding. Having a positive image is very important to organisations as it would ensure higher recruitment and retention of highly skilled employees to the organisation (Jang, 2009; James, 2007). In addition, the implementation of work-family balance has a positive effect on employees' health and wellbeing. The study of Fine-Davis, et al. (2004, p. 382), reveals that the adoption of WFB policies and practices has a direct and positive relationship with the health and wellbeing of the employee. The authors discovered a significant relationship between the presence and utilisation of work-family balance policies and practices in the workplace and the employee's satisfaction with their health. Chatterji et al. (2013) further affirm, that when women return to work after childbirth, the shift in pattern does not only affect the health and well-being of the child, but also, that of the mother. In order to develop public policies that meet the needs of a society in which most mothers are employed, there is need for a broader knowledge base regarding how maternal employment affects families (Chatterji et al., 2013). The next section sheds light on the social forces for WFB.

2.9. Social Forces for Work-Family Balance Policies and Practices

Social forces are those features that exist in an organisation to ensure that they remain socially responsible. These include demographic and corporate responsibilities. One of the social forces for enforcing work-family balance is changes to the demographic distribution of the labour force. Several studies have shown that there is a steady growth in the number of women especially mothers returning to work after their childbirth, as well as an increase of potential mothers at the workplace (Harkness, Borkowska, & Pelikh, 2019; Chung, & Horst, 2018; Ajayi,

et al. 2015; Ajayi, et al., 2015; Epie, 2011). Hence, the need for organisations to cater for these categories of employees (Lewis & Campbell, 2007).

Whilst it is acknowledged that balancing work and family is an issue for both men and women, it is women who still retain the major responsibility for domestic care (Den Duke, et al., 2013; Tomlinson, 2007). For this cause, it is believed that work-family conflict might be more visible at organisations with a high percentage of women employees, and that these organisations might therefore be more responsive in providing support to employees on work-family issues. For example, supporting childcare initiatives has been found to be pioneered by the proportion of women employees at an organisation (Poelmans, Chincilla et al., 2003). One of the reports from the Families and Work Institute 2008 National Study of Employers indicates that among 1100 organisations across US organisations where women make up over 50 per cent of the employees are more likely to offer a flexible work option than those where women are less than 24 per cent of their workforce (Galinsky et al., 2008). Also, studies found that in European organisations with predominantly female employees, there was twice the likelihood of those organisations offering flexible working hours and unpaid leave, and they were almost four times as inclined to offer some kind of dependency care benefit (Davis and Kalleberg, 2006). For example, in the UK economy, such as, the National Health Service (NHS), and the retail sector where women predominate in the workforce, these organisations will encounter a high degree of pressure from women to implement work-family balance policies and practices, which cannot be ignored (Dex & Smith, 2002). In several other industrial sectors in the developed countries, the innovation of work-family balance policies was related to the existence of a higher proportion of women in workforces (Bergman & Gardiner, 2007; McKee et al., 2000). However, it has been established that women employees who work on production lines, or at low levels within organisations, as it is commonly found in the developing countries like Nigeria, have limited power to influence the adoption of work-family balance policies and practices (Pasamar & Alegre, 2014). Several other researchers have argued that women required a degree of flexibility as part of their working arrangements, as a part of an innovative system of employment (Den Dulk, et al., 2012; De Menezes et al., 2009; Hyman & Summers, 2007).

Nigeria been a society where the number of women in the workforce is still lower than the men, there is less pressure for such work-family balance policies. Also, as a patriarchal society, it is generally believed that, regardless of a woman's educational qualifications, she belongs in the

kitchen and has other domestic responsibilities, these place much increased burden on the working mothers. With a focus on the banking sector which employs relatively high percentage of women, it might be expected that the presence of greater concentration of women in this sector could influence the extent to which the sector is inclined to adopt work-family initiatives, particularly with regards to returning nursing mothers. But this is not the case, because the majority of the women employees in the Nigerian banking sector are in the lower-level employment cadre, such as marketing, and as frontline personnel, which suggests their tendency to influence the work-family initiatives seems very low. Another social force to be discussed next is the involvement of trade unions in the implementation of WFB initiatives

2.10. The Role of Trade Unions in Work-Family Balance Initiatives in the Workplace

In recent years, researchers have shown an increased interest on the role of trade unions and issues of work-family balance in the developed countries (Wood and de Menezes, 2008; Prowse and Prowse, 2008; Budd and Mumford, 2004). The study of Budd and Mumford (2004) found that active trade unions had a positive effect on the provision of specific work-family balance policies and practices, such as, maternity and paternity leave, and childcare support. For example, in France, the trade unions have the power in negotiation, and influence in the adoption of workers benefits in the workplace. They also have engaged in the negotiations of work-family balance policies and practices when they see them falling under the remit of the state (Lanquetin, et al., 2000). Also, labour unions have succeeded in reducing the working hours of workers in France, and this has also involved a cap of 35 hours working a week (Murphy & Doherty, 2011; Alis, 2003, p. 510). Whilst the working hours in France and the UK are in gradual decline, those of their counterparts in Australia and the US have steadily increased (Blyton, 2008, p. 514). In the UK, unions had been able to drive the process from an early stage as part of a mutual gains approach strategy, and there are cases where the process of bargaining reduced working time in France had led the trade unions into negotiations over work-family balance, although often from a defensive position (Gregory & Milner, 2009). However, the Australian Council of Trade Unions initiated the Work and Family test case in 2004 advocating for the introduction of parental leave. The case was won, and parental leave was introduced, as well as, leave for workers who had caring responsibilities (Townsend & McDonald, 2009, p. 372). Although, some authors have argued, that trade unions are relatively marginal actor in the process of introducing and implementing work-family balance policies,

employers-led initiatives often place them in a defensive position and are said to be relatively weak (De Menzes et al., 2009; Kirton & Green, 2005). Other commentators argued that trade unions do not lack commitment to work-family balance policies and practices, but rather lack power and influence in the workplace (Rigby, and O'Brien-Smith, 2010; Gregory, & Milner, 2009).

Generally, trade unions do not appear to have great power to hold back the insidious processes of the intensification of work (Prowse & Prowse, 2006; Gambles, et al., 2006). Trade unions have reformed their policies and their internal organisation and practice, but ironically, they have done so at a time when their capacity to intervene is greatly reduced (Gregory & Milner, 2009). Trade unions are dependent on structures of opportunity, especially the space created by national working time and social policies, but also European policy and projects. Particularly, the new policy initiatives around equal opportunities and diversity have opened a space for policy and process innovation within trade union in the developed countries (Heywood & Jirjahn, 2009; Kersley et al., 2006). This diversity might be explained by the size and the power of unions in different contexts, where union membership has tended to decrease and the workforce appears less inclined to join such organisations (De Menezes, et al., 2009; Hyman & Summer, 2007; Prowse & Prowse, 2006).

In Nigeria, the trade unions might be expected to play an active role in the initiation of work-family balance policies, particularly in the large organisations (Aye, 2017). This is because of the increasing number of members in such unions, as well as a conclusion drawn from accounts of the existence of active unions in sectors such as the oil industry (Ojo, Odunayo, Falola, & Olubusayo, 2014). The unions in Nigeria may have the power to influence government or employers with regards to increasing wages, and the ability to press for improvements in the amount of annual holiday enjoyed by their members (Okechukwu, U. 2016; Adewumi, & Adenugba, 2010). The kind of power to influence organisations to adopt work-family balance policies and practices in Nigeria may, or again may not, be the same as those experienced in the developed countries (Amao-Kekinde, & Amao-Kehinde, 2010). However, Nigerian trade unions appears to be less concerned about securing the implementation of work-family balance policies (Ojo, Odunayo, Falola, & Olubusayo, 2014). The Nigerian economy is weak, and most of the workforce tends to concentrate on the primary question of financial reward rather than on the implementation of other work-related policies and practices; such as work-family balance (World Bank, 2020; Enfield, 2019)

2.11. Summary of the Rationale for the Implementation of Work-Family Balance Policies

In summary, the above discussion highlighted the rationale for the implementation of work-family balance policies in the workplaces. Although, this is still much under debate, and needs further investigation (McNamara, Pitt-Catsoupes, Brown, & Christina, 2012; Galinsky, et al., 2008). The factors identified from a review of the existing literature might have a relative weak impact on organisations in the Nigerian context. There will be a need to explore whether there are other rationale exerting an apparently stronger influence on organisations, or reasons that might be likely to oblige organisations to adopt a policy of providing work-family balance initiatives as part of their general employment strategy.

One of the key challenges faced by contemporary families particularly in dual-earner families is the struggle to achieve work-family balance (Barnett, et al., 2003). Often because, both partners are working, complex clashes often result in role conflict, multiple role overload, and stress. Although, the degree of involvement in work and family is different across nations it depends on traditional gender role expectations, which, determine each of the couple's individual various work and family demands. For example, the women's involvement in family roles in patriarchal societies like Nigeria is higher compared to the situation in relatively egalitarian countries such as the US and UK. This arguably, means that Nigerian women will experience more work-family conflict than their counterparts in the US and UK (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 UK dual earner couples experience may not be the same as their Nigerian counterparts. Thus, a study which elicits the phenomenon in the context of Nigeria is therefore timely. From the on-going discussions in the literature, several theories underlining the work-family interface have emerged in a bid to give a clear understanding of the relationship between the work and family domains. Some of these theories are discussed below.

2.12. Theoretical Framework and Models of Work-Family Balance

Research carried out in the work and family field has grown significantly over the past three decades (OECD, 2011; Morris & Madsen, 2002). Several theories underpinning the work-family interface have emerged in a bid to give a clear understanding of the relationship between

the work and family domains including Role Theory, Work-Family Conflict, Spill-Over Theory, Border Theory, Boundary Theory, and Coping Theory. The researcher argues that applying these theories will facilitate a better understanding of issues relating to work-family balance.

2.12.1. Role Theory

Role theory has underpinned many human resource management studies over the past three decades and has provided a framework for the allocation of work roles in organisations (Morris & Madsen, 2002). This theory addresses employee's involvement in multiple roles, and work-family balance as a multifaceted concept (McCarthy, et al., 2013). It is the study of behaviours, characteristics of individuals within situations or contexts, and with sundry processes that produce, explain, or predict those behaviours (Biddle, 2013). Employees are required to undertake specific work roles in order to perform their duties effectively and efficiently. Accordingly, employees are confronted with the role expectations, which can be fulfilled with certain behaviours (Rodham, 2000). When employees fail to perform the expected roles, repercussion which could negatively affect their work lives may occur. 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 family responsibilities (Boles, et al., 2003). It is evident in the literature on work-family balance that contemporary human resource management practice struggles to effectively integrate employees' roles (Maertz & Boyar, 2011; Thompson & Prottas, 2005).

Although, the changing nature of work roles has, firstly, been attributed to the shift from the conventional single breadwinner husband and father to dual-income families (Marks, 2000). The new dual-income family requires fulfilling multiple roles beyond those of the husband/father-the breadwinner and wife/mother-the-homemaker division (Davis and Kallegerg, 2006). 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). However, mobile technology is family-friendly in that it permits employees to work from home, away from the office (Glucksmann & Nolan, 2007), also, it has blurred the boundaries that hitherto existed between the work and family domains (Hislop & Axtell, 2009). Consequently, employees are unable to easily compartmentalise their work and non-work roles (Bailyn et al., 2002).

This study uses role theory to conceptualise work-family balance and the impact of work and family roles have on each other. The theoretical framework that has been widely used in the study of how work and family life affect each other is the role conflict perspective derived from Gragnano, Simbula, and Milglioiretti, (2020) ‘scarcity’ approach which posits that there is a probability for an individual with multiple role to experience role conflict, considering the scarcity of time and energy. According to Baltes, Clark, and Chakrabati (2009), the scarcity approach emerged based on the need to theorize about the difficulty the individual experiences when managing multiple roles. The authors believe that engagement in multiple roles inevitably creates time pressure and strain as multiple roles compete for an individual’s limited time and energy. Similarly, Bauer (2009), stated that the probability of role conflict for an individual with multiple roles is more than mere theory; rather it is something that exists and is experienced by the individual. Role theory promotes social conformity (Dullin, 2007) and explains how roles help maintain societal and social order.

In the Nigerian context, traditional gender roles provide enough expectation for women to experience more work-family conflict, due to the non-egalitarian culture, which encourages and supports the traditional or gender division of labour in the family (Ajayi, et al., 2020; Ajayi, et al., 2015; Mordi, et al., 2013; Pie, 2011). The status quo is worsened with the emergence of women in the paid labour force. This places additional demands on working Nigerian women who are expected to combine the already stipulated traditional gender roles with the new work roles that their profession requires (Ajayi et al., 2015; Mordi et al., 2013). This automatically puts a lot of pressure on their time and energy levels. Also, having to adhere to the laid-down appropriate role behaviour increases the pressure on them, and can create discrepancies and greater strain or gender role conflict for women who engaged in paid labour force (Adisa, et al., 2016; Ajayi, et al., 2015).

Role theory highlights the constraints imposed on working women as they seek to balance their traditional role with their work demands. Women who are engaged in the paid labour force, particularly those in the banking sector, are more likely to experience greater pressure than women who are not. Whenever a woman takes up paid work, it increases her “work week” because the husband does not increase his own proportion of the household chores. This has been described by Hochschild (2007) as the ‘second shift’ explaining the responsibility a woman picks up when she gets home from work to resume the ‘second shift’. This situation seems to be more pronounced for women professionals found in many banks in Nigeria. While

Nigerian traditions and culture demand that these women put in most of their time and energy into their roles as wives, mothers and homemakers, the demands and pressures from their workplaces make it extremely difficult for them to realize these societal demands (Eleje & Wale-Oshinowo, 2017). This seems to be the experience of working women in Nigeria especially those in the banking sector. Supposing these women were to try and meet these role expectations and demands, it merely intensifies role strain and conflict for them.

The steady growth of women in the labour force is now a global phenomenon, and several scholars have improved our knowledge of the subject in the developed countries (Allen & Finkelstein, 2014; Rigby & O'Brien-Smith, 2010; Gregory & Milner, 2009; Townsend & McDonald, 2009). However, little is known about returning mothers in the context of the developing countries, particularly, in Nigeria. This study is expected to explore the possible emerging distinctiveness. Work-family balance has not received the deserved attention in the literature. The application of role theory to this study is based on the indication that involvement in multiple roles (role accumulation) leads to role strain, which several authors describe as the difficulties faced when performing multiple roles (Adisa, et al., 2016; Honda, Abe, Date, & Honda, 2015). Mothers returning to work after maternity in the Nigerian banking sector often combine their paid work with family responsibility, which puts them in a position where work demands compete with family responsibilities and vice versa, with the possibility of triggering role conflict. For example, Adisa, et al. (2016) identified huge work pressure, and a lack of suitable and practicable work-family balance policies as the main causes of work-family conflict among female employees in Nigeria. Also, Carlson, Kacmar, & Williams (2000) puts it, considering the scarcity of time and energy, there is a probability for an individual with multiple roles to experience role conflict.

This study, therefore, critically argues that, the time demand of the banking sector is considered as a strain on women bankers, because the more the average time spent by them on their work roles outside the home, the less time they will likely spend at home fulfilling their gender roles with the potential to generate work-family conflict and the inability not to balance their work-family roles.

2.12.2. Work-family Conflict

The study of work-family conflict emerged in the 1980's due to the high increase of women's participation in the labour force. This change in employment demography challenged the

gendered division of labour; of male breadwinner's model and traditional gendered role of women as stay at home mothers and wives (Lewis & Laure, 2009). More recently, women's participation in employment has further increased due to; globalisation, technological advancement, higher educational qualification and economic recession in order to provide financial support for their household (Oludayo, Falola, Ahaka & Fatogu, 2018).

Work and family are two important domains of human lives which are often accompanied with conflict knowing that it is often difficult for individuals to balance both work and family demands (Higgins, Duxbury, & Lyons, 2007; Edwards & Rothbard, 2000). The study of Yongkang, Weixi, Yalin, Yipeng, and Liu, (2014), alleged that when people receive incompatible role expectations simultaneously, they will experience psychological conflict. These authors proposed that role conflict includes four distinctive types, namely- the intra-sender conflict, inter-sender conflict, inter-role conflict, and person-role conflict. In this study, inter-role conflict was considered as suitable type to support research into the work-family relationships.

In view of the above, individuals are considered to have fixed amounts of psychological and physiological resources. In order to perform their daily role, they need to apply these resources. Although, individuals may experience conflict when they are involved in multiple roles and there is an imbalance in role participation in the different domains, particularly when both domains are considered important to the individual (Frone, Yardley, & Markel, 1997). When work and family are in conflict, obtaining rewards in one domain requires foregoing rewards in the other (Schmidt, 2018; Edwards et al., 2000). Thus, excessive demands in one domain, such as work, will produce a negative impact on the family domain (Shaffer, Harrison, Gilley, & Luk, 2001). Work-family conflict is bi-directional in nature (Frone, 2002). Work demands which interfere with family demands, will lead to work-to-family conflict, while family-to-work conflict occurs, when family demands interfere with work demands (Coltrane, et al. 2013; Poelmans, O'Driscoll, and Beham, 2005; Hammer & Thompson, 2003).

Conflict between these two domains is related broadly to three dimensions, which are, time, strain and specific behaviours (Casper & Eby, 2013; Aryee, 2005; Greenhaus, & Beutell, 1985). The study of Hammer and Thompson (2003), argued that the most common type of conflict between these three dimensions is a time-based conflict which, according to Schreuder, and Coetzee (2006), is when the participation in one role competes for an individual's time in

another role, which results in a conflict between the roles (Greenhaus, and Beutell, 1985) (See Figure 2.1 below).

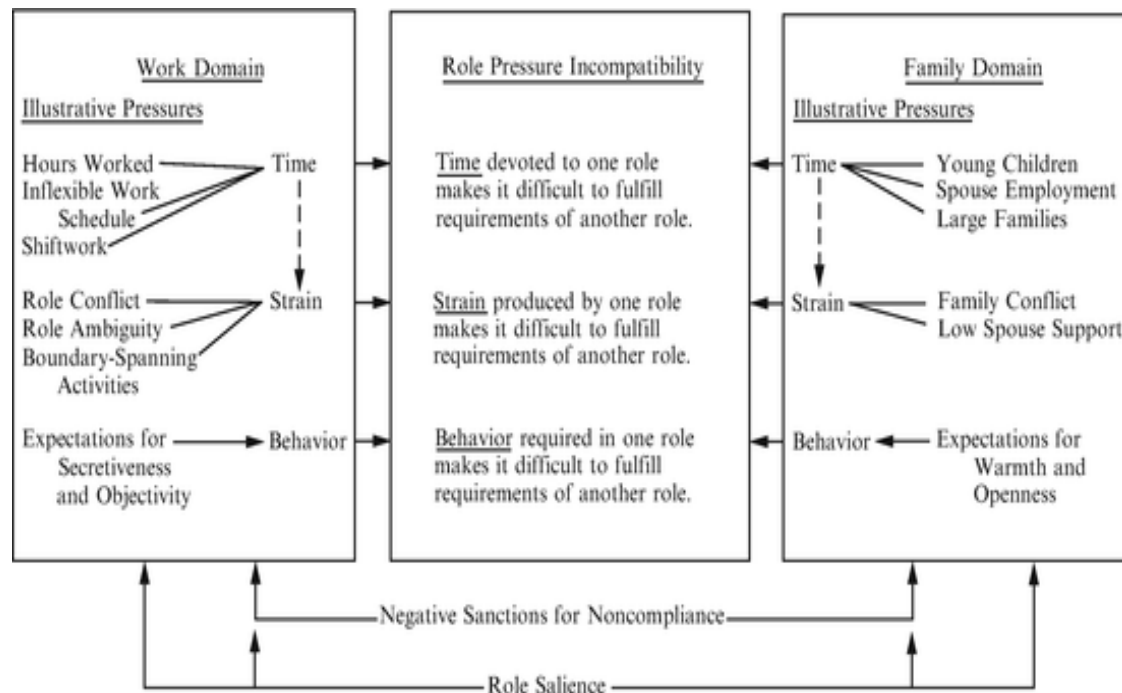


Figure 2.1: Work-family Role Pressure Incompatibility

For example, an individual has to work extra hours due to unavoidable work task and thus, she/he fails to pick-up his/her child from school. If both events are considered important to the employee, work-family conflict is likely to be experienced. One area of existing research on work-family conflict has focused on negative spill-over from home to work and more specifically, when the stress from factors in individual's home and family life extends into and adversely affects functioning in the workplace (Schmidt, 2012).

Also, a considerable number of organisations globally have witnessed several reforms in recent years, including the Nigerian banking sector, which have considerably altered the work environment. In order to increase profitability and have competitive advantage, organisations have to streamline their workforce considerably, which consequently eliminated a large proportion of their workforce (Eleje, & Oshinowo, 2017; Chenevert, et al., 2013). This situation coupled with the growing complexity of the environment, and massive reengineering of work processes, have imposed a work overload on employees in the Nigerian banking sector, thus, leading to work-family conflict (Eleje, & Oshinowo, 2017; Chenevert, 2013,). Work-family conflict has been shown to reduce life satisfaction, marital family satisfaction, as well as, mental and physical wellbeing including, burnout and health issues (Sikander, Mujtaba & Afza, 2012; Chandola, et al., 2004).

Strain-based conflict occurs when an individual has difficulties to perform a given role due to the strain felt in the other role (Greenhaus and Beutell, 1985). For instance, when an employee is stressed at the workplace with work tasks, the employee will experience symptoms, such as, anger, headache and anxiety. The employee may experience negative emotions and might have difficulties in communicating with the family members when feeling stressed (Greenhaus & Beutell, 1985).

Behavioural-based conflict takes place when the behaviours needed in one role are incompatible with the expected behaviours in the other role (Greenhaus & Beutell, 1985). For instance, employees are expected to be more focussed, determined, firm and objective at work. However, when they return home, they may have difficulties switching behaviour to engage in their more compassionate, open and flexible role with their family members. Hence, conflict occurs between work and home domain if employees are unable to adjust to the expected necessary behaviours in the workplace or at home.

Research on work and family has identified the consequences of work-family conflict on work, family and health. According to Allen et al. (2000), review of the consequences related to work-family conflict, the authors indicated a number of work-related outcomes associated with work-to-family conflict which include job satisfaction, organisational commitment, turnover intentions, absenteeism, job performance and career satisfaction. Other scholars using several organisations globally support these outcomes (Boyar, et al., 2003; Martins, Eddleston, & Veiga, 2002; Allen, et al., 2000). Furthermore, Bohle, et al., (2004), discovered that the increase of work-family conflict was due to high work expectations and excessive long working hours, while Lyonette, and Baldauf (2019) highlighted the importance of having supportive organisational policies and practices. Hence, employees will experience conflict if organisational support is not provided and if paid work and family responsibilities are considered as different entities.

A meta-analysis examination was conducted by Kossek and Ozeki (1999, cited in Luo, & Cooper, 2015) to examine work-family conflict and work outcomes, which include performance, turnover intentions, absenteeism, organisational commitment, work commitment and burnout. The result indicates that conflict which occurs when one's family tasks interfere with the work domain will result in a negative relationship to work performance and attitudes.

Likewise, the authors found that, regardless of direction, conflict between work and family relates to higher turnover intention, care-related absence, and a lower commitment to organisations and work. In their model predicting turnover intentions, Boyar et al., (2003) found both work-to-family conflict and family-to-work conflict to be significantly related to turnover intentions.

When family responsibilities and other life aspects become a hindrance to perform the work effectively, it becomes life to work interference. Several factors contribute to this which may include presence of young children, primary responsibility for children, elderly care responsibilities, and interpersonal conflict within the family domain, unsupportive family members, and a parent taking time off from work in order to take care of a sick child. The conflict between work and family has now become a crisis for the organisations. With the contemporary growth of women in the labour force, more job demand and long working hours have made it more impossible to create a balance between work and family. Women experience more family-work interference because they are responsible for families' activities and spend more time in the family domain than the men (Mensah, and Adjei, 2020; Cerrato, and Cifre, 2018; Ajayi, et al. 2015; Ojo, et al. 2014). Although, men experience more work-family conflict than women because they tend to spend more time in work activities than women (Jacobs and Gerson, 2004).

These two forms of conflict-work interference with family and family interference with work are strongly correlated with each other, although more attention has been directed to work-interference with family than family interference with work. This is because work demands are easier to quantify, that is, the boundaries and responsibilities of the family role is more elastic than the boundaries and responsibilities of the work role (Ugoani, 2016). Furthermore, some scholars have found that work roles are more likely to interfere with family roles than family roles are likely to interfere with work roles (Kelly, et al., 2014; Greenhaus, 2011). This is greatly attributed to the idea of what Kelly, et al. (2014) termed the ideal worker. These authors indicated that the image employers have of an ideal worker already rests on some unrealistic assumptions about how the family should operate, where many employers expect that employees with families have someone tending to everything at home, leaving the worker unencumbered. Although, several other studies on work-family balance considers that work and family are interrelated and should not be perceived simply as separate entities. This insight

led to the enrichment perspective, looking at work and family relationships (Greenhaus & Powell, 2006; Greenhaus, 2011).

2.12.3. Enrichment Theory

The study of Hill (2005), argues that work-family enrichment, like work and family conflict, is also bi-directional. People can experience satisfaction when the integration of work, home, and self leads to sense of balance (Greenhaus & Powell, 2006; Grzywacz & Marks, 2000). Greenhaus and Powell, (2006), alleged that, work-family enrichment occurs when the quality of life in one domain, such as the work role becomes better through the experiences obtained in the other domain. Furthermore, Clark (2002, p. 25), explained that conflict can be managed when people communicate across the border, from home to work, and from work to home. Hence, balance can be achieved because an individual is capable of both integrating and segregating the two domains.

Greenhaus and Powell (2006), associate the term work-family enrichment with other related terms, such as enhancement, positive spill-over, and facilitation. The differences between these terms have not been clearly discussed in the work-life literature. Although, most terms share similar definition which explains how the quality of life, in one domain is improved through the experiences in another domain. Hence, Greenhaus and Powell (2006), alleged that, those various terms share similar idea, such as, resource generated in one role can promote high performance and appositve effect in another role by means of two mechanisms known as instrumental paths and affective paths. Instrumental work-family enrichment takes place when resources, flexibility, and material resources are transferred directly to another role and increase the performance in the specific domain. For instance, when an employee is good at managing their time at their workplace, they will be more efficient in managing childcare and household chores. While in the affective work-family enrichment, resources produced in one role contribute positive affect in that role. As a result, positive emotion will be generated in the other domain. For example, employees will be in a positive mood and feel happy at home when they are praised for their good job accomplishment at the workplace (Grzywacz & Marks, 2000; Voydanoff, 2001; Edwards & Rothbard, 2000).

Some commentators argued that, psychological engagement in family life is associated with work engagement for women, while psychological engagement such as, attention in work was positively related to men's psychological engagement in family life (Obrenovic et al., 2020;

Laba , & Geldenhuys, 2018). Research also has indicated the positive impact of work-related effect (Rothbard, 2001). For instance, employees experiencing work satisfaction at the workplace will contribute to positive parenting by which participants establish a good relationship with their children. This will assist particularly in the positive development of the children's emotion (Gragnano, Simbula, & Miglioretti (2020). In addition, Wadsworth and Owens, (2007) found that, employees will experience a positive spill-over from work activities to the home if more social support is received at work, while support received from the spouse and children is positively related to the enhancement of work. Conversely, Greenhaus and Powell (2006), observed that employed parents tend to develop high level of patience from their parenting role which further improves their working relationship with their colleagues and subordinates

Going by the above analysis, it can be deduced that women need to sufficiently meet the demands in both of their roles in order to address the various role conflicts they experience between their work and life that are negatively affecting their WFB (Easton, 2007). Having organisational and social support could well address this issue, as well as assist women in managing their competing roles efficiently. The next dominant model of work–family to be discussed is the spill-over theory.

2.12.4. Spill-Over Theory

The concept of spill-over was first introduced by Staines (1980). However, Lambert (1990) further expanded the concept, and Edwards and Rothard (2000) added a few more variables to the concept, such as, spill-over of mood, value, skills and behaviours from the work role to the non-work role. Spill-over theory, which builds on the enhancement approach (Greenhouse, 2006), argues that there are rewards and positive outcomes of involvement in multiple roles (role accumulation) leading to enriched resources and enhanced personalities; an individual would unknowingly transfer emotions, attitudes, skills and behaviours from work into their personal life and vice-versa (Walia, 2012).

Edwards and Rothbard (2000) defined spill-over as a process whereby an individual's experience in work role affects their experiences in their non-work role. These experiences can either be positive or negative. Several other authors have argued that individual's spill-over experience and/or satisfaction from one role intertwines either positively or negatively with the other role, hence the conclusion that spill-over of satisfaction is a major determinant in work-

family concerns (Guest, 2002; Grzywacz, Almeida & McDonald, 2002; Edwards & Rothbard, 2000). Similarly, Grzywacz, Almeida and McDonald (2002), referred to spill-over as a major linkage between work and family contemporary research. They further describe spill-over as the extent to which participation in one domain (e.g., work) impacts participation in another domain (e.g., family).

Spill-over reflects two relatively distinct concepts; positive and negative spill-over, which are bidirectional (work-to-family and family-to-work) and occurs in both work and family domains, this is illustrated in Table 2.2 below. Negative spill-over is a situation where the difficulties and depressions experienced in one domain is carried over to and reflected in the other domain; it is mostly associated with stressors leading to work-family conflict or interference (Greenhaus & Beutell, 1985; Small & Riley, 1990; Grzywacz et al., 2002). While positive spill-over between work and family domain is associated with resources enhancement (Sok, Blomme, & Tromp, 2014) leading to work-family balance. It can also be seen as a situation whereby the satisfaction achieved in one domain is transferred to and reflected in the other domain.

Table 2.2: Work-family Spill-over (Source: Roehling, Moen, & Batt, 2003)

SPILLOVER	DIRECTION	EXAMPLE
Negative	Work-to-family	Weighty work schedules resulting to strain and distraction during family activities
	Family-to-work	Issues of dissatisfaction with spouse leading to weak performance at work
Positive Spill-over	Family-to-work	Cordial/smooth relationship at home enhance and improve ability to cope with workload
	Work-to-family	Pleasant experience at work leads to more warmth towards spouse and children and involvement in family activities

Grzywacz (2000), further discussed the negative spill-over between work and family. The author referred to negative spill-over as the extent to which employment obligations intrude upon family life and family obligations interfere with worker productivity. According to

Grywacz (2000), negative spill-over is bound to have negative influence on the health and well-being of employees. Reducing negative spill-over between work and family life, as well as, attenuating the feelings of work-family conflict will have far reaching health implications for both the employee and family. Both positive and negative spill-over respectively, indicate the benefits and shortcomings of the interdependent relationship between work and family domains.

Studies on individual's spill-over reveal that experience and/or satisfaction from one role connect either positively or negatively with the other role (Edwards & Rothbard, 2000; Guest 2002). In contrast, Jennings and McDougald (2007), argues that, even though spill-over is often seen as either positive or negative, both may coexist to some extent. For instance, a job that provides a high degree of negative spill-over is one that involves long working hours, which eventually leads to stress that is then transferred to the family domain. However, positive spill-over can occur when the job offers high salary, which eventually provides positive experiences for the family and opportunities for personal growth from the extra hours spent at work (Jennings & MacDougald, 2007).

The spill-over theory can be regarded as one of the most popular theories of work-family balance because it makes intuitive sense. Although, some scholars have criticised this theory, which according to Guest (2002), this model is specified in such a general way that it has little value. Hence, the spill-over theory is also sometimes referred to as the generalization model/theory. However, it is this generalization that allows the theory to be useful for this exploratory study (Grunberg, Moore, & Greenberg, 1998).

The challenges that come with the spill-over of emotions between domains, establish an understanding of boundary and border theories. Tammy Allen et al. (2014), explains that boundary theory in work-family balance debate relates to the cognitive, physical, and/or behavioural boundaries, existing between individuals work and family domains that define the two entities, as distinct from one another. In order to avoid conflict between the two major domains of an individual's life, the individual tries to draw a line between activities of each domain, to create focus and commitment to the roles the individual employees engage in at a particular period of time. Moreover, roles may be bounded by the specifics of location, day, or week, and boundaries can vary between separating work and family or integrating work and family roles. Similarly, Sheep (2009), specifies that the continuum of a boundary can be thin

or thick. That is, a thick boundary does not allow for permeation because domains are segmented while a thin boundary is permeable and could allow for integration.

On the other hand, border theory looks more deeply into how individuals achieve balance within domains. Clark (2000), argues that, border theory explores how individuals manage and negotiate work and family domains, and how individual find balance between these domains.

2.12.5. Conceptualising Border Theory

Border theory is more recent than Boundary theory in the study of work and family. It aims to improve the understanding of the relationship between work and family in modern societies. Border theory postulated by Clark (2000), is based on the attempt to explain the complex interaction between border-crossers, and their work and family in the face of potential cross-domain conflict, as well as provide a framework for attaining balance. According to Clark (2000), the primary connection between work and family system are humans and not emotions. People shape the world of work and family, they mould the borders between them, and determine the border-crosser's relationship to that world and its members. Clark classifies borders between domains as being flexible and permeable, which then allow for blending of roles. However, in the author analysis, an impermeable border creates strong domains, in which the home and work domains become segmented. In relation to the boundary theory, a permeable border creates a thin or weak border, and an impermeable border creates a thick or strong border. This theory is only devoted to work and family domains with work-family balance being the outcome of interest, which Clark (2000, p. 751) refers to as 'satisfaction and good functioning at work and at home with minimum role conflict'. Figure 2.2 below explains the complex interaction between border-crossers and their work and family.

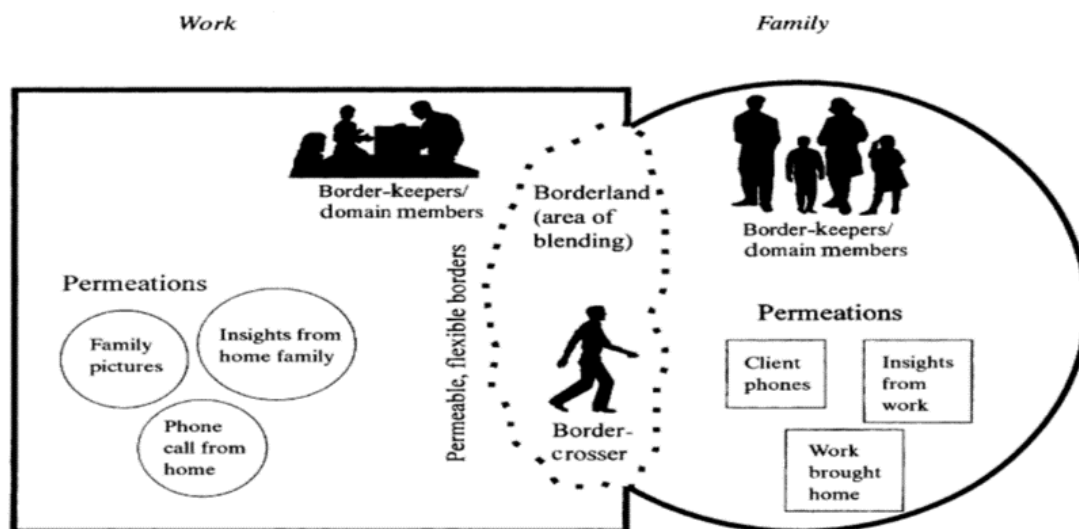


Figure 2.2: Work-Family Border Theory (Source: Clark, 2000)

Border theory provide ways by which organisations create balance, and ways by which individuals can achieve balance. For an organisation to ensure work-family balance for employees, Clark (2000) suggests that organisations should ensure they progress beyond making flexitime policies but review their perception of cultural practices so that organisational policies and practices can fully accommodate employees. In addition, the author alleged that the border theory can influence and encourage organisations to become supportive of their employees and ensure that employees acquire new skills, can grow, and are able to associate within organisation. For an individual to achieve balance, Clark (2000) argues that individuals (border crossers) should ensure participation and communication in the home and work. Individuals should also ensure they share experiences with both domain border keepers such as husband, relative, managers and supervisors. By this, the individual employee receives support within the workplace and the home front, and this makes it possible to prevent spill-over or role conflict. Boundary theory and border theory basically both focus on how the individual employee navigate domains to achieve balance.

2.12.6. Work-Family Border Theory

The work-family interface has attracted attention over the past years because of the evidence that work, and family are mutually influential, regardless of being separate domains (Karassvidou & Glaveli, 2015). From the fore-going, it is evident that there are several models including spill-over, role theory, enrichment, behavioural, and conflict that have been applied to explain the concept of balance between work and other aspects of life. Even though they

offer some interesting insights, they have been criticised for insufficient attention to casual and consequential relationships and being over descriptive. Also, they do not sufficiently explain the boundary between work and family life (Guest, 2002).

These theories generally failed to integrate different concepts. Work-family border theory is an attempt to overcome the limitations of past research such as the spill-over and role theories (Clark, 2000), which were of limited usefulness because they did not adequately explain, predict and help solve the problems individuals face when balancing family and work responsibilities (Clark, 2000: 749). Work-family border theory builds on concepts from several disciplines- these includes Kurt Lewin's idea of life space, which aids in ascertaining the nature of the boundary between work and non-work responsibilities (Clark, 2000).

The theory focuses on the relationship between two domains, work and family, the nature of the borders between them and how people negotiate between the different domains to attain a work-family balance (Clark, 2000). Border crossers is an important element of the theory, which theorizes work-family balance as a consequence of primary involvement in the domestic and work domains. Thus, role centrality is critical in comprehending how the domains are connected.

Border crossers can have central or peripheral roles in work and/or family domains. Peripheral players are people who do not assume domain responsibilities fully, communicate less with central domain members and are less competent in their responsibilities, as they are ignorant of the domain values. Thus, they are more susceptible to challenges in controlling their domains and experience role conflicts as a consequence of stress generated by domain spill-over. On the other hand, central border crossers can be relatively more competent towards role sharing, since they personally identify themselves with domain responsibilities effectively. As a result, they become noteworthy and enjoy freedom and autonomy in their associated domain (Donald & Linington, 2008). Hence, it can be inferred that role centrality is a key to negotiating the borders between the two domains and may result in an increased self-control over one's life, enabling the individual to maintain harmony between work and family life.

Gender is a factor that influences role centrality (Emslie & Hunt, 2009) with its associated role expectations, these authors criticised Border Theory for gender-blindness. Although Donald and Linington (2008) depicted that gender role orientation encompasses self-perception

regarding appropriate gender role ideologies at work and family. Therefore, it represents role centrality involving importance, recognition and participation in the work and family domains.

In practice, very often, men are central in the work domain but peripheral at home, because of the delegation of family roles to women. Evidently, gender difference shapes life at work and home, therefore a gender lens is required to evaluate the relationship of work and family (Gerson, 2004). Against the set traditional gender-roles, egalitarianism favours an attitude that allows gender to be disassociated from role centrality such that, regardless of gender difference, both men and women aspire equally to both roles. Also, from this perspective, gender is conceptualised as dynamic and socially constructed, rather than a fixed and binary category (Emslie & Hunt, 2009).

Work-family Border Theory can give a theoretical framework that is missing from most research work on work-family balance. As well as offering explanation for why conflict exists, it provides a framework that can help individuals and organisations to facilitate better balance between work and families.

The theory helps in grasping the complex interaction between border-crossers and their work and family lives, to predict when conflict will occur, and give a framework for attaining balance (Clark, 2000:748). The theory proposes that despite the temporal, physical and psychological confines between work and family roles, these two domains of life are connected and therefore, individuals cross between the two domains regularly.

2.12.7. Work-Family Border Theory: Past Studies

Earlier studies on Border Theory have been conducted primarily in developed countries, and predominantly in the UK and USA (Eikhof, et al., 2007; Geurts & Demerouti, 2003; Lewis, 2003; Clark, 2000). These studies reveal that the work-family Border Theory, informed by qualitative information derived from interviews, facilitates understanding of the process of managing work-family balance. However, being somewhat broad in its ideas, it is difficult to use as a theoretical lens in order to make sense of practice. The theory proposes the need for investigating the degree of overlap of valued ends, such as intimate relationships and means of achieving goals between private and family domains. However, it is less distinct on the type of means and ends that should be included and how these concepts can be operationalised. Also,

the theory does not clearly address the problem of overload in one or both domains. For example, similarity in the type and number of intimate relationships in both domains' eases border-crossing, while similarity in the amount of overload will not (Geurts & Demerouti, 2003).

Karassvidou and Glaveli (2015) based on 20 in-depth interviews in a company in Greece, observed that strong borders safeguard the powerful work domain and expand solely to adapt to its needs. Workers make a rational choice to become central participants in the influential, impermeable and rigid bordered work domain (Clark, 2000). In the Greek company studies by Karassvidou and Glaveli (2015), a strong and deep-rooted organisational culture, together with leaders' behaviour and leadership style, contributed to the development of various positive work attitudes which enhanced central participation in the work domain. In this strongly bordered work setting, it was observed that employees adopted segmentation as a work-family balance coping strategy; however, in some cases, with changes in participations' life phase, or as a result of unfulfilled expectations, employees adjusted their priorities and re-evaluated their central participation in the dominant work domain.

One concern in Border Theory research is the negotiation of borders, the interface between work and family domains or between different life domains, as a potentially important aspect of the way people manage the work-family boundary. It has been noted in the context of the UK that experiences may differ from one organisation and one individual to another, although research on individual variables relevant to work-family balance is relatively sparse (McDowall & Lindsay, 2014).

Border Theory also highlights the importance of negotiation and communication with border keepers, such as, others who play an active part in influencing or controlling roles within and movement between domains. This demonstrates that work-family balance is fluid and individuals must constantly negotiate and renegotiate borders. Nevertheless, it is not clear how people can enhance their border crossing ability or how the theory might extend beyond the family into the non-work domain (McDowall & Lindsay, 2014).

Adisa et al. (2017) observe that noticeably permeable borders worsen work-family imbalance. Also, they proposed a re-evaluation of work-family Border Theory, specifically on its relevance in the workplace, in view of the flexibility and impending disappearance of previously narrowly defined borders. The outcomes of their study critically questioned the

concept of distinct domestic and family domain. These findings have implications for the application of the ideas of the theory in work and family domains.

2.12.8. Rationale for Work-Family Border Theory

Border Theory and Boundary Theory share the same basic principles. They both offer ways of understanding how people create and negotiate the boundaries between work and family. Boundary Theory has been used in the context of work-family interactions in order to provide insight into the ways people understand family and work (Nippert-Eng, 1996), as well as how easily and how often individuals move between work and family roles (Desrochers & Sargent, 2004). By contrast, Border Theory emerged as a reaction against perceived deficiencies of existing work-family theories and focuses specifically on the work and family domains (Clark, 2000). Notwithstanding, according to Allen et al. (2014), the two theories are not distinct, but are different expressions of the same basic underlying principles.

Work-family Border Theory and Boundary Theory both provide frameworks for understanding individual's boundary management. Although they differ in emphasis, they both assert that people make deliberate efforts to balance their work and family life by creating and maintaining boundaries of varying degrees of segmentation or integration, the strength of a boundary being a function of its flexibility and permeability (Qiu and Fan, 2015).

Border Theory opens up a rich vein of analysis focusing on the nature of work and family domains, on the borders between these two domains but also, on borders permeability and the ease with which these borders can be managed or moved and so on, to enable a balance between family and work to be achieved (Guest, 2002: 259).

Work-family Border Theory is closely related to Boundary Theory. The theories both describe the conditions under which varying degrees of work-family integration are likely to improve or diminish individual well-being (Desrochers and Sargent, 2004, p. 40). The work-family Border Theory, however, does not restrict its definition of borders solely to psychological divisions, but also includes classifications based on physical attributes that segment the times, locations and individuals associated with each domain. In this way, the Work-family Border Theory contrast with the Boundary Theory. Also, the Boundary Theory emphasises the cognitive, and social classification defined by the meaning assigned to an individual's work and domestic roles. However, work-family Border Theory places more emphasis on the work and domestic domains, with the goal of achieving a work-family balance. This focus makes

work-family Border Theory particularly suitable for this study, which is especially concerned with work-family balance.

The Border Theory can facilitate the analysis of boundaries between personal life and work at varied levels, for example, social and domestic, and individual and organisational levels. Understanding the border makes it easier to understand to what degree people can help control domain borders, and the impact of each domain on the other is eased (Cain, 2015). Within the work-family Border Theory, it is recognised that there is work, personal, and family domain factors that variously affect work and family life outcomes. Thus, the theory helps to understand how work, personal and family domain factors are related to work-life balance and other family-friendly work approaches. Unlike the spill over and behavioural theories that focused on the emotional linkages at the work-family boundary, Clarks, (2000) Border Theory addresses how these boundaries divide the times, places, and people that are associated with work versus family (Desrochers, et al., 2005, p. 444).

Although, Border Theory does not assume the primacy of either domain, or that their domain is necessarily with a particular gender, it can accommodate recognition and exploration of gender impacts, including those influenced by cultural constructions. This is because it encourages consideration of border crossers identification with and influence in different domains, as well as, the role of border keepers, all of which are likely to reflect gender constructions, roles and power relations in a particular context. Thus, investigations of the individual, family and societal factors that influence border crossers ability to negotiate border can bring light to gender issues. This is of particular interest in a context such as Nigeria, where normative thinking and traditional cultural norms around gender have traditionally constrained women's options in both work and family domains.

As discussed earlier, a wide variety of theories have been used as an attempt to explain work-life balance, but all have their limitations and have been subject to criticism. In this study, notwithstanding the criticisms reported above, work-family Border Theory was selected as an underpinning theory for exploring the barriers to work-family balance for Nigeria women, for several reasons. The rationale for selecting this theory relates to the features of the theory itself, theoretical support for its use in a cross-cultural context, and support from previous empirical studies that used Border Theory in a variety of contexts to explore, inter alia, issues of gender and culture, which are of interest in this study.

Work-family Border Theory in itself, as discussed earlier, was developed specifically to overcome limitations of various prior theories, such as spill-over, role, conflict, enrichment, and behavioural theories, and reviewed above. The study of Clark (2000) Border Theory is better able than the afore-mentioned theories to explain and predict the problems that arise in balancing between work and family. In doing so, it draws from variety of disciplines. It is not confined to providing psychological insights into the meaning people ascribe to their roles at work and in the home but allows exploration of physical and social factors that contribute to shape the characteristics of each domain, and the strength of its borders.

In relations to domains, Border Theory looks at their characteristics and preferences for separation or integration (Clark, 2000), but these preferences also differ from one individual to another. This implies that border theory can accommodate both traditional gender role expectations, which might be expected to be manifested in a preference for separation and the potentially more integrative perspective of women who pursue a career and identify with both domains.

In addition, with the concept of borders, there is potential not only to explore how traditional cultural values and structural factors may strengthen the borders between domains, but also to recognise modernising influences and social changes that may affect the permeability and flexibility of borders. The concept of border flexibility is of particular relevance for this study, which is interested in whether flexible working arrangements such as highlighted by Galea et al. (2014) and Atkinson and Hall (2009), are possible for Nigerian women, how they view such a possibility, and their perceptions of the impact on their work-family balance.

Furthermore, border keepers and domain members, captures the idea that women's control over the work-family border is influenced by their relationships with others in each domain. Nigerian women are traditionally subordinate to men, so men (husbands or fathers) are likely to control the border of the home domain. However, in gender-segregated work organisations, the possibility exists of female border keepers in the work organisation.

Border Theory approach predict greater or lesser work-family balance depending on the interaction of domain characteristics, border strength, the degree of the participants identification with a particular domain, and the attitudes and awareness of border keepers and other domain members. It proposes, for example, that women whose husbands and families (as border keepers and fellow members in the home domain) are committed and supportive to

working women (as border crossers) will experience less conflict and better work-family balance. The proposition does not assume that domain members will, or will not, be supportive, it simply predicts the impact of such support, if available. This leaves it open to the research to explore whether border keepers and domain members are supportive and why (whether, for example, for personal or cultural reasons) and whether the outcomes are as predicted by Border Theory.

Support for the application of Border Theory in cross-national contexts can be found in past studies, both theoretical and empirical. At the theoretical level, for example, Putnik et al. (2018) draw heavily on work-family Border Theory in developing a Pyramid model for analysing the work-family interface. Three of the four domains of the model, along with their sub-domains and explanations, are based primarily on work-family Border Theory. Their rationale is that this theory is not confined to simple relationships but can capture the complexity of domains and their interaction. They pointed out that the theory addresses both individual and interpersonal levels of analysis. Drawing on Border Theory they suggest that interactions between border crossers and border keepers/domain members are influenced by their expectations of appropriate work and family characteristics, which in turn are a function of their own gender, professional and caring roles. They are also influenced by facilitators and obstacles in the social context, (for example, economic and normative considerations related to childcare and domestic help) and by social expectations regarding the appropriate degree of integration and separation between domains.

Putnik et al. (2018) in developing their pyramid model, supplement Border Theory with insights from intersectionality, to develop their fourth domain, which explicitly addressed the wider cultural context. However, this thesis envisages the possibility that Border Theory can take account of socio-cultural factors by exploring and expanding the main constructs (the characteristics of the two domains, the nature of the border, centrality and the role of border keepers) from a context-sensitive perspective. No specific norms and values are assumed in Border Theory, which makes it potentially open to different cultural contexts by unpicking the contextual factors that influence border keepers and border crossers' understanding of their own and other roles in either domain.

Undeniably, previous empirical studies in different contexts have found Border Theory useful in exploring gender and cultural issues in work-family balance (Chung & Van der Lippe, 2020; Chung & Van der Horst, 2018; Leung & Zhang, 2017; Karassvidou & Glaveli, 2015).

Although most of the Border Theory research was done in the UK and USA, it has also been applied in different cultural contexts, including Hong Kong (Leung & Zhang, 2017); Pakistan (Latif et al., 2016); and Greece (Karassvidou & Glaveli, 2015). Pakistan is a context similar to the current study context where, traditionally, gender roles are strictly differentiated and prescribed by culture, but which is undergoing social change affecting opportunities for women, with impact on family (such as childcare).

Similarly, several studies have employed Border Theory to explore gender factors these include Emslie and Hunt's (2009) exploration of work-family balance, which suggests that the strength of the border between domains is influenced by an individual's position in relation to the social structure (gender) and may differ from men and women. They suggest that women may integrate domains by identification of similar caring aspects in each. Such an idea may be applicable in Nigeria, where women have traditionally been directed into caring professions specifically because they were thought to suit women's nurturing role and disposition.

In summary, past evidence in different contexts suggest that Border Theory can account for gender and cultural factors, which are important in the present study. Moreover, by employing the theory in a novel context, it may be possible to further examine Border Theory in a developing context in order to expand the cultural relevance. The novelty of this research is based on work-family Border Theory, which is the theoretical framework used to examine the interrelationship between work-family balance and organisational culture among the returning nursing mothers in the Nigerian banking sector. This theory explains how employees negotiate their daily movements across work and family domains. It provides a comprehensive and coherent understanding of a framework under which employees' movements from work to non-work domains can be studied, thus providing a contribution that is theoretically appealing for this study and for future studies.

Having considered the underlying theories of the work and family interface, it is also important to examine the gender role ideology in order to understand how expected behavioural pattern of a social role can increase the difficulty for mothers to balance work and family obligations.

2.13. The Presence and Position of Women in the Organisation

Recently, a considerable literature has grown around the theme of gender as central to work-family life balance initiatives. Evidence indicates that economically, active females typically assume more family responsibilities than their male counterparts (Den-Dulk, et al., 2013;

Lewis, 2006). For example, a comparative study conducted by Davis and Kalleberg, (2006), between establishments characterised by either a high percentage of females in the workforce or a high percentage male employee, found that in the EU organisations with high percentage of female employees there was twice the likelihood of these organisations offering flexible work arrangements and unpaid leave, and they were almost four times more inclined to offer some kind of dependency care benefit.

Also, in the case of service sectors in the UK, such as the NHS and the retail sector, where women are prevalent in the workforce, organisations in these areas encounter a high degree of pressure from women to implement work-family balance policies, which cannot be ignored (Dex & Smith, 2002). This is also similar to most organisations in the developing countries, where the implementation of work-family balance policies was related to the existence of a higher proportion of women in the workforce (Bergman, & Gardiner, 2007).

2.14. Work Demand-Resources and Turnover among Retuning Mothers

Working mothers make up a substantial proportion of today's workforce, nearly 60 per cent of women with young children are employed in the US (Carlson, Grzywacz, Ferguson, Hunter, Clinch & Arcury, 2011). Many mothers return to work after childbirth and subsequently exit their jobs (Carlson, et al. 2011). Working mothers end up with such decisions in order to 'scale back' to minimize role overload (Becker & Mown, 1999 cited in Carlson, et al., 2011). However, it remains unclear why women choose to leave their jobs just after a short while of returning to work, also, what the organisations can do to retain these valuable women and reduce loss of talent. According to Carlson et al., (2011), based on the unfolding theory of turnover, the birth of a child may act as a significant event or shock, which may lead working mothers to re-evaluate their work settings or leave voluntarily. Turnover of valued employees can be very costly and disruptive to an organisation, it will also affect the productivity and performance of the organisation (Holton, Mitchell, Lee & Eberly, 2008). However not so much is known about the antecedence in women's turnover decisions after childbirth.

The competing demands of paid work and family can be quite challenging for mothers which may lead to work-family conflict, mostly when women have few resources with which to meet the demands of work and family lives (Carlson, et al., 2011; Fine-Davis, Fagnani, Giovannini, Hojgaard & Clarke, 2004). This complexity is what Greenhaus and Beutell (1985), referred to

as time-based conflict, whereby multiple roles are bound to compete for an individual's time. Time spent on activities in one role cannot be devoted to activities within other roles. To working mothers with infants, Carlson, et al., (2011), explains how the interconnectivity between childbirth, and the characteristics of the job, work-family conflict, enrichment and its outcomes, contributes to turnover. Finally, Carlson et al. (2011), generally suggest that demands and resources of the work environment affect the experience of work-to-family conflict and work-to-family enrichment and, subsequently, health and voluntary turnover among working mothers of infants. In order to minimise the rate of turnover and improve productivity, most organisations from the developed countries have adopted work-family balance initiatives. The next section elaborates on these WFB initiatives.

2.15. Organisational Structure and the Adoption of WFB Policies

The adoption of work-family balance policies by organisations may not only be due to the growth of women in the labour force, rather, the benefits and drawbacks may explain the implementation of such policies (Downes, and Koekemoer, 2011; O'Brien, 2011; Dex & Smith, 2002). It is clear that some organisations assume that work-family balance policies may increase organisational benefits in terms of reducing turnover, absenteeism, and enhancing productivity (Downes, and Koekemoer, 2011). This appears to be the case in smaller and non-unionised organisations, the recruitment and retention of staff along with meeting business needs for service provision have provided an important stimulus for adopting work-family balance initiatives (Hyman & Summers, 2007).

The cases of big organisations have been described also, but this appears to be combined with the factors outlined above (Wood, et al., 2003). For instance, employees responsible for childcare seemingly face greater risk of lateness, absenteeism, and distraction. If these costs become substantial, it may be in the employer's interest to provide support. But the key question is the degree of responsiveness of employers to the implementation of work-family balance policies to address such factors (Osterman, 1995, p. 683). Oliver, (1991, p. 146), proposes a typology of the organisational strategic responses which vary from passivity conformity to increasingly proactive manipulation. They put forward ten institutional factors in order to predict alternative strategies and the extent to which there is organisational conformity or resistance to any institutional pressures,

Big organisations are said to be in a better position to adopt varied work-family balance policies, due to their enormous resources, such as human and capital resources (Snowdy, & Powell, 2007). For example, large organisations with more than 500 staff-strength were found to be more likely to offer job sharing, leave policies, and a range of dependent care benefits (Snowdy, & Powell, 2007). Providing dependent care benefits, was found to be more economical for these organisations. Although, big organisations have been the pioneers of some policies, such as, child-care, and elder care referral services, while the small organisations have been opposed to these policies (Galinsky, et al., 2008). With more employees, it is more likely for employees in big organisations to perform job sharing. In a more current survey by Galinsky, et al. (2008), it is found that big organisations with more than 1,000 workforces are more likely (about 44 per cent) to adopt child and elder care assistance for their employees compared to the small companies.

In addition, it has also been argued, that organisations are more likely to adopt work-family balance policies if any of its decision makers have had personal experiences in juggling with work and family responsibilities (Li & Bagger, 2011). Specifically, men in the senior managerial levels across occupations were the least likely to support the idea that organisations should offer financial support for childcare (World Bank 2019). Evidence has shown that organisations with a higher proportion of female managers tend to implement more work-family balance policies (Bloom, et al., 2011).

The growth of organisations may also affect the adoption of certain types of work-family balance policies. It is been observed that developing organisations are more likely to provide a wide range of work-family balance policies to attract potential workers and to engage existing valued staffs (Lyonette, & Baldauf 2019). Generally, organisations want to hire the best workers they can, and no organisation likes to lose valuable employees. Replacing employees takes up time as well as money and losing valuable staffs could cost organisations the loss of tacit knowledge. Recruitment and retention are two of the benefits generally cited for adopting work-family balance policies among organisations (Ratnasingam, et al., 2012; Lee, & Hong, 2011).

Furthermore, the differences in the average skill level of employees required, and the cost of employees training may result in the variance of work-family balance policies adopted across industries (Lyonette, & Baldauf, 2019; Smeaton, et al., 2014). Recruitment and retention of employees will be more important in those industries that require higher skill levels and higher

training costs. In this case, adopting more varied work-family balance policies to attract and retain valued employees would become salient (Lyonette, & Baldauf, 2019; Smeaton, et al., 2014; Benito-Osorio, Munoz-Aguado, & Villar, 2014; Ratnasingam, et al., 2012; Downes, , & Koekemoer, 2011; Lee, & Hong, 2011). Since the composition of women and men employees also differs across industries, this also contributes to the adoption of a certain range of policies. Also, in relation to institutional theory, organisations within the same industries tend to provide similar policies and imitate each other in order to maintain their legitimacy in the industry (Stamarski, & Son Hing, 2015, Poelmans & Sahibzada, 2004). In other words, the adoption of work-family balance policies, from the institutional perspective, is triggered by factors other than economic efficiency and other than the actual needs of the organisations (Nwagbara, 2020; Lyonette & Baldauf, 2019). However, the drawback of adopting work-family balance policies for this symbolic reason (with less evaluation and actual need) could limit the benefits of the policies (Blair-Loy & Wharton, 2002).

In addition, national contexts play a significant role in the adoption of work-family balance policies, as it differs across nations (Lai-Ching & Kam-Wah, 2012). Thus, cultural norms, values and dominant ideologies influences the way governments, employers, and individuals address work-family issues. Through laws and regulations, government plays an important role in creating the setting in which workers manage their work and family's obligations (Carkoglu, Kafescioglu, & Mitrani, 2012; Baird, 2011; Strachan, Burgess, & Sullivan, 2004). For example, maternity leave varies from nation to nation. In the UK, under the Work-Family Act, 2006, a female employee is entitled to a paid maternity leave up to 9 months, while under the Children's Development Co-Saving Act in Singapore, paid maternity leave is granted for female workers for the maximum period of four months (Lai-Ching & Kam-Wah, 2012). In contrast, there is no national paid maternity leave scheme in Australia and access to the leave remains limited (Baird, 2011; Charlesworth, 2007). In Sweden, child support allowances are accorded to all employees' children under age 16 (Lai-Ching, & Kam-wah, 2012). Under the Nigerian Labour Law of 1974, women are only accorded 3 months paid maternity leave, but without any childcare supports. Considering the different national context policies, it is believed that exploring the application of work-family balance policies in a developing nation, like Nigeria, would add to the evidence on the understanding of work-family balance policies across nations.

Work-family balance policies and practices can be categorised into three key terms, these include, flexible work arrangements, specialized leave policies and dependent care support

(McDonald, Brown, & Bradley, 2005). Flexible working arrangements give employees some control in organising their work schedules. It provides opportunity for workers to vary their working hours to better meet family commitments or others life demands (Burgess & Strachan, 2005). There are two types of flexible working arrangements; flexible working arrangements that restructure employee's time, and those that reduce their time: annualised hours, part-time hours, Job sharing, flexi-time, working from home (telecommuting), compressed hours and staggered hours (Kelliher & Anderson, 2010; Beltran-Martin, Roca-Puig, Escrig-Tena & Bou-Llusar, 2009; Hoyman & Duer, 2004). With these flexible work options, it is the employees who make their choices on the most suitable options, and not the employers (Kelliher, & Anderson, 2010, p. 84). The report of the National Study of Employers conducted in 2008 by the Families and Work Institute, on the US workforce from organisations in the service industries such as, banking, and insurance sectors, reported they are more likely to offer flexible work options for their employees, particularly, when compared with organisations in the manufacturing industries. The survey also reported that flexible work arrangements are more likely to be adopted by companies where females make up most of the employees (Galinsky, et al. 2008).

While the term specialised leave policies are the different leave arrangements and time that can be taken off work, and which can be taken with paid or unpaid leave. The policies are established by organisations in accordance with applicable local or national laws. The specialised leave policies include, maternity leave, paternity leave, bereavement leave, study leave, sabbatical leave, and career break leave (Bardoel, 2003). In order to make an interesting choice available for employees who are looking for both meaningful work and organisation support in managing work and family balance, non-profitable organisations have been found to offer generous leave policies than for profit organisations (Galinsky, et al., 2008).

Lastly, dependent care support as the name implies are policies designed to provide workplace social support for workers with dependents, such as children and elderly relatives (Drago and Kashian, 2003). The support may include childcare needs, such as providing information about existing childcare providers, helping in making arrangement, and offering financial assistance towards childcare costs (Russell & Bowman, 2000). In addition, in offering support to employees' elderly relatives, organisations may grant employees financial assistance towards the costs of elder care and operate an elder centre for employees compared to small

organisations (Galinsky, et al., 2008). Big organisations potentially have greater financial capacity to provide such benefits (Schwartz, 1994; Morgan & Milliken, 1992).

As discussed earlier, the provision of work-family balance policies varies across organisations and nations (Lee & Hong, 2011). Using the classification of Lazar, Osoian & Ratiu (2010); McDonald, et al. (2005) and Morgan & Milliken, (1992), Table 2.3 below provides a list of the policies summarised from several studies, such as those of, Downes & Koekemoer, 2011; Kotsadam and Finseraas, (2011); Christensen and Schneider, (2010); Strachan, et al. (2004) and Bardoel, (2003).

Table 2.3:List of Work-Family (life) Balance Policies and Related Practices.

Policies	Practices
Work-Family Balance Initiatives	
Flexitime	A concept which enables employees to choose where, when and for how long they engage in work-related tasks (Downes & Koekemoer, 2011; Robbins, Ordendaal & Roodt, 2004). This enables employees to plan their work schedule around family/personal needs and preferences. For instance, one employee may work between 07:00am and 15:00pm, whereas another may choose to work between 08:00am and 16:00pm. (Lewis & Cooper, 2005).
Telecommuting/Working from home	Telecommunicating also known as ‘telework or working from home’ has gained popularity in present day mostly in Information Technology (IT) firms. It allows employees to work from home instead of coming to the office daily. It allows parents with young children to look after their kids while doing their job at home, and also, reduces commuting time and cost to and from work (Hill, Ferris, & Martinson, 2003).
Compressed Week/Hours	Employees are allowed to work longer hours thereby reducing the number of hours/days in their work cycle on either a weekly or biweekly basis (Saltzstein, et al., 2001). It reduces commuting time and expenses and gives employees an extra day off every week which can be used for family and other personal activities. This arrangement may not be available in all organisations and departments due to the nature of a specific job.

Part-Time Work	Part-time work arrangement enables employees to work fewer hours than the usual 35 hours, or more per week. Most returning mothers opt for this arrangement to better balance their work and family life (Saltzstein, et al., 2001).
Job Sharing	Job sharing allows two or more employees to jointly fill one full-time position, this is appropriate where part-time jobs and other working arrangement are minimal (Brocklebank & Whitehouse, 2003).
Specialised Leave /Benefits	Paid leave for fathers during the first year of his infant (Kotsadam & Finseraas, 2011)
Maternity leave	Paid leave for mothers to care for their babies
Paternity leave	Paid leave for fathers during the first year of his infant (Kotsadam & Finseraas, 2011)
Childcare facility/Crèche	Organisations may also provide on-site childcare facility, or crèche for employees. This arrangement allows employees to be productive, engaged and more focused on their job.
Care for the sick	A short time off for employees to care of a sick family member (Christensen & Schneider, 2010)
Elder Care	Organisations assistance with managing care for elderly dependents (Kossek, DeMarr, Backman, & Kollar, 1993)

The need for work-family balance initiatives have become a global issue. For instance, the International Labour Organisation (ILO) has shown much concern about Work-family balance and has become one of their key objectors. The Workers with Family Responsibilities Convention (No. 156: ILO, 2011), accompanied with recommendations was adopted by the ILO in 1981, to ensure employees with family responsibilities are not being subject to discrimination (ILO, 1981). Also, workers on part-time contracts are protected under the ILO Convention No. 175 that was adopted in 1994 to ensure no discrimination in the areas of access to employment, working conditions and social security (ILO, 1994). In order to further support equality of all women employees and the health and safety of the mother and child, the ILO Convention (No. 183) was adopted in 2000. The ILO Convention (No. 183) defines five core elements of maternity protection at work, these include, maternity leave, cash and medical benefits, employment protection and non-discrimination, health protection and breastfeeding arrangements at the workplace (ILO, 2000). Table 2.4 below indicates several work-family balance conventions that have been developed by the International Labour Organisation.

Table 2.4: ILO List of Suggested Work-Family (Life) Balance Policies (Source: ILO, 1981; 1994; 2000)

Policies	Practices
Childcare facilities	It is recommended to make an aim of national policy to develop or promote childcare, family and other community services, public or private, responding to workers with family responsibilities needs. (The ILO Recommendation No. 156 – ILO 1981)
Family-friendly relocation	Family responsibilities and considerations such as, the spouse's place of employment and the possibilities of educating children should be considered when transferring workers with family responsibilities to other locations. (The ILO Recommendation No. 156 – ILO 1981)
Caring for a sick family member	Leave of absence in the case of the illness of a dependent child or other members of the employee's immediate family. (The ILO Recommendation No. 156 – ILO 1981)
Part-time work	A work arrangement in which the normal hours of work are less than the normal hours of a permanent worker. Part-time workers should earn same protection as the permanent workers in terms of right to unionization, collective bargaining, health and safety, and discrimination in employment and occupation. Article 1 and 4 of the ILO Convention No. 175 (ILO, 1994).
Leave in case of illness or complications related to pregnancy	Women shall be entitled to leave in the case of illness, complications or risk of complications arising out of pregnancy or childbirth upon production of medical certificate or other appropriate certification. Article 5 of the ILO Convention No. 183 (ILO, 2000)
Maternity leave	Female employees shall be entitled to a maternity leave (not less than 14 weeks) upon production of a medical certificate or other appropriate certification. Article 4, paragraph 1 of the ILO Convention No. 183 (ILO, 2000)
Cash and medical benefits for female employee	Female employees who are on maternity leave or leave in case of illness or complications related to pregnancy, shall be entitled to cash benefits for maintaining herself and her child in proper conditions of health, and with a suitable standard of living. Mothers shall also be supported with medical

	benefits which include prenatal, childbirth, and postnatal care, as well as, hospitalization care when necessary. Article 6, paragraph 1; 2; and 7 of ILO Convention No. 183 (ILO, 2000).
Health protection for pregnant or breastfeeding mothers	Pregnant or breastfeeding mothers should not perform work which has been determined by the competent authority to be prejudicial to the health of the mother or the child, or where an assessment has been established a significant risk to the mother's health or that of her child. Article 3 of the ILO Convention No. 183 (ILO, 2000)
Breastfeeding arrangements at the workplace	Breastfeeding mothers shall be supported with the right to one or more daily breaks or a daily reduction of working hours to breastfeed her child. These breaks or reduction of daily hours of work shall be counted as working time and remunerated accordingly. Article 10, paragraph 1 and 2 of the ILO Convention No. 183 (ILO, 2000).
Employment protection and non-discrimination for Women	Employers could not terminate the employment of a female employee during her pregnancy or her maternity leave or during a period following her return to work, except on grounds unrelated to the pregnancy or birth of the child and its consequences or nursing. A returning mother is also guaranteed the right to return to the same position or an equivalent position paid at the same rate at the end of her maternity leave. Article 8, paragraph 1 and 2 of the ILO Convention No. 183 (ILO, 2000).

ILO recommended that public policy makers should implement these policies to promote equal distribution of work and care responsibilities, because many workers in the informal sector (mainly women) are rarely protected by existing legal or regulatory frameworks. Also, a number of countries, particularly, the developing countries have eased regulations to promote Foreign Direct Investments (FDI), and lower costs to employers of hiring and firing. Thereby introducing new work arrangements (ILO, 2006), leading some scholars to call for raising the global floor (Heyman and Earle, 2010). Other Non-Governmental Organisations and radical activists are promoting a fundamental review and societal reformation in the balance of work and family responsibilities, for instance a change to a twenty-one-hour week for all workers (New Economics Foundation, 2011). Although, a great number of employers from the developed countries are acknowledging the importance of finding more effective ways of

managing the distribution of paid work and family care time, because of the benefits associated with such work-family balance initiatives. This study elaborated more on these benefits in the next section.

2.16. Benefits of Implementing Work-Family Life Balance Policies

The benefits accrued from implementing work-family life balance policies can either be at the individual employees' level or organisational level (Nord, Fox, Phoenix, & Viano, 2002). With the demographic changes in today's workplace, work-family balance policies will allow employees better balance intended for their work and family responsibilities. These policies will not only improve the lives of employees but will also be beneficial to the organisation as a whole (Russell, O'Connell, & McGinnity, 2009; Poelmans & Sahibzada, 2004; Arthur, 2003). The study by Arthur (2003), showed that the 130 organisations in the Wall Street Journals with work-family balance initiatives had a higher shareholder return as their share prices increased. Also, Poelmans and Sahibzada (2004), identified some organisations who adopted work-family balance initiatives and benefited, such as: Lloyds TSB, who saved £2 million a year between 1995 and 2000 in the cost of replacing senior female employees by introducing policies which allow women to return back to work after having their babies.

Initiating work-family balance policies enhances employee retention, increases productivity, reduce absenteeism, as well as increase physical and psychological well-being of employees. Research has shown that when considering a job offer, workers weigh the job's bundle of compensation benefits, paid leave, dependent care benefits and flexible working arrangements. These policies usually attract workers and support the organisation in recruiting and retaining the best employees, thereby increasing organisational productivity. For example, evidence from the Economic Report of the US President (2015), has shown many jobs seekers value work-family policies so much to the extent that they are willing to accept lower salaries in return. Similarly, in their study, Fayankun and Alo (2007), alleged that women wanted more family-friendly policies in their respective workplaces to balance work and family responsibilities, regardless of the income. Also, higher compensation and benefits enhances organisational recruitment and retention, as well as improved employee performance (EROTP, 2015). Organisations that invest in work-family balance initiatives will also attract workers who otherwise will not participate in paid employment; these organisations are also likely to select from more employee candidates, attract valuable human capital and ultimately enhance the productivity of the company as a whole (EROTP, 2015).

Furthermore, research has also shown that work-family balance policies do not only improve the recruitment of skilled workers, but also aids in retaining them. This is evident in the 2015 Economic Report of the President of America (EROTP, 2015) which showed that almost 50 percent of working parents have declined a job offer because the position was not compatible with their family life. Further evidence also shows that organisations experiencing rapid pattern of women resigning after maternity leave is due to lack of paid leave and workplace flexibility which conflicts with the returning mother's caretaking responsibilities (Burt, 2018). The Council of Economic Advisors (2014) has shown that employee turnover resulting from work-family incompatibility can be very costly for the organisation; the average cost of replacing an employee is 21 percent of that employee's annual salary (COEA, 2014). Organisations can prevent the cost of employee turnover by introducing paid leave and flexible working arrangements which will further retain the best talents for the organisation.

In a study carried out in the First Tennessee Bank in the US (Keith, 1996), supervisors who were rated by their employees as being supportive of work-family balance retained employees for the longest period; twice the bank average and retained more retail customers. The higher employee retention rate contributed to a 55 percent gain over two years (Keith, 1996). Also, when google increased paid parental leave to five months, the number of female employees leaving the organisation reduced to half (Wojcicki, 2014).

According to Lockwood (2003), an organisation's commitment to work-family initiatives is usually based on whether such initiatives provide positive return on investment for the organisation. More recently, employers have started realising that the quality of an employee's personal and family life impacts the quality of work, which makes it a more tangible reason to promote work-family integration among employees. Lockwood (2003) further suggests five key factors to measure return on investment in work-family programs: Employee time saved, employee retention, increased motivation and productivity, absenteeism, decreased stress-related illnesses and decreased health care and cost.

Furthermore, Casper, Harris, Taylor-Bianco and Wayne (2011), discussed the numerous types of support employers can offer to enable employees to balance their work and family lives, as well as decrease any work family conflict: such as, social support (emotional support, instrumental support, appraisal support, information support). In addition, several other authors emphasised the importance of organisational procedural support such as family friendly policies offered to employees. They argued that how employers perceive the need for work-

family balance and the consequences of work-family imbalance is very crucial; if employers' attitude towards work family balance initiatives or the workplace culture are conservative then it is most likely for work-family balance implementation to be inhabited (Morgan et al, 2009; Sands & Harper, 2007; Halpern, 2005; Hyland, Rowsome & Rowsome, 2005). Similarly, De Villiers and Kotze (2003), emphasised that the most significant work-family conflicts arise from complex workplace issues such as; management changes, supervisory support, technical competences, leadership, and organisational culture; this means that the leadership and managerial recognition and support for employees and their needs strongly influences the balance between employees work and family life.

The Department for Business Innovation and Skills (BIS) pointed out some organisational and business cost and benefits involved in work-life balance policies and the strong link between absenteeism, increased productivity, retention strategy, employee engagement and well-being (Smeaton, Ray & Knight, 2014). As much beneficial work-family balance initiatives are to both the employers and employees, a number of authors have considered the challenges of implementing this initiative.

2.17. Challenges in Implementing Work-family Balance Policies

Work by De Cieri, et al. (2005), identified five key barriers which have a negative impact on the implementation of work-family balance policies and practices. These include, (i) the organisational culture which emphasizes rewards for long working-hours and organisational commitment to the neglect of other commitments; (ii) an isolated, hostile and unsupportive working environment for employees with life commitments external to the organisation; (iii), the attitudes and resistance of line-managers or supervisors; (iv), the preference of senior management involved in recruiting to dealing with people perceived as similar to themselves (homo-sociability); (v), the lack of communication and education about work-family balance initiatives. Other identified barriers include some incompatibilities of the work-family balance policies with the organisational needs. Lack of expertise required to manage the initiative effectively; and the fear of the trade unions taking undue advantage of the policies (Gunavathy, 2011; Poelmans & Sahibzada, 2004).

Although, organisational culture has been argued to be the most challenging and critical amongst others (Lewis, 2001), which is why Epie, (2010), argues that work-family balance policies alone are not sufficient to ensure that an organisation reaps the benefits of reduced

work-family conflict. There is a need for an organisational culture change that allows employees to make use of the available work-family balance initiatives. The major costs connected to the implementation of work-family balance policies include, direct costs such as, equipping employees to work from home, paid maternity or paternity leave (Yasbek, 2004). On this note, more light is shed on the organisational culture in the next paragraph.

2.17.1. Organisational Culture

Reddick and Cogburn (2008), posits that an organisational culture can be described as the shared norms, values, attitudes, or beliefs within an organisation which is generally accepted as the way things are done. An effective workplace culture requires active support of organisational leadership, managers, supervisors and the support of public officials in government to help create awareness through advocacy and public policies. Lewis and Copper (2005) argue that the most important barrier, and probably the most difficult to overcome is an unsupportive workplace culture. These assumptions create workplace culture that prioritises work over family and rewards the ‘ideal worker’ who works long hours and meet client demands at all cost, and that which equates productivity with time expended. Employees who strive to be considered ideal workers are reluctant to acknowledge that they have any personal or family related need, and in most cases do not make use of any work-family programme that reduces their visibility (Williams, 2000; Bailyn, 1993). In addition, a workplace culture that fosters inclusiveness and diversity will attract the best skills, retain them, increase their level of engagement, increase productivity and reduce absenteeism (Reddick & Cogburn, 2008). For instance, when employees are reluctant to disclose, they have a crisis pregnancy, sexual orientation or a hidden disability due to fear of resentment, stereotype and discrimination might affect their level of engagement as part of a team or on their assigned role.

2.17.2. Line-Manager and Supervisor’s Support on Work-Family Balance Policies

Managerial support is essential to successfully integrate work-family roles (Polemans & Beham, 2008; Thompson, et al., 2004). The study of Thomas, and Ganster, 1995 (cited in Allen, 2001) posits that, a family-supportive work environment consists of two main elements, these include, family-supportive policies and family supportive supervisors. Supervisor support is referred to as a form of informal organisational support (Hammer, et al., 2007). There is a growing recognition that supervisor’s support can play a significant role in assisting employees

to balance work and family responsibilities, which is more important than the provision of a range of work-family balance policies (McCarthy, et al., 2010; Hammer, et al., 2009; Swody & Powell, 2007; McDonald, et al., 2005).

Despite the growing interest on the role of supervisor support on work and family domains, previous literature has been based heavily on general measures of supervisor support, as against specific supervisor support that is supportive of the family role (Hammer, et al., 2009). It is argued that family-supportive specific measures predict better work and family interaction as outcomes compared to the general measures, this is due to the fact that the use of the former provides more fine-grained analyses of its impact on subordinates (Greenhaus, et al., 2011). Hence, family specific supervisor support developed by Hammer, et al. (2009) is utilised in this study.

Hammer, et al. (2009, p. 837), defined family supportive supervisor behaviour, as behaviours displayed by supervisors that are supportive of families. The authors operationalise the construct of family supportive supervisor's behaviour into four key dimensions, which includes, emotional support, instrumental support, role model behaviours and creative work-family management. Emotional support refers to employees' perception of being able to talk over work-family issues and being understood and supported by the manager/supervisor. This support also relates to the extent to which supervisors demonstrate respect, understanding, empathy, and sensitivity in terms of family responsibilities. Role modelling reflects supervisor's display of his/her own work-life integrating behaviours through role modelling. The importance of supervisors' roles in modelling behaviours is supported by social learning theory (Bandura, 1977 cited in Gilliland, Steiner, and Skarlicki, 2015, p. 81), which argues that the vast majority of human learning occurs through the observation of others rather than through direct experience (Hammer, et al., 2009, p. 841). In addition, sharing ideas or advice to subordinates related to successful experiences in juggling work and family can be very helpful.

Instrumental support captures the supervisor's ability to attend to employees' work-life needs daily and adapt the schedule accordingly. These may involve reacting to scheduling requests for flexibility, interpreting organisation policies and managing routine work schedules to ensure the completion of the task (Hammer, et al., 2009). While creative work-family management is proactive, strategic and innovative in groups and departments management in introducing actions, such as, restructuring of work to support employees in pursuing

effectiveness on and off the job that facilitate work-family balance. These behaviours can involve major changes in the time, place and how the work is done to accommodate subordinates work and family responsibilities (Hammer, et al., 2009). The construct was validated and showed that family supportive supervisor's behaviour was significantly related to work-family conflict and positive spill-over, job satisfaction and turnover intentions. Hence, supervisors play an important role in employees work-family balance not only by allowing them to use certain benefits, but also, by showing support in an informal way by being empathetic or by role modelling, thus implicitly transmitting the message about the way work-family issues are treated on the managerial level.

Finally, this study argued that, work-family balance policies alone might not be enough in creating positive work attitudes and behaviours among employees without family-supportive supervisors (Hammer, et al., 2009; Swody & Powell, 2007; Wang, & Walumbwa, 2007). This is because supervisors are key persons in organisations in communicating information related to work-family balance policies and giving approval on the utilisation of the policies (McCarthy, Darcy, & Grady, 2010). In addition, informal support from supervisors for work and family issues might be more important to employees than the provision of formal work-family balance policies (Hammer, 2009; Benson, 2005). However, a supervisor cannot be supportive, if he/she lacks the knowledge of such initiatives, consequently, there is need for relevant training and awareness.

2.17.3. Inadequate Training and Behaviour of the Supervisors/Managers

The role of supervisors in distributing access to work-family balance is often dependent upon the perceived characteristics of the workforce and were mainly for those deemed more beneficial to an organisation. Hence, the traditional supervisor's style view of work-family balance policies as fringe benefits to be offered on an occasional or preferential basis, rather than as policies applied to the entire workforce as a right (Todd & Binns, 2013; Leslie, et al., 2012). For example, in the study of Ryan and Kossek, (2008), supervisors were found to have accepted excuses from certain employees as basis for granting favourable access to work-family balance practices, but for other employees the case was quite different. These scholars investigated the characteristics of supervisors regarding race, age, and gender, in relation to the role they played in the implementation of work-family balance practices. When the age of the supervisor and subordinate were similar, the interpersonal relationships tended to be better. Women supervised by women perceived greater interactional support for bridging the

boundaries between work and family, this was true regardless of race/ethnicity. Because women are the primary caretakers of home and family, perhaps, female supervisors empathised more with female employees relative to family-related issues (Ryan & Kossek, 2008; Winfield & Rushing, 2005). The social relationships between supervisors and employees were found to have an impact on the fairness of apportioning access to work-family balance practices. It is therefore not surprising if such subjective factors are found to have a negative impact in respect of other workers who do not share the same culture, social norms, or family relations as their managers and supervisors (Ryan & Kossek, 2008).

Several other authors argue that, even when supervisors and managers know about the various work-family balance initiatives, they may not be adequately trained to implement them. For instance, new flexibility policies sometimes require managers to change the way they allocate tasks, or the way they measure performance (Thompson, 2008; Nord et al., 2002). Also, in a situation whereby a manager previously evaluated employees based on the amount of time spent at the office, there is need to learn how to evaluate 'results' and not 'face time'. Furthermore, issues regarding eligibility and fairness in distribution of work-family balance initiatives, needs to be addressed and made clear. Managers/supervisors also need to understand not only 'why' the organisation is implementing these programmes but 'how' to implement them (Thompson, 2008). Besides, the effectiveness of work-family balance practices depends not only on the role of supervisor/line managers, but it is also affected by other factors, such as employee's characteristics, awareness, and individual interest in the use of work-family balance policies (Prowse & Prowse, 2010; Hyman & Summers, 2007; Hall & Atkinson, 2005). The next section discusses employees' awareness of WFB policies in the workplace.

2.17.4. Lack of Employee's Awareness of Work-Family Balance Policies and Practices

Lack of awareness of the availability of work-family balance policies and practices in the workplace by employees is a contributing factor behind the limited use of organisational policies. When a number of researchers asked employees about their use of work-family balance policies and practices, a considerable number of them said that they were not aware of the availability of such practices in their organisations (Hall, & Atkinson, 2005; Skinner, et al., 2004; Kodz, et al., 2002). If the female employees are aware of such policies it is likely that they would access part-time, maternity leave, and flexitime work-family balance initiatives. Generally, female employees intend to fulfil their family and children needs, and so they

become more aware of work-family balance practices (Budd & Mumford, 2006). Other scholars have argued that, as the participation of women employees increases, the level of individual awareness of organisational work-family balance policies generally increased (Baird, & Reynolds, 2004; Kirby & Krone, 2002).

The lack of awareness of employee of work-family balance policies and practices could be attributed to lack of information by the organisations. There is often lack of effective communication and training on work-family balance policies within organisations, which in turn reduces the level of awareness (Atkinson & Hall, 2009; Skinner, et al., 2004). Although, in most of the developed countries, the issue of limited awareness of work-family balance policies were not found across many organisations, reflecting the fact that there is an effective government and organisational awareness of individuals in use of work-family balance policies (O'Brien & Shemilt, 2003). These themes are emerging in many developed countries, but are in various stages of development, with varying levels of government support for social and economic welfare.

2.17.5. Inadequate Communication

Lack of adequate communication on the part of the organisation's management on work-family balance policies and practices has been attributed as a barrier to the effective implementation of WFB practices in the workplace. It is important for employees, supervisors and managers to be aware of the available work-life balance policies/benefits to fully utilise them. Information about new programs or policies often is not well circulated nor fully explained to employees or supervisors (Thompson, 2008). Studies suggest that in most cases employee have limited, or inaccurate knowledge of the various work-life benefits, programs, and policies offered by their employers (Prottas, Thompson, Kopelman & Jahn, 2007). Also, the organisation should pay attention to employee's concerns regarding implementation of work-family balance programmes and address such concerns for a better implementation of the programme. In addition, the adoption of work-family balance can create a significant shift in the culture of an organisation, therefore, supervisors and managers need to be trained to understand how these programmes/benefits are integrated into the culture and values of the organisation. With respects to these challenges, the next section discusses the coping strategies employed by working mothers in balancing work-family roles.

2.18. Coping Strategies Deployed

Coping has to do with the way people manage life conditions that are stressful. Coping has been defined as an effort to create conditions that permit an individual to continue moving towards desired goals. It is a response that follows a stressful experience (Herbst, Coetzee & Visser, 2006, p. 12). For Higgins, Duxbury and Lyons, (2008), coping is any response to external stressor that prevents or minimises emotional distress. Various coping styles and strategies have been theorised as ways in which people deal with stressful conditions and is categorised into four approaches (Akanji, 2012). These four approaches include problem-solving approach, positive appraisal, assistance seeking and avoidance/surrender, which apply to returning mothers in the Nigerian banking sector.

The problem-solving approach is used to gather information, plans and make decisions that proffer resolutions which deals directly with the conflict (Akanji, 2012; Lazarus & Folkman, 1984). The second approach is positive appraisal is a way of thinking which suggests that stressful situations should be managed in a mentally optimistic manner especially when such a situation cannot be changed or altered temporarily (Herman-Stahl, Stemmier & Peterson, 1995; Akanji, 2012). The third approach is assistance seeking for solutions which involves a person asking for help and social support from friends and family members in managing the conflict; this may not automatically eliminate such conflict but reduce it and make it more bearable (Aryee, 2005; Rotondo & Kincaid, 2008; Akanji, 2012). While the final approach which is called avoidance/ surrender situation is when a person responds to a situation with the thought that self-resignation to one's fate and passive acceptance of the situation solves the problem (Rotondo, Carlson & Kincaid, 2003; Akanji, 2012). For example, the very nature of banking, renders it intolerable to work-family balance policies that could be initiated for women to help them grapple with their multiple roles. According to Hakim (2006), a banking job is intolerable to motherhood, and family-friendly initiatives. Hence, women in the banking profession, particularly in Nigeria, are left to either make choices between their career and family life. Findings from previous studies reveal that most often, the women opt-out of their banking profession due to their inability to cope with the work pressure, to pursue other economic activities, or seek lesser stressful job that offer them the flexibility that they need in performing their multiple roles with less effect on the family (Olagunju, 2014). In this regards, the following section elaborates on the likely effects lack of work-family balance policies have on family domain.

2.19. Family Effects

Most female employees experienced problems in their marital relationships due to work-family imbalance. Work-family conflict places adverse effects on marital and family life, according to Duxbury, et al. (2002), female employees, particularly mothers, are more likely to experience negative relationship with their children and their partners or other family members due to work-family imbalance. This, consequently, can lead to family misunderstanding and divorce from partner. A study by Women's Executive Network in 2003 reported that female employees are more likely than men to report work-family imbalance with a reason that despite the massive influx into the workforce, female employees retain greater share of responsibility of child care, and other home responsibilities like cooking, cleaning, washing amongst others (Lily, Duffy, & Virick, 2006), therefore, they are confronted with high level of work-family conflict than men. These have negative consequences on their health such as increased anxiety and depression, are three times more likely to suffer from heart problems, mental health problems (Mc Brier, et al., 2003); and five times more likely to suffer from cancer (Social Development Canada, 2004). A survey by the Mental Foundation that made comparisons between female and male employees reported that more than quarter (27 per cent) of employees felt depressed as a result of long working hours. In addition, over 1/3 felt anxious, more than half (58 per cent) felt irritable. 42 per cent of females reported unhappiness compared to 29 per cent of men, and 2/3 of employee attested to have experienced negative effect on their personal development, physical and mental health problems, and family relationship, as well as poor home (Social Development Canada, 2004).. According to Epie, (2011), most female bankers in Nigeria did experience work-family conflict more than family-work conflict, which led to dissatisfaction of their family life.

2.20. Chapter Conclusions

This chapter provided a critical review of the literature about work-family balance. The review of various studies and theories on work-family balance reveals various initiatives adopted, and variations that exist amongst contexts. The literature, most importantly, revealed that most of the work-family balance studies were carried out in the developed countries and only a limited number of literatures has been found to be devoted to the African continent. Considering the national differences in terms of development, policies, culture and social issues, extending the research beyond the advanced economies becomes even more necessary. This suggest a need for more empirical studies to be undertaken in an African context, particularly in Nigeria, to gain insight into employees' work-family balance in that part of the world. The theoretical

framework potentially provides a scientific foundation for the investigation of work-family balance and presents a basis for developing a model that extends the knowledgebase on work-family border theory.

This study investigates the lived experiences of returning nursing mothers in the Nigerian banking sector, and the availability of work-family balance policies. Therefore, an understanding of the contextual environment is necessary to better understand the purpose of this study. Hence, the next chapter presents the historical background and operations of the Nigerian banking sector.

Chapter 3: Understanding the Context: Contemporary Nigeria

3.0 Introduction

This chapter presents a brief background of Nigeria, the social and cultural factors prevailing in Nigeria, the political and socio-economic environment within which the financial sector is embedded. It further explores the role of the Nigerian woman as a nurturer, and the challenges they have experienced in combining work and family responsibilities. This chapter also provides the Nigerian Labour Legislation and work-family balance initiatives as the necessary background for understanding the rationale for the research, and the role of the trade unions.

3.1. A Brief Background of Nigeria

The Federal Republic of Nigeria is situated in the West of Africa with a great population of over 190 million, 49 per cent of whom are females (World Bank, 2019) and the largest country in the African Continent. Between the year 1914 to 1960 Nigeria was fully part of the British Colony, although gained her independence in 1960s (Falola & Heaton, 2008; Azaiki, 2006; Okonta & Douglas, 2003). Currently, Nigeria is a federation of 36 states and has Federal Capital Territory (FCT) Abuja. Figure 3.1 below is a typical map of Nigeria, showcasing the 36 states and the FCT.

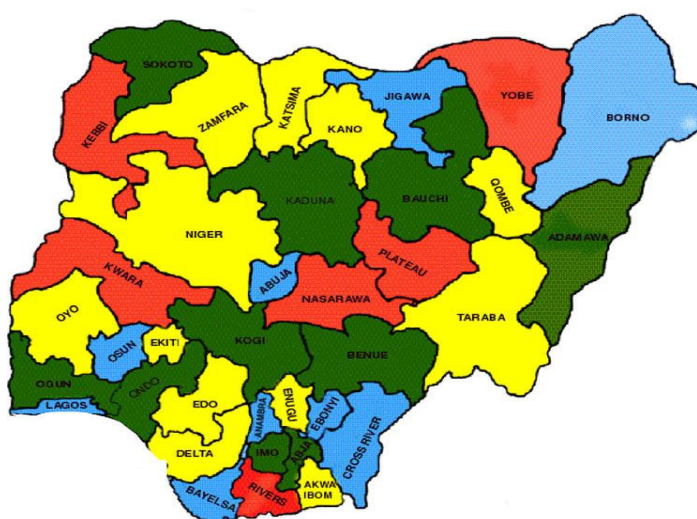


Figure 3.1: The Map of Nigeria

The map above demonstrates that Nigeria is a diverse and complex nation with over 300 ethnic groups, languages, religions, and traditions, which structures individual perceptions and the way they people think and act. Nigeria also has more than 520 (five-hundred and twenty) dialects (languages) spoken, but English remains the unifying and official language (Azaiki, 2006). The predominant tribes are the Yoruba's (West), the Hausas (North) and the Igbos (East). The South-South, which is the Niger Delta is also a picture of diversity.

These three ethnicities, Yoruba's, the Hausas and the Igbos, have constantly contended for the political control of the nation since independence. This battle for political control is apparent in the coups and countercoups by the military rulers who assume all of the functions of government. During these periods of military rules, legislatures were either demilitarised or rendered ineffective in favour of the military governments (Azaiki, 2006). Under military rules, citizens' opinion became inconsequential, as power is not obtained through the acceptance of the populace but through coercion and control of resources (Falola & Heaton, 2008). As such, the country has predominantly been under the control of a military government since independence until recent years when Nigeria's democratically elected president was appointed.

Nigeria was formerly an agrarian nation before independence in 1960; farming was the fundamental source of the economy, accounting approximately over 50 per cent of the Gross Domestic Product (GDP), as well as, one third of export earnings. However, with the discovery of crude oil in commercial quantity, agricultural production was neglected, and the sector relegated into relative decline (Buren, 2001). Within the period between the 1960s and 1980s, Nigeria migrated from the responsibility of being an independent producer of food to one of becoming strongly reliant on food importations. Presently, crude oil accounts for approximately 90 per cent of export earnings and 83 per cent revenue of the federation account (Ogbeifun, 2009). Although, there are two other key thriving sectors in the labour market, which include, telecommunication and banking sectors, with a high percentage of women in their labour force.

According to the World Bank (2019) report, women in Nigeria make up 45.6% of the labour force and have played significant roles in many sectors (See Figure 3.2 below). For example, female participation in the labour force rises from 39.3 per cent in 1990 to 43.1 per cent in 2011, with a steady increase to 45.6 per cent in 2018 (World Bank, 2019), and they occupied significant positions both at corporate and political arenas. For instance, in the banking sector,

women represent 16 per cent respectively, in both Management and Board of Directors levels, while 11.7 per cent and 16 per cent respectively in corporate and national parliament positions (Kale, 2018; Eleje & Wale-Oshinowo, 2017; African Development Bank, 2015). With these significant growth in women involvement in the labour force, the number of dual incomes earning families have also increased, and this makes work-family balance a significant and strategic issue in Nigeria (Osabutey, & Gbadamosi, 2017).

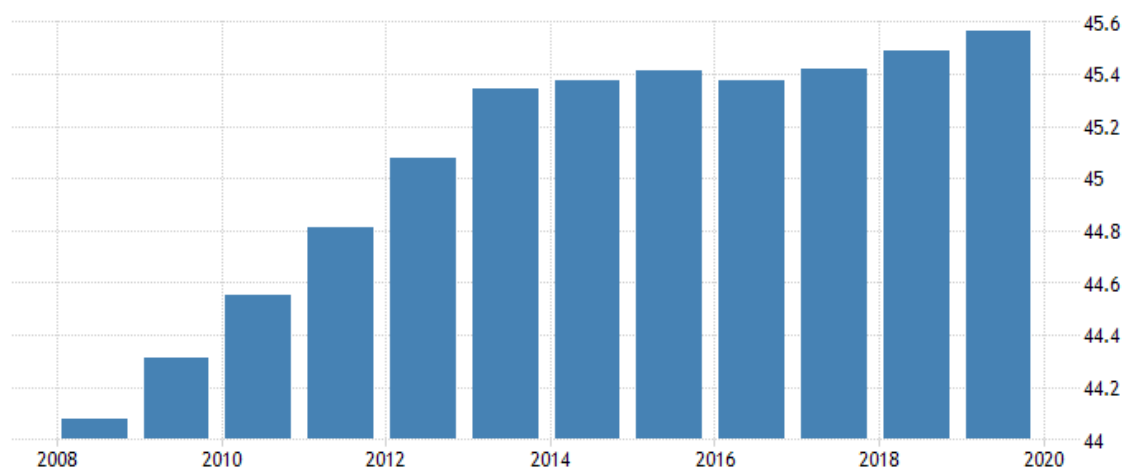


Figure 3.2: Nigeria Female Labour Force (Source: World Bank: Tradingeconomics.com, 2019).

Managing work and family obligations are particularly difficult for women in a patriarchal society such as, Nigeria, that places a premium on the traditional female role, and gender division of labour (Rehman & Roomi, 2012). Nigerian women are traditionally responsible for caring for the home and children, receiving little or no support from their partners in such roles. This traditional way of life is well understood in the Nigerian culture, which possibly contributes to the lack of or ineffective work-family balance initiatives in the workplaces. This suggestively indicates the importance of this study, to promote the equilibrium of work and family, as well as, the benefits of having work-family balance policies and practices in the workplace, particularly, to support the returning nursing mothers.

In addition to their work and family responsibilities, working mothers in Nigeria bear the additional burden of inadequate infrastructural amenities, such as, good roads, efficient transportation system, which increase commuting time to and from work (Ajayi, et al., 2015; Akanji, 2013; Adenikinju, 2005). Taking inadequate infrastructural facilities, poverty,

unemployment and other factors into consideration, Nigeria has been declared as one of the countries where residents experience high levels of stress with an average life expectancy rate of 52 years at birth, one of the lowest in the world (World Bank, 2013). Also, evidence has shown that stress as a result of work-family related issues has contributed to the rate of mortality (Adebowale & Adelufosi, 2013). This makes the study on work-family balance in Nigeria compelling, which informed the aim of this study. The next section sheds more light on the social and cultural factors prevailing in Nigeria in order to have a better understanding of the purpose of this research study.

3.2. The Social and Cultural Factors Prevailing in Nigeria

Understanding the Nigerian culture is very significant to this research study. Nigeria is characterised by its deeply rooted collectivist character in which individuals are expected to give precedence to the interests of the community (Ajayi, et al., 2015; Ojo, Salau & Falola, 2014; Adisa et al., 2014; Epie, 2011). Whenever there is any conflict of interests, people are expected to make sacrifices for the sake of the wellbeing of the whole community. Families and relatives in accord with these norms have been the main source of emotional, social and material support, as well as social security, particularly in times of need and crisis such as, childcare, illness amongst others. In times as this, individuals support one another physically, emotionally, and financially (Ajayi, et al., 2015; Ojo, Salau & Falola, 2014; Adisa et al., 2014; Epie, 2011).

There is unfaltering support of caring among people in a collectivist culture, this is based upon reciprocal exchange of benefits of caregiving between individuals. As a result, work-family balance initiatives such as, child care and paternal leave may not be requested due to families and relatives support system, which plays a significant role in taking care of children and house chores in both at regular and conflict times (Ajayi, et al., 2015; Ojo, Salau & Falola, 2014; Adisa et al., 2014; Epie, 2011). Right from the birth of a child, extended families such as mothers-in-law or sisters-in-law from both spouses makes themselves available to support in caring for the new-born baby and the nursing mother. An act that is likely to ease the physical and emotional burden that a nursing mother goes through during the early period of childbearing (Ajaiy, et al., 2015, Epie, 2011).

Nigerian culture is built upon a social system in which each gender has specific roles and responsibilities. Men are termed as the breadwinner of the family, as a result, there is a need to work and gain financial resources to meet up with the family responsibilities. They are expected

to work harder to earn enough financial support for the current and the future time of the family cycle (Heinen and Mulvaney, 2008). Therefore, the men will continue to financially support their children from their childhood until their young adulthood. While on the other hand, women are presumed under the traditional Nigerian society and the collective culture, to be responsible for procreation and childcare, as well as, caring for their husbands and households. Traditionally, women are expected to prepare good meals for family and guests, even though she is a high-status career woman (Ajayi, et al., 2020; Ajayi, et al., 2015; Ojo, Salau & Falola, 2014; Adisa et al., 2014; Epie, 2011). Presently, women in Nigeria now have to combine paid work and family responsibilities, which often lead to role overload, strain and role conflict (conflict between multiple roles). For instance, while a woman plays her role as a mother and wife, she can also find herself in a situation where she becomes the breadwinner of her family. Thus, women particularly those in the labour force are under high levels of pressure, they possibly need work-family balance policies to enable them accomplished these various roles (Ajayi, et al., 2020; Amoo, 2013). Most importantly, childbearing is greatly desired in the family and society as a guarantee of the continuation of the family lineage and future labour force. When children are of school age, the onus of their academic achievement lies with the family, particularly, their mothers. Often, it is mothers that attends to their children homework (Ajayi., 2020; Amoo, 2017; Mordi, Mmieh, & Ojo, 2013; Sanusi, 2011).

In the Nigerian culture, it is a thing of contempt to see a man join a woman in household chores. Men who assist in doing household tasks are termed weakly and not manly. This is not applicable to the men only, likewise, women who internalize the traditional gender roles may feel guilty for not fulfilling their wifely and motherly roles (Heinen & Mulvaney, 2008). This implies that work-family balance policies supporting childcare will possibly not be relevant for men. Although, recent studies have shown the steady evolvement of the collectivist society towards a more individualistic culture (Ajayi, et al., 2020; Amoo, 2017, Adisa, et al., 2016). The growth of a new individualism is indicated by a decrease in the number of dependents in each family, more young people now live independently from their extended families (Ajayi, et al., 2020; Nwagbara, 2020; Amoo, 2017; Adisa, et al., 2016). This evolution develops in the main from many members of the society having experienced a tremendous transformation with regards to the level of education, a phenomenon which has been achieved by a great number of Nigerian women. This steady transformation is also as a result of women's need for independence and a desire not to have their lives controlled by their families (Nwagbara, 2020; Makama, 2013). Although, this transformation towards an individualistic social model is only

progressive and, as yet, has not resulted in any dramatic confrontation between the traditional norms and values of the Nigerian culture.

Despite the educational attainment, women in Nigeria still do not have adequate level of equality with the men, and their rights are being infringed upon. Although, recent research has shown that the Nigerian women have gained significant legal rights today than before, and the general conception is that women are partially inclusive in the cultural, political, economic and social life of the society (Amoo, 2017; Eleje & Wale-Oshinowo, 2017; Oluyemo, Ajoke & Tolulope, 2014). Nigeria like other nations in the world is responding to the United Nations initiative in a bid to get rid of all forms of discrimination in societies, especially gender-based discrimination and violence against women. Following years of uncoordinated national response to gender-based discrimination, Nigeria took a bold step in 2000 and passed into law the National Policy on Women, guided by the global instrument on the Convention of all forms of Discrimination against Women (CEDAW), and the 1999 constitution of the Federal Republic of Nigeria (National Gender Policy Situation Analysis, 2006).

Nigeria is currently reawakening its efforts at achieving gender equality, as it has become clear that women focused strategies have a great impact in the development of the country. This means a strategy that see both men and women as partners in the development process of the country. One that challenges the structure which continues to produce gender-based inequalities in the society, and balances power relations between women and men for growth and development both at micro and macro levels (NGPSA, 2006). Notwithstanding this new development, the natural role of a woman as a nurturer still prevails in Nigeria, and this demands time-off work in fulfilling this demand. The next section discusses the role of a woman as a nurturer.

3.3. The Role of a Nigerian Woman as a Nurturer

The role of Nigerian women has steadily changed from the traditional context of being only wives and mothers to acting as breadwinners and providers, which necessitated their entrance into the world of work. Interestingly, women's participation in the labour force, most especially demanding jobs such as in the banking sector, does not reduce the values they placed on marriage, procreation, and nurturing (Eleje, & Wale-Oshinowo, 2017; Omotosho, 2013). Hence, procreation and breastfeeding are critical to every Nigerian woman, regardless of their career.

Breastfeeding is the acceptable means of ensuring maximum nutrition for the infant. Breastfeeding provides infants with optimal nutritional content that can improve their immunity and possible reduction in future health care spending (UNICEF, 2006; WHO, 2001). UNICEF (2006) and WHO (2001) have called for policies that would cultivate a breastfeeding culture that encourages women to breastfeed their infants exclusively for the first six months of life and then up to two years of age and beyond.

Exclusive breastfeeding (EBF) is defined as feeding an infant breast milk only. Without workplace support, exclusive breastfeeding is difficult for working nursing mothers to attain. According to a recent estimate by the WHO only 35 per cent of infants globally between birth and their 5th month are breastfed exclusively. Based on the 2013 study of National Demographic and Health Survey (NDHS) in Nigeria, almost 70 per cent of children between birth and 23 months predominantly breastfed, only 17 per cent of infants under 6 months are exclusively breastfed. A recent study by Osibogun, et al. (2018: 4) on exclusive breastfeeding among nursing mothers in the Nigerian banking sector, using a sample size of 210, 56 per cent of the respondents practiced exclusive breastfeeding, and only 28.5 per cent practiced it for up to 6 months. A quarter of respondents exclusively breastfed because they were aware of its benefits, while only 7 per cent exclusively breastfed because they preferred it. Most of the respondents that did not practice EBF, they attributed it to a busy work schedule (Osibogun, Olufunlayo, & Oyibo, 2018, p. 4). This partly explains the high incidence of infant malnutrition and mortality experiences in developing countries.

Nigeria has the highest under-five rural mortality rate of 242.7 per 1,000 among selected Sub-Saharan African countries (Anyamele, 2009), which is mainly due to poor infant feeding practice (UNICEF, 2006). This is due to the steady changes in the socio-cultural and economic situation not only in Nigeria, but globally. The increasingly harsh economic environment and the rapidly developing processes going on in the developing countries, led to the need for income producing activity of women. The professional status of the mother is an attribute that help determine the time allocation for nursing mothers. Given the numerous benefits of breastfeeding, it is expedient that working mothers understand its importance and are given the necessary support at every level, particularly at the workplace (Amosun, et al., 2011).

An unfavourable working environment such as the Nigerian banking sector known for its notorious long hour culture and high workload can make it more challenging for nursing mothers to implement and continue exclusive breastfeeding (Osibogun, Olufunlayo, & Oyibo,

2018; Eleje, & Wale-Oshinowo, 2017; Epie, 2011; Anyamele, 2009). This long hour culture has also resulted in many couples separating or divorcing (Ajayi, et al., 2015; Epie, 2011). This trend has a negative influence on the individuals because Nigeria is family oriented (traditional society), hence the failure of a family system is termed as a failure on the individual's part which tends to affect the success of the person.

In addition, the patriarchal background and institutional factors make it the more challenging for the nursing mothers to exclusively breastfeed their babies. Given that the Nigerian's work-family balance policy are institutionally and culturally framed, implementation of human resource management policies, which can address women's subjugation, is problematic (Ituma, & Simpson, 2009). Ubeku, (1983) recognised that institutional ways of behaviour, ineffective regulatory frameworks, and poor corporate governance system operative in Nigeria are central to the lack of implementation and practices of work-family balance policies in the workplace. Similarly, Otobo, (2016) argues that, poor regulatory and corporate governance frameworks make work-family balance initiatives ineffective. In most workplaces, daily hours of work, flexible work arrangements, as well as child care and related policies, are based on mutual agreement between an employer and employee, which encourages discrimination, human rights abuse, and poor work-family balance practices (Otobo, 2016; Adisa, et al., 2016). This likewise promotes subjugation, exploitation, and control of nursing mothers (CEDAW, 2008).

In recognition of the challenges experienced by nursing mothers in practicing exclusive breastfeeding, the World Breastfeeding Week 2015 adopted the theme "Breastfeeding and work: let us make it work", to amass support from all sectors to enable women globally to work and breastfeed successfully (WABA, 2015). Without workplace support, exclusive breastfeeding is difficult for working mothers who return to work. To this end, Nigerian policy makers and organisations are urged to revitalize the human resource management practice and employment relations system to create enabling work environment, which fosters family-friendly policies, including flexible work arrangements, alternative work procedures, maternity leave policies/benefits, family care initiatives, and nursing mothers assistance programmes. The next section sheds light on the available family-friendly policies within the Nigerian Labour Legislation.

3.4. Nigerian Labour Legislation and Work-Family Balance Initiatives

Existing research recognises the critical role played by most government and organisations from the developed countries in implementing work-family balance policies, by not only promoting women participation in the labour force, but also increasing the availability of labour supply (Aguilera & Jackson, 2003). However, this cannot be said for the developing countries, like Nigeria, where career women struggle to balance work and family responsibilities (Amoo, 2017; Ajayi, et al., 2015; Aluko, 2009), which obviously stem from the nature of government and human resource policies regulating organisational practices. Nigeria's unique workplace culture derived from its institutional frameworks engenders work-family imbalance for nursing mothers who do long, exhaustive hours at their workplaces and still do a "second shift" at home (Turner, 2017). Sadly, the workplace regulatory environment in Nigeria creates and foster a huge implementation problem and consequent challenges for working mothers.

In the past, the Nigerian government during the post-war period, designed social and family policies targeted at protecting the male breadwinners who had lost their income as a result of sickness, unemployment amongst others. (Boje & Ejrnaes, 2012). Today family policies have to reflect a more diversified structure of social and family needs. This is because there is a growing problem of reconciling work and family life, particularly for women with children and adults for whom they must care (Taylor-Gooby, 2004). As earlier stated, women are now actively involved in the labour force and shouldering the responsibilities of the family economic providers/breadwinners (Okonkwo, 2012; Mokomane, 2012). This situation exposes numerous working mothers to the possibility of role conflict when trying to combine work and familial responsibilities. Evidence in the literature suggests that active involvement in work and family roles inevitably fuels work-family conflict, especially for working mothers, hence the need to assist employees in balancing work and family responsibilities becomes all the more necessary (Amao-Kehinde & Amao-Kehinde, 2010; Aryee, 2005; Emslie, Hunt & Macintyre, 2004).

The legal framework governing women and their employment in Nigeria is comprised of two key instruments: The Constitution of the Federal Republic of Nigeria, and the Labour Act 2004. Together, they provide a basic level of rights, which through collective bargaining can improve these rights in a well-functioning industrial relations system. Although, the Labour Act, is the supposed to be the most comprehensive piece of Labour legislation in Nigeria, but has no provisions for equal employment opportunities for all Nigerians irrespective of sex and devoid of any express provision, prohibiting discrimination or a right against discrimination; instead,

what is tenable is embedding such a right in a wider and more general context under the constitution (Adejuge & Adejuge, 2018, p.26).

To cure this defect the Constitution was amended in 2010, the effects of this Amendment is the conferment of wider jurisdiction on the National Industrial Court; the introduction and recognition of the concept of unfair labour practices; and unhindered application of international best practices, which include international conventions, treaties, and protocols that relate to employment/labour issues (Constitution of Federal Republic of Nigeria, 2010). Thus, issues like discrimination, equality of pay, sexual harassment, equal treatment, amongst others that is peculiar to the workplace will simply fall under unfair labour practice, which the court has jurisdiction over (Adejuge & Adejuge, 2018, p. 26). Considering some of the labour law provisions as it relates to work-family balance are outlined in Table 3.1 below.

Table 3.1: The Nigerian Labour Law Policies on Work-Family Balance

Policy	Description of Practice
Maternity	The law grants female employees a right to 12 weeks maternity leave with at least 50% pay.
Breast Feeding Leave	The law grants breast feeding female employees to nurse their babies twice in a day for half an hour each. For most private sectors, the employers allow the nursing mothers to close from work an hour earlier, some for 3 months and others for a period up to 6 months. Although, in today's reality, one hour a day is not enough to nurse a child especially where health official clamour for exclusive breastfeeding for at least six months after a child is born, so that the babies can be healthy
Health Issues	The law also provides that employers and employee should adopt appropriate measures to ensure that pregnant and breastfeeding women are not obliged to perform work which has been determined by competent authorities as prejudicial to the health of the mother or child.
Breach of Maternity Procedure	It is also important to note that a breach of maternity protection provision is a criminal offence. Where the employer, or organisation, contravenes any provision of the maternity protection is guilty of an offence and liable on conviction to a fine not exceeding N800 (\$2) or to imprisonment for a period not exceeding three months or to both. This provision does not reflect the modern-day reality with respect of the stipulated fine; this provision needs to be amended to meet with the present-day reality.
Working Hours	A minimum of 40 hours per week, to be distributed over 5 days. Employees may be required to work more than the normal working hours and days; in

	which case they are supposed to receive overtime rates of pay. This is not applicable in today's workplace and needs to be amended.
Weekends	At least Saturday and Sunday each week shall be the weekend for the labour force unless the nature of the work requires otherwise

In addition to the above listed, there are other regulations which relate to work-family balance practices. For example, extended maternity leave for female employees may occur where a woman is on maternity leave, and remains absent from her work after the expiration of the maternity leave for a longer period, as a result of, illness certified by a registered medical practitioner, which arose out of her pregnancy or confinement and to render unfit to work, no employer shall give her notice of dismissal during her absence. Unfortunately, many organisational practices in Nigeria do not reflect this Labour Act work-family balance initiatives, and this consequently may reinforce female exploitation, control and marginalization in the workplace (Adejogbe & Adejugbe, 2018). As observed by Chandra, (2012), nursing mothers face the challenges of balancing work and social pressures.

To ensure organisations adhered to the Labour Act, the Federal Ministry of Labour and Employment particularly, the department of trade union services and industrial relations department, including industrial arbitration panel and inspectorate are institutional framework for ensuring compliance with the laws and standards, as well as, protecting employee's rights. It is the essential duty of these institutions to enforce labour legislation and to offer solutions to the various and complex problems that arises in the workplace.

The inspectorate department is the central department of the Ministry, which is burdened with the task of ensuring compliance with both national and international labour regulations concerning terms and conditions of employment, amongst others (Iteboje, & Kirk, 2021; Danesi, 2012). However, this monitoring mechanism has failed in its duties, due to lack of resources to execute its functions. For example, findings revealed, that there is a shortage of staff to carry out functions nationwide. This development has, in turn weaken the ability of the structure to deliver even when there is the desire. The paltry budgetary allocations to the ministry highly contributed to the lack of efficiency on their part, for instance, utility vehicles to expedite inspection visits to the workplaces are not readily available (Iteboje, & Kirk, 2021; Danesi, 2012). Arguably, this disposition by the Nigerian government should not be surprising, since the implementation of neoliberal policies, it is obvious the government is more involved in safeguarding the interest of capital (Iteboje, & Kirk, 2021; Danesi, 2012), rather than, the

welfare of the labour force, particularly, the working mothers. These inefficiencies on the part of both the government and the monitoring institutions, gave prerogative to the private sector in Nigeria to design and dictate what work-family balance policies are available to their employees. This allows employers a myriad scope of opportunities to create and adopt work-family policies that suits them (Epie, 2011).

While policy makers and organisations in the developed countries have recorded a high level of success in their adoption and implementation of work-family balance policies, in Nigeria, only a few number of organisations have shown an interest in such policies, and many others remain indifferent (Epie, 2006, 2010). Undoubtedly, Nigeria is still far behind in the formulation, adoption, and implementation of work-family balance policies and practices and cannot be compared to countries like the US, the UK or even South Africa and Kenya (Adegbulugbe, 2010). As a result, there is clearly a need for further development. In this regard, this next section discusses the Nigerian banking industry and work-family balance.

3.5. Nigerian banking industry and Work-Family Balance

The Nigerian banking industry has undergone several reforms over the years leading to increased demand from customers and regulators with regards to delivering quality services. The quest to deliver quality service and to gain competitive advantage resulted in hiring most educated and qualified women in various positions, especially, as frontline workers and marketing, using these female employees to attract top notch customer based (Kale, 2018; Eleje, and Wale Oshinowo, 2017; Oluwagbemiga et al. 2016). These social changes witnessed over the last three decades has recorded a significant increase in the number of women's involvements in the labour force, building their careers, and financially supporting their households. This trend is gradually reducing the traditional family structure whereby men are the breadwinners and women are the homemakers (Powell & Greenhaus, 2006; Barling & Sorenson, 1997). As a result of these changes, Nigerian women now juggle household chores, caring, and family duties along with paid work in order to help the family meet its financial obligations (Okonkwo, 2012), thereby, making work-family balance an issue even more crucial for women, especially employees who are returning mothers in the banking sector.

The human resource family friendly initiative document shows that family friendly policies in the Nigerian banking sector differs from one bank to the other (First bank, 2014). Most banks incorporate the government-initiated policies and introduce others which are usually contained in the terms and conditions of the employment contract. Some of these Family -friendly policies

initiated by the bank includes closing hours for nursing mothers (two hours earlier than the usual closing time), Health Maintenance Organisation (HMO) scheme, examination leave (depending on examination time table), sick leave (up to one week with doctor's report), compassionate leave (in case of bereavement), and casual leave (two days, in case of unforeseen circumstances) (First bank, 2014). It is only the two hours earlier than the usual closing time policy that is only applicable to returning mothers, and every other policy is applicable to all employees.

Despite the acclaimed adoption of Western ideologies, work-family balance policies and practices are still not firmly rooted in the Nigerian setting (Okonkwo, 2012). It is clear, that the Western countries, especially the US, UK and Australia in which most of the work-family balance studies were carried out, are well-developed with strong corporate governance, government commitment to citizens' welfare and the rule of law, and a high level of wealth (Aguilera & Jackson, 2003). In the Nigerian context, some employment policies have been put in place by the government, such as, the right to maternity leave, right to sick leave, and right to annual leave. While other policies and benefits are decided by the organisation, and clearly stated in the terms and condition of the employment contract. However, the availability, usage and implementation of these policies are often determined by the manager, supervisor and co-workers support including, fairness in the processes used to determine how resources and rewards are distributed, as well as, to how employees are treated within the organisation. The question now is, if the latter personnel have a role to play in the implementation of work-family balance policies, then what is the role of the trade unions, as the custodian of employee welfare? In this regard, the next section sheds light on the role of the trade unions in the implementation of work-family balance policies in the Nigerian banking sector.

3.6. The Nigerian Bank Trade Unions

Trade unions play a vital role within the industrial relations system, they are the mediator between workers, employers and the state (Danesi, 2010; Fajana, 2009). They also play a significant role in regulating the labour market and employment relationships. Given the hierarchical structure of organisations and their asymmetrical management –labour relations, union representation and collective bargaining have been used to effectively narrow the power gap in the workplace, hence the hostility towards unionism by employers (Itegboje, & Chang, 2021; Fajana, & Shadare, 2012).

The Nigerian banking industry has two main trade unions, they are: The Association of Senior Staff of Banks, Insurance, and Financial Institutions (ASSBIFI), and the National Union of Banks, Insurance, and Financial Institutions Employees (NUBIFIE) (CBN, 2011). In order to weaken the power of these unions, the management of the banks, over time reduced the number of permanent staffs and significantly engaged the services of agency workers without the right to unionisation (Adewuni & Adenugba, 2010, Danesi, 2012). According to the Nigerian Labour Congress (NLC, 2009), employers who do not recognise a registered trade union, breach Section 24(1) of the Trade Union Act, and would be guilty of ₦1,000 (\$3). The Nigerian banking sector is among the worst offenders and the penalty imposed is nothing, as compared to the profits they make yearly. Hence, the hostility towards trade unionism.

In addition, the global economic meltdown of 2008 affected the Nigerian economy which saw the retrenchment of workers, and this led to a steady decline in trade union membership and activities. The decline in union memberships consequently a weakening of their power to engage the management and subjugate their stance. The few workers who escaped retrenchment intended keeping their jobs and so were less enthusiastic about trade union activities, and challenges against their working conditions or welfare issues (Danesi, 2010; Ademiluyi & Imhopi, 2010).

Therefore, the hostility and threat by the management of the banks towards trade unionism generated a fear experienced by bank employees who desired to keep their jobs and thus reframed from joining the union. The Federal Ministry of Labour and Employment who is saddled with the responsibility of ensuring all the terms and conditions of employment are in accordance with national and international labour legislations, yet fail in their responsibilities to ensure the adherence to this law. Hence, the trade unions bridge this gap and ensure the working conditions are up to standard (Okeke, 2009). Although, limited progress has been made on the issue of work-family balance in the workplace, seemingly, because the trade unions have limited involvement in the implementation of work-family balance policies in the Nigerian banking sector.

According to Danesi, (2012), workers who are affiliated to the trade unions are in a better position to negotiate pay and working conditions compared to the non-members, or those who attempt to bargain with employers on individual basis. On the issue of right to unionisation,

the Nigerian Constitution stipulated that every worker has the right to join the union. The Nigerian Labour Act 1974 protects the right of workers to associate for trade union purposes. Workers membership in trade unions and trade union activities are protected by Sections 9 (6a and b), which states that No Contract shall:

- (a) Make it a condition of employment that a worker shall or shall not join a trade union or shall or shall not relinquish membership of a trade union; or
- (b) Cause the dismissal of, or otherwise prejudice, a worker

By reason of trade union membership, or

(ii) Because of trade union activities outside working hours or, with the consent of the employer, within working hours, or

(iii) By reason of the fact that he has lost or been deprived of membership of a trade union or has refused or been unable to become, or for any other reason is not, a member of a trade union. However, this is not the case in some sectors, particularly, the Nigerian banking sector, where there is strong antagonistic behaviour towards trade unionism. The next section will shed light on the Nigerian banking sector and economic corporate re-structuring.

3.7. The Nigerian Banking Sector and Economic Corporate Re-structuring

The Nigerian banking sector has been in existence for more than a century, and it is one of the key thriving institutions that plays a significant role in the nation's economic development. The banking industry carries out business activities of accepting and safeguarding money owned by individuals and entities (depositors) and lends out this money to earn profit and create financial multiplication in the country (Oludoro, 2015). The main activities of banks that singles them out from other financial institutions is the taking of deposits, granting of loans, and acting as intermediary between depositors and lenders. (Oludoro, 2015).

The sector comprises of 25 commercial banks and financial institutions such as, the Nigerian Stock Exchange and the Central Bank which is the regulatory body for all financial activities of the country (CBN, 2011). The financial sector has undergone various reformation in past decade, key amongst these reformations was the recapitalisation which took place in 2005 and 2006 respectively. This reform was aimed at increasing the capital base of the banks and to

ensure the banks were more financially healthy (Aluko, 2009; Ningi & Dutse, 2008). Accordingly, the Central Bank of Nigeria (CBN) issued an ultimatum ordering all banks to increase their capital base from N2 billion (two billion naira) to N25 billion Naira (twenty-five billion naira) from December 2005 giving a period of eighteen months' notice. This irreversible action was met with strong resistance from the management of the banks, who later succumb to the revitalization. This consequently led to the consolidation of the Nigerian banking institutions through mergers, and a reduction from 89 commercial banks to 24 (Sanusi, 2011) and a further reduction of the banks to 22 commercial banks in 2012 (CBN, 2012). Most of these banks are privately owned, and a few other international banks with a branch in Nigeria (Tunji, 2012). This study chooses two (old and new generation banks) out of these 22 commercial banks as the case studies for this research. The next section presents the background of the chosen case companies: the old and new generation banks.

3.7.1. Why old and new generation banks in Nigeria?

The researcher selected two major commercial banks in Nigeria for the study, which are: The Zenith bank and First Bank. The choice for these banks is due to the time differences in their establishment, and, to establish if there are any similarities or differences in the availability of work-family balance policies in the workplace.

Old Generation Bank: These are banks that were established in Nigeria during the colonial era. Some of these banks are; First Bank of Nigeria (established in 1894), Union Bank (1917), and United Bank for Africa (1948). First Bank Nigeria Limited (Ltd) which is a case study company is the longest surviving indigenous bank, and also, has the largest assets amongst other commercial banks in Nigeria.

New Generation Bank: These are banks that preceded Nigeria's independence in 1960. These banks include; Zenith Bank Nigeria Plc, Guaranty Trust Bank (GTB), Access Bank, Keystone Bank, and Stanbic IBTC Bank. Zenith Bank, which is also one of the case companies, has the largest customer banking by deposit of more than ₦3 trillion as at December 2017. The drive to win an additional customer base and trust to meet with the CBN reforms and guidelines, prompted the banks to develop a fierce competitive culture.

The Nigerian banking sector is presently operating in a volatile business environment, as a result of the reform earlier discussed. This has led to organisational working culture pressurised by heavy workload for the employees, long working hours, weekend work, unrealistic market

targets, and presenteeism. Also, a macho culture that exist in the industry reflects the lack of family-based support for working mothers, thus making it more challenging for mothers to balance paid work and family responsibilities (Epie, 2011). Although, the study of Obiagheli et al. (2015:64) suggested that policies have been made regarding work-family balance, the implementation process has become something that needs to be explored. This is another reason for considering old and new generation banks to identify if there are differences and similarities in work-family policies, as well as, exploring experiences of policy implementation processes. This is because some employees argue in favour of the old generation banks for their “long standing policies and reliable liquidity”, while others are in favour of the new generation banks for their “modern policies and innovative drive (Okorie, 2014). Regardless of these arguments, the Nigerian banking sector is intolerable towards motherhood, and lacks effective family-friendly policies that would have aided satisfaction and performance (Eleje and Wale-Oshinowo, 2017; Ajayi, et al., 2015, Epie, 2011). Thus, lack of work-family balance initiatives does not only impact on employees’ satisfaction and performance, but also results in other negative effects that is discussed in the next section.

3.8. Organisational Effects

Evidence has shown that the absence of work-family balance policies in the workplace results in work-family conflict which negatively impacts on employee’s performance, health and organisational loyalty (Khan & Khurshid, 2017; Eleje, & Oshinowo, 2017; Fritz & Sonnentag, 2006). The lack of work-family balance in the workplace, consequently, leads to low productivity, absenteeism, high attrition, low morale, more stress and depression of nursing mothers working in the banking sector (Mehta, 2012). Akpan, et al., (2019), studied work-family balance and employee performance, collecting data from 520 employees from six selected deposit money banks in Nigeria. It was found that performance of employees was affected by the absence of work-family balance policies. With the prolonged working hours in the banking sector, it became difficult for a women employee to manage their work and family life and it was found to be negatively associated with employee performance (Akpan, et al., 2019). These employees struggle to juggle the challenging demands of work and family, and the consequential extreme pressure and paucity of free time badly affect their ability to cope (Anafarta, 2011). This conflict influences job satisfaction, which influences employees’ decisions to stay or leave their jobs, thereby affecting their performance. Similarly, Karatepe (2013), indicated that employees who had work-family conflict, and family-work conflict with work overload, were not able to establish a balance between work and family roles, were

emotionally exhausted and less embedded in their job which resulted in poor performance at the organisation. The absence of work-family balance policies led to greater consequences, such as, lack of motivation, more errors, and absenteeism which reduces quality and productivity without any doubt.

Employees are key assets to organisations, and it is essential for employers to help balance the work and family lives of their employees, because lack of work-family balance can affect employee performance. In an organisational context, performance is the extent to which employees contribute to achieving the goals and objectives of the organisation (Uddin, et al., 2013; Zhang, 2012). Improved employee performance could increase organisational performance as well. Organisations can gain competitive edge through its employees especially those who are front-line employees, who create first impressions to customers and potential customers about the organisation. Organisations need highly performing employees to meet their goals, deliver their products and services, and mostly to attain competitive advantage which organisation strive for (Nyokabi, 2014; Sonnentag & Frese, 2002). Thus, quality of work is an essential factor for goal achievement organisations, and this can be attained when organisations have effective work-family balance policies and practices in place (Goveas, 2011). Evidence from the literature indicates that female employees, particularly the nursing mothers experienced issues with babysitters, day care facilities which caused absenteeism and reduced concentration due to work family imbalance. Duxubury and Higgins (2001), argue that role overloads lead to work-family conflict that affects the performance of employee. Work-family conflict have a direct relationship with poor performance, job satisfaction, excessive work demand in family life of female employees which negatively influence their job attitude, as a result the employee does not get satisfaction from their job and their performance level falls (Rathi & Barath, 2012). This, consequently, make returning nursing mothers to either make choices between career and family life, which always aligned to family life choice. This led to the timely intervention of this exploratory study of the need and importance of work-family balance initiatives in the workplace.

3.9. Chapter Conclusions

This chapter has presented an overview of the context in which this study is being undertaken, particularly regarding the influence of the economic, social, and cultural system, government regulations, and the trade unions, focusing on the Nigerian banking sector. The banking profession is hegemonic in nature, charged with a work culture that is at variance with women's lifestyles. The emergence of women in the labour force places additional demands on them and are expected to combine the already stipulated traditional gender roles with the new work roles that their profession requires. This automatically puts a great deal of pressure on their time and energy levels. Traditional gender roles provide enough expectation for women to experience more work-family conflict.

This study is a response to the identified need for better understanding of work-family balance, and specifically the need to investigate the lived experiences of the returning nursing mothers in the Nigerian banking sector. The focus of this research is on exploring the work-family balance policies available to the returning nursing mothers, their challenges and coping strategy. Accordingly, Chapter 4 sets out the methodological strategy adopted for this study, with a detailed overview of the philosophical position that underpins the research of the subject under investigation. This is essential, in order to achieve the aims and objectives of the study.

Chapter 4: Research Methodology

4.1. Introduction

This chapter outlines and justifies the methodology and research methods that were followed in this study. It presents the philosophical position employed in the study, followed by a critical discussion of the research strategy and design; the justification for selecting the case study approach and rationale for selecting research cases. It provides information on the participants, that is, the criteria for inclusion in the study, who the participants were and how they were sampled. Consideration is given to the fieldwork data collection phases including the pilot study and the main study. Discussion is included regarding the research instruments that were used for the data collection and the procedures that were followed to carry out this study are included. The researcher also discusses the methods used to analyse the data and the strategies to increase reliability and validity. Finally, the chapter concludes with a brief discussion of the ethical considerations and limitations posed by the research methodology, a reflexive discussion of the researcher's fieldwork experience as well as problems encountered during the research.

More broadly, this study intends to provide answers to the questions: What work-family balance initiatives are available in the Nigerian Banking Sector, particularly to the returning nursing mothers? What are the lived experiences/challenges that returning mother's face in combining work and family? What are the coping strategies of the returning mothers in managing work-family conflict? In this introduction it is important to provide a brief review of the research process. Firstly, the methodology is aligned with the literature review (the problem, research question, and aims) and then the flow of work is highlighted in a diagrammatic format (See Figure 4.1 below) to show the relationship of the methodology on other research phases. The background of philosophical choice is given to highlight its suitability for the study. Alternative methods are also discussed and shown why they have not been the best to answer the research question; and why the chosen method employed best addresses the experiences of returning nursing mothers and work-family balance policies in the Nigerian banking sector.

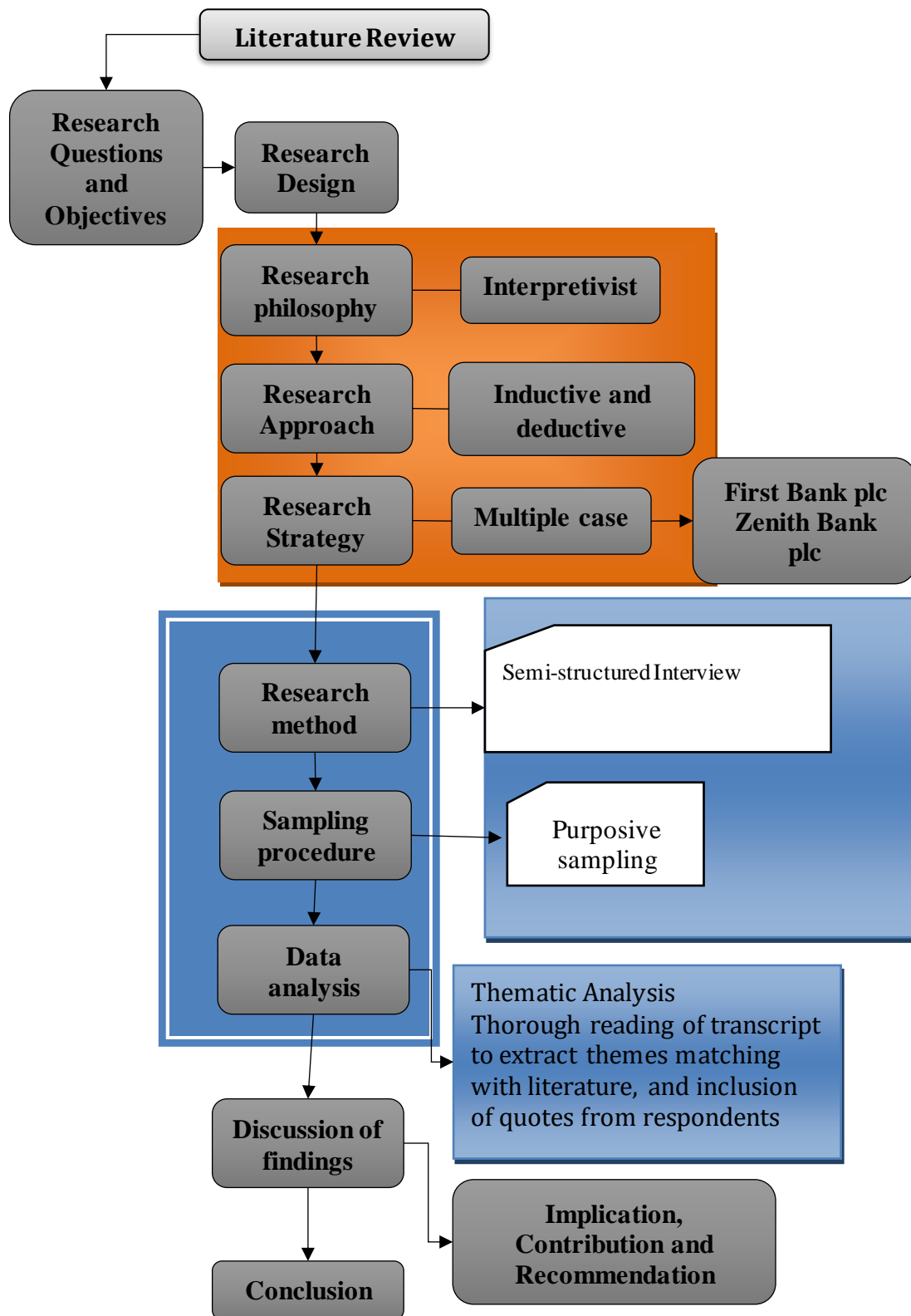


Figure 4.1:Methodology Flow Diagram (Source: Author)

4.2. Qualitative Approach

This section reviewed key concepts and principles of the qualitative approach and discusses the extent to which they served as a useful methodological instrument for the research study. By presenting the ontological and epistemological position of qualitative approach, this section also provides explanations about other philosophical worldviews, and why they were not adequate in finding answers to the research questions. The questions identified in this research are closely related to the process of understanding the main concepts of qualitative approach, Magnusson and Marecek, (2015) described qualitative research as interpretative research and argued that qualitative /interpretive researchers aim to understand the interpretations that people ascribed to events, situations and relationships in different contexts. The authors alleged that contexts are implicated in people's lived reality and therefore shapes people's ways of understanding themselves and others (Magnusson & Marecek, 2015, p. 4). Thus, in understanding the concept like work-family balance, which has been interpreted differently across cultures, there is the need to use a research instrument that will accommodate some flexibility in order to achieve a detailed understanding of the context-specific incidences.

This research aims to answers questions about (i) What work-family balance initiatives are available in the Nigerian Banking Sector, particularly to the returning nursing mothers? (ii) What are the lived experiences/challenges that returning mother's face in combining work and family? (iii) What are the coping strategies of the returning mothers in managing work-family conflict?? (iv). How can work-family balance be better improved and managed?

4.3. Research Philosophy and Ontology/Epistemology

Research philosophy has been alleged to be "the way and manner researchers think about the development of knowledge, which equally affects the methods utilised in conducting the research" (Saunders, et al. 2019, p. 133). The most significant of these assumptions are those relating to ontology and epistemology. Ontology is concerned with questions about the nature of reality (Saunders, 2019), for example, social scientists are confronted with the core ontological questions, whether reality is a given out there in the society, or by a person's perception. The ontological position is "associated with and underlies the epistemological stance describing the view taken of reality and the role of knowledge reading that reality" (Saunders, 2019, p. 133). A variety of ontological and epistemological positions have been taken in existing research in the fields of human resource management (Bonache, & Festing 2020; Siebert, Martin, & Bozic, 2016). Ontologically, this research is an objective reality that

really exists, for example, work-family balance issue is a global phenomenon, and there is evidence of so much concern about the imbalance between work and family responsibilities, causing conflicts and stress, particularly among the female employees.

Much related to ontology and its views of what constitutes reality is epistemology. The epistemological position explains how the knowledge creation process of research occurs in practice. Epistemology regards “views as the most suitable ways of exploring the nature of the society/world, as well as, what is considered as knowledge, its sources and extent of knowledge” (Easterby-Smith, Thorpe, & Jackson, 2012, p. 17; King & Horrocks, 2010). For example, from the epistemological view, semi-structured interviews can expose some aspects which are bound elude discovery by other methods, such as, the experiences of returning nursing mothers in balancing work and family obligations. This is more achievable because of the exclusive interactive disposition of the questioning and evaluation, which enables the researcher to explore further with additional questions, based upon the respondent’s previous feedbacks.

Generally, methodology refers to the constellation of coherent assumption expressed in the form of a specific method or procedures that are employed to understand a phenomenon. These perspectives shapes people’s understanding of social phenomena and their worldviews. As the foundation of knowledge, paradigms justify how researchers interpret reality. This has often led to unending debates about whether an objective reality exists or whether reality is only constructed and derived through social interpretations (Tronvoll, et al., 2011). Also important for this background, it is important to point out that there are two main contrasting philosophical approaches used to guide research in the social sciences: positivism and subjectivism (Interpretivism/social constructivism). The positivist approach being closely associated with quantitative research methods is inadequate for this study due to its single way of attaining a real understanding of the concept of work-family balance and the lived experiences of returning nursing mothers, this makes this study skewed towards subjectivism. Subjectivist approaches are associated with qualitative approaches, and these are discussed below (Robson, 2011).

4.3.1. Subjectivism: Interpretivism and Social Constructivism

The philosophical tenet of subjectivism claims that social phenomenon is created from perceptions and consequent actions of social actors through the process of interaction (Denzin & Lincoln, 2005). Therefore, subjectivism maintains the view that meaning is imposed on the

world by the subject independent of the object. Two forms of subjectivism include social constructionism and interpretivism, which are often referred to as interpretive, although there are differences between them. Constructivism claims that people actively construct new knowledge as they interact with their environment, this points to the unique experience of individuals within social context. On the other hand, from the interpretivist point of view, a phenomenon emanates from individual's perceptions of what constitutes an action (Saunders, et al., 2009). Individual's experiences, emotions, feelings, thinking and interpretations of the phenomenon investigated are fundamental issues in the interpretivist worldview (Saunders, et al., 2009; Creswell, 2007). This involves comprehensive explanation why and how individuals view different experiences, rather than searching for external causes and basic principles to explain behaviour. Thus, this research adopted an interpretivist approach and aims to expose the experiences of the returning mothers which is essential for providing feedback as to how women employees feel about the system in which they found themselves, and what could be done to improve the system. Information in this form may also be beneficial to policy makers who are determining effective work-family balance initiatives, and it may influence the organisational system to rise to the needs of the workforce, particularly, to support the female employees in balancing work and family responsibilities.

Thus, exploring the lived experiences of returning nursing mothers and work-family balance policies within political, economic, and socio-cultural environment, subjective interpretivism may perceive work-family balance policies as dysfunctional propaganda which only exist in theory but not in practice. This assumption may and may not be right in this context. Although, this view is subjective in the sense that returning nursing mothers may perceive the ineffective work-family balance policies do not only hinders their careers, but also, causes conflict in the home fronts. This research therefore, attempts to make sense of the business environment in which work-family balance is implemented and enable the researcher to attempt to understand the subjective reality of returning nursing mothers experiences to be able to make sense and understand what is operational in the system.

This paradigmatic position is based on how people make sense of the world in which they live and come to understand it through their life experiences and relationship with others and shared values (Easterby-Smith et al., 2004). Maxwell, (2010, p. 10-13), argues that in the subjective paradigm reality remains in the experience of the respondents because multiple realities associated with different groups, events, and perspectives exist and this is rarely understood by others, therefore, establishing direct contact with the subject is required to try to know and

understand people's experiences and the common methodology used for such an inquiry use qualitative methods, such as, case studies and interviews. A contrasting view of this paradigm is put forward by Cohen et al., (2007, p. 22) who views it as a theoretical point of view that advocates the study of direct experience taken at face value; and one which sees behaviour as determined by the phenomena of experience rather than by external, objective, and physically described reality.

An empathetic view of the researcher is crucial to an interpretivist approach. However, in exploring the research area, understanding returning nursing mothers' experiences could be challenging. It is however, argued that this approach is suitable for conducting business research especially in human resource management, marketing, and organisational behaviour as this area could be complex, but at the same time distinctive (Saunders, et., 2009, p. 116).

The research is exploratory and seeks to understand work-family balance policies and returning mothers experiences in the two commercial banks in Nigeria, which is an under-researched area. A qualitative research method is seen as most appropriate to facilitate close contact with the returning nursing mothers, management, and employees to get the direct experience of the social settings and fashioning an understanding of social worlds (Bryman and Bell, 2007, p. 627). This research study involves analysing the experiences, interpretations, and views of returning nursing mothers, management, employees, and others who are involved with those people-oriented issues on the nature of work-family balance policies and practices. This includes obtaining information on the work-family balance, its implementation, the roles of the supervisors/managers and employees views across the two case companies. Thus, the interpretivist research approach was also the logical choice to get the rich insights into the complex social world (Saunders et al., 2012, p. 137).

4.3.2. Justification for the Chosen Research Philosophy

Given the aim of the research and nature of the study, which was to explore the lived experiences of returning nursing mothers, and the extent of which work-family balance policies and practices in the Nigerian banking sector are reality in balancing work and family obligations, an interpretivist philosophy has been adopted for the following reasons:

- ❖ The interpretivist paradigm is suitable for studies that deal with how people individually or collectively experience, feel and can explain what it is to them and not what is universally held (Maxwell, 2010). Work-family balance in these companies can only

be related and explained by those involved. In understanding the experiences of returning nursing mothers as it relates to work-family balance policies and practices, it is relevant for the researcher to be part of the study to investigate and establish the interaction and relationship between participants, the environment and the researcher as argued by Amarantunga, et al., (2002), Easterby-Smith, et al. (2008) and Patton, (2002) who argue that interpretivist, researchers cannot be detached from the studies conducted.

- ❖ In interpretivism worldview, researchers aim to understand the interpretations that people ascribe to events, or situations in different contexts. According to Magnusson and Marecek, (2015, p. 4) context is implicated in and shapes people's ways of understanding themselves and others. In understanding a phenomenon like work-family balance, which has been interpreted differently across countries, there is need to use a research instrument that will accommodate some flexibility to achieve a detailed understanding of context-specific events. Thus, this research described here was conducted in a developing country, it is possible that some of the findings may differ from documented evidence in the developed countries, making the interpretivist research philosophy the most suitable (Bryman, 2016). This is because the researcher wants to see work-family balance through the lens of the returning nursing mothers working in the Nigerian banking sector as social actors, and the negotiation between their roles as mothers to that of being employees (Saunders & Lewis, 2012, p. 107).
- ❖ This study falls in line with Maxwell's (2010) view, that in interpretivist worldview, reality lies in the experience of the respondents because multiple realities associated with different groups, events, and perspectives exist-not just objective truth-and others rarely understand this. This therefore means that establishing direct contact is required to try to know and understand people's experiences and perceptions. The common methodologies for these are mainly qualitative methods such as case studies and interviews which are also used for this study.
- ❖ This research study involves not only the returning mothers, and employees' experiences but also, the management of the Nigerian banking sector and how they perceive and implement work-family balance policies. Hence, it was important to ensure that the researcher was able to establish a personal interaction with the research participants to reach a better understanding of the concept of work-family balance.

Interpretivist epistemology was the framework of choice as it aims to achieve a detailed understanding of context-specific events. Therefore, as the lived reality is viewed within this philosophical stance as being socially constructed by the actors and it can also be linked to the ontological position of constructivism which believes that there is no social reality apart from the meaning of social phenomenon for the participants (Mathews & Liz, 2010, p. 25; Saunders, et al., 2009). In view of this, the next section discusses the research strategies employed in this study.

4.4. Research Strategy

This section discusses and justified the chosen research strategy. Research strategy may be defined as a broad orientation that was engaged in addressing research questions in an investigation. The views of Yin, (2009); Gill and Johnson, (1997) indicates that there are different ways to categorise research strategies, for example, they could be categorised under three main categories: experiments, surveys, and case studies. Similarly, Saunders, et al., (2012) classified the strategies into seven different categories: archival research, action research, survey and case studies, ethnography, grounded theory, and experiment. However, the focus of this study is on the case study approach as this is relevant to this study.

4.4.1. Case Study Approach

Case study is defined by Yin, (2014, p. 16) as an empirical inquiry that investigates a contemporary phenomenon within its real-life context, especially when the boundaries between the phenomenon and context are not clear. Features of a case study include a selection of a small number of cases or a single case related to a specific situation; data collection through a wide range of techniques such as interviews, documentary evidence, and observation (Stake, 2006; Robson, 1993). Therefore, by the disposition and exploratory nature of the research questions, the case study approach was considered the most appropriate for this study. This approach not only permits a comprehensive investigation and understanding of the concept, work-family balance, but also enabled the researcher to take a step back from the general understanding of the concept, and rather, see it through the eyes of returning nursing mothers, employees, and management of the Nigerian banking sector.

The case study approach helps the researcher in understanding the concept, to a greater extent as it is conducted in a real-life context (Stake, 2006; 1995). For example, as most scientific

experiments are repeatedly conducted by using multiples cases, so also case study research uses multiple exploratory samples on the same research phenomenon (Yin, 2014, p. 14). Hence, this study adopted two-selected commercial banks (First Bank Nigeria Plc.; and Zenith Bank Nigeria Plc) from the Nigerian Banking Sector as selected cases for the exploratory investigation. Selecting cases randomly is not a preferred way, as suggested by Eisenhardt, (1989), rather a focused strategy should be adopted in case selection (Patton, 1990). This implies, not all the commercial banks in Nigeria have equal chance of being selected for this study. The researcher selected the commercial banks which can proffer answers to the research questions, in terms of resources, and accessibilities (Stake, 2005; Silverman, 2002). Hence, the cases selected for this study were based on the fact that rich data regarding the phenomenon under investigation would be provided.

Yin, (2014) further established that the singular need for the case study approach, proceeds out of the quest to understand complex social phenomena. This allows the researcher to gain access to the case study context and have close contact with the people, situation, and phenomenon under investigation and collect data of a holistic view of real-world events, such as, work-family balance policies and returning nursing mothers' experiences of the concept (Stake, 2005). The case study approach also requires one-to-one interaction with the people involved through semi-structured interviews. Although, Yin, (2014, p. 106) recommends other forms of evidence, which can be applicable to case study approach, that is distinct from qualitative method. Thus, Yin provides the following illustrations by evaluating their advantages and disadvantages- (See Table 4.1 below).

Based on the above table, the researcher resulted in using interviews. Triangulating these sources of data in a complementarity form provides answer to the kind of questions that are perfectly addressed by case study research, the "what, why and how" questions which are posed by contemporary event and mainly concerned with presenting valid representation of reality (Yin, 2014, p. 10, Stake, 2005, p. 454).

Table 4.1: Yin Source of Multiple Exploratory Samples (Source: Yin, 2014, p. 106)

	SOURCE OF EVIDENCE	ADVANTAGES	DISADVANTAGES
1	Interviews	Targeted - focuses directly on case study topic. Insightful - provides explanations as well as personal views.	Bias due to poorly constructed Questions. Response bias. Inaccuracies due to poor recall. Reflexivity - the interviewee gives what interviewer wants to hear.
2	Direct Observation	Immediacy - covers events in real time. Contextual - covers context of event.	Time consuming. Selectivity - unless broad coverage.
3	Physical artefacts	Insightful into cultural features Insightful into technical operations	Selectivity Availability
4	Documentation	Stable - can be reviewed Repeatedly. Unobtrusive - not created as a result of the case study. Broad coverage - long span of time, many events and settings.	Retrievability - can be difficult to find Biased selectively, if collection is incomplete. Reporting bias-reflects (unknown) bias of author. Access may be deliberately blocked
5	Archival Records	[No editing of documentation above] Precise and quantitative.	[No editing of documentation above]. Accessibility due to privacy reasons.

As Yin, (2014, 2009); Stake, (2005) and Merriam, (1988) have argued, the case study approach allows for a holistic understanding of a phenomenon within real-life contexts from the perspective of those involved. Stake, (2005) has depicted the case study approach as possessing the ability to grasp the intricacies of a phenomenon. Case studies have been described as best suited to research that asks “what, why and how” questions.

The “what and why” questions enquired lived experiences of the returning nursing mothers, “why” work-family balance policy is not only essential to employees, but also, to the organisation, and “how” best work-family balance initiatives could be implemented in the Nigerian banking sector. Likewise, quantitative approach would not be appropriate for several reasons. Firstly, surveys are limited in providing deep insights in understanding the experiences of the returning nursing mothers, and the work-family balance policies in the workplace. Secondly, the variables in explaining returning mothers and management perceptions of the concept are not clear, hence surveys are not suitable as it is difficult to use them in extrapolating causation. Thirdly, whereas open-ended questions would be appropriate for qualitative study in the field, the survey method would be inadequate and unproductive due to the use of a self-completed questionnaire, and time consumption in the process of interpreting and analysing data. Hence, a quantitative approach is not recommended as this does not fit into the context

being studied, rather a qualitative approach is being adopted for this study (Yin, 2014; Chew, 2001).

The preference for the qualitative approach is said to be suitable when the study generally performs the function of either or all the following: descriptive, exploratory, and explanatory methods (Yin, 2014, p. 7; Leedy & Ormrod, 2005).

4.4.2. The Exploratory Approach

The exploratory approach is a useful means of probing action of events and gain understanding about a phenomenon. Its aim is to develop theory rather than test it, and it can likewise bridge the gap in an existing literature (Saunders, et al., 2012, p. 171). It provides an opportunity for the researcher to gain fresh insights of a phenomenon (Creswell & Plano Clark, 2007, p. 75).

This approach is based on the following premise:

- Design a representation of situations
- Develop new theory or framework
- Useful in discovery problems that lies within the phenomena
- Developing methods for measuring and finding more information

Develop and recommend questions for future research

4.4.3. The Descriptive Approach

The descriptive approach narrates the dispositions of certain situations, context, actions, relationships, organisations or human beings. This form of research requires either identifying the traits of an observed events or exploring feasible interrelationships between two or more phenomena. This method can be favourably utilised when describing factions, organisations and communities.

The underlying principle of this approach is to explain situations and to anticipate actions (Neuman, 2013, p. 38). Therefore, it facilitates the explanation of human behaviour in organisations, communities, factions and by explaining people's attitude, it can be controlled:

The purpose of a descriptive research study involves the following:

- To present a graphic and comprehensive picture
- To trace fresh and new data which will excite new thinking
- To explain series of phases

- To produce a set of classification
- To create a causal relationship and
- To present the basic setting of events

4.4.4. The Explanatory Approach

This approach is utilised in situations where a phenomenon is already known, and a description is made. The reason to know why it occurred is the intention of carrying out an explanatory research study. For example, using qualitative data collected may explain significant (or non-significant) results, an outlier or surprising results discovered from quantitative data (Creswell & Plano Clark, 2007, p. 72). This method enables the researcher to test the validity of specific claims within the real-world context. It develops from the actual field of descriptive and exploratory designs and moves on to ascertain the reasons why certain things happened.

The purpose of this approach is to:

- Test a theory's assumptions
- Broaden and amplify theory's interpretations
- Expand a theory to new developments
- Supporting or refuting an assumption

Yin, (2014, p.7), reveals that all three approaches, exploratory, descriptive, and explanatory can be used for every research method; the only issues would be to guard against misfit. Considering this, this study seeks to apply both exploratory and descriptive approaches at different phases of the research as it would be appropriate to address the research questions, since the concept of work-family balance is still at the infancy stage in Nigeria.

In summary, a unique strength of the case study strategy is the capability of incorporating a range of data, for example, interviewing, documentations, observations and archives. Multiple data sources can aid to address the problem of formulating validity as these provides multiple ranges of the same construct (Yin, 2009). Also, the case study strategy is an avenue through which specific responses are identified and expounded, particularly, those associated with the respondents' attitudes. This strategy also provides a platform through which real-life proceedings are investigated whilst retaining the meaning and holistic nature of the events; complex social phenomena are understood, and flexibility afforded as the researcher could adjust and rephrase questions without distorting the aim and objective of the research.

However, a major criticism of the case study strategy is the external validity or generalisability. According to Bryman, (2004, p. 51) cases are anticipated to provide the right context for specific research questions to be answered and not because cases are the ultimate or very great. However, Yin, (2014, p. 57) indicates that the most significant issue is not whether the findings can be generalised largely, rather how well the researcher generates theory out of the findings.

To this end, Stake, (2000), believes case study methodology can be utilized as an attempt to translate experiences from one situation to the next. Stake's main concern is if the researcher spends too much time trying to apply the case to other situations, their attention is drawn away from features important for understanding the cases (Stake, 2000, p. 439).

4.4.5. Justification for Case Study Approach

According to Stake, (2005), a case study can focus on describing processes, individual or group behaviour in its total setting, and/or the consequence of events in which the behaviour occurs. Thus, case study afforded the researcher the opportunity to study the phenomenon in its natural setting and meaningful theory emerged from the observation of actual reality. Also, since this study focuses on contemporary issues, the case study strategy was viewed as appropriate because it enables in-depths insights into the phenomenon investigated in its context.

Welman, et al. (2005), places emphasis on the use of case studies as a single system of analysis, which involves human beings, companies or groups comprehensively investigated. Therefore, a case study leads towards understanding the distinctiveness and traits of a phenomenon in its complexity. Welman, et al. (2005) supports the importance of carrying out investigation in its context, as it helps to understand the natural situations of the phenomenon. The case study research strategy goes beyond ensuring an in-depth understanding of complex problems, but can also, increase experience or enhances the knowledge of existing research.

4.4.6. Why Two Cases?

Yin, (2014), argues that the only way to guard against bias is to use more than one case or multiple cases and the evidence from multiple cases is often considered more compelling, and the overall study is therefore regarded as being more robust. A major insight is to consider multiple cases as one would consider multiple experiments (Yin, 2014, p. 57). Likewise, Stake (2005) alleged, to get a better understanding of the research problem, there is need to choose cases that are very significant, hence the two commercial banks selected amongst others in the industry. The collective, or multiple, case study approach (Stake, 1995), is promoted by several

researchers because of: improved generalisability (external validity); extensive understanding and elucidation; and observer biases are contained.

Single case and multiple case studies are two types of case study designs (Stake, 1995). The single-case design is employed to explore one case or group of individuals within the same bounded system (Yin, 2014). Single-case studies require thorough investigation to limit description inaccuracies and to increase access to data (Yin, 2014; Tellis, 1997). The single-case design was not appropriate for this study because all the respondents were not employees of the same bounded system, namely, returning nursing mothers, management, employees are from old and new generations commercial banks. In a multiple-case study, the intent is to examine multiple units of analysis (Stake, 2005; 1995; Yin, 1994). Multiple case studies involve replication logic instead of sampling logic. The replication logic may involve a goal to repeat results revealed from different works (Yin, 1994). In multiple case studies, various cases are investigated, and data regarding each case are reviewed to address the research questions (Tellis, 1997). The multiple case design was suitable for this study because the returning nursing mothers, management and employees were samples from two commercial banks (old and new generations). Thus, this study adopted the multiple case study approach to enable a systematic investigation towards achieving the research aim and objectives and to increase the credibility and validity of investigation (Denzin, 1989).

Although, Voss et al. (2002) alleged that a single case study can proffer an in-depth understanding, but nevertheless its drawback is in the area of generalizability of the finding. Likewise, a single case study can lead to misinterpretation of the representativeness of a single event and the propensity to amplify data is likely.

Even though there are arguments on the number of cases that should be used, Perry (1998) believed multiple cases are appropriate. Notably, Voss et al. (2002) also noted that a smaller number of cases would yield greater depth of understanding, hence, the use of two case companies.

4.4.7. Rationale for the Chosen Industry and Two Commercial Banks

One rational for this study is the fact that similar studies on work-family balance have been conducted in sectors like, health, education, and oil and gas industries in Nigeria, with little reference to the experiences of returning nursing mothers in the banking sector. In addition, despite the growing literature on work-family balance policies in the developed countries, little

attention is given to this phenomenon in the developing countries (Epie, 2011). Furthermore, since the case companies are old and new generation banks, if there are similar finding across the cases, then it would be said that replication has occurred, and results are stronger when more replications occur. These cases are selected as they are likely to provide some rich data given their disparity (Blumberg, et al. 2008; Yin, 1994).

Lastly, First Bank and Zenith Bank Nigeria represent a fair reflection of size and diversity. The justifications behind selecting these companies are:

- a. First Bank Nigeria Plc is one of the old generations bank, established in Nigeria in 1894 during the colonial era. It is one of the longest surviving indigenous banks, and, has the largest assets amongst other commercial banks in Nigeria.
- b. Zenith Bank Nigeria Plc is one of the new generation banks that preceded Nigeria's independence in 1960 and established in May 1990. It is the largest customer bank by deposits.
- c. They both have the highest number of employees, particularly, female employees
- d. Yin, (2003) suggested that researchers should cautiously select cases to be studied so that each case selected either, predicts similar outcomes or predicts conflicting outcomes, but for predictable analysis. Thus, collecting data from these companies using in-depth semi-structured interviews facilitated comparisons across two big companies and better understanding of the phenomenon.
- e. Stake (2005), emphasise that accessibility should be paramount when considering research site(s). Similarly, Silverman (2002), observed that accessibility and accommodation should be the basis, which guides researchers in their selection of case studies, since accessibility aids in providing the researcher with relevant and precise information. Thus, in this study, accessibility is one of the major factors for choosing the two companies.

4.4.8. Accessibility

The researcher gained access to the case study sites by a recommendation- from a personal contact, to go through the Director of Human Resource Department of the old generation bank to obtain permission, and contacts for the interview. On meeting with the Director of HR the researcher informed him of the aims and objectives of the research, and presented a copy of the University Ethical Approval Form (See Appendix) and a copy of the Information Sheet and

Consent Form (See Appendix). The office of the HR Director also proved immensely helpful in also gaining access to the relevant informants of both banks.

Some of the participants were invited to participate in the interview by telephone calls which were made by the HR Director, although, who emphasised the voluntary nature of individual participation in the research. Participants were also requested to introduce the researcher to other likely respondents. As such, the researcher had to rely on these contacts to select the purposive sample for the study, using the snowballing technique. In this way, the snowballing technique enabled the researcher to find suitable respondents from the selected banks (Sarantakos, 2013). Although the banking professionals work in different banks, they have a social network as good professional colleagues, and some, have children attending the same nursery/school, a situation which assisted in introducing and connecting the researcher to participants. In this way, the researcher succeeded in building up an adequate diverse sample, including single mothers, and ethnic and religious variations. Adopting this approach had a number of advantages:

1. It ensured that the recruitment was at arm's length from the researcher
2. This can be considered an effective strategy for accessing hidden and hard-to-reach populations (Wong, 2006), and research claimed that this technique is both quick and economical (Wong, 2006; Byrne, 2006).
3. There was a higher probability that those participants who were introduced to the study would meet the criteria and be eligible. This was attributed to the fact that, when asking the intermediaries about potential participants, the researcher was able to explain to them the selection criteria before they made contact.

There remained, however, a possibility that prospective participants might feel some pressure to participate. This was addressed by not contacting participants until they had given permission via the referrals. During the initial telephone contact with potential participants, the researcher provided a brief outline about the nature and scope of the study, an Information Sheet and Consent Form (see Appendix) were given to the participants for their consent before the interview. In addition, all potential participants were informed about the ethical considerations such as the voluntary and confidential nature of their participation, and their right to withdraw from the study at any time. Figure 4.2 below is a diagrammatic illustration of the snowballing technique employed in this case study research.

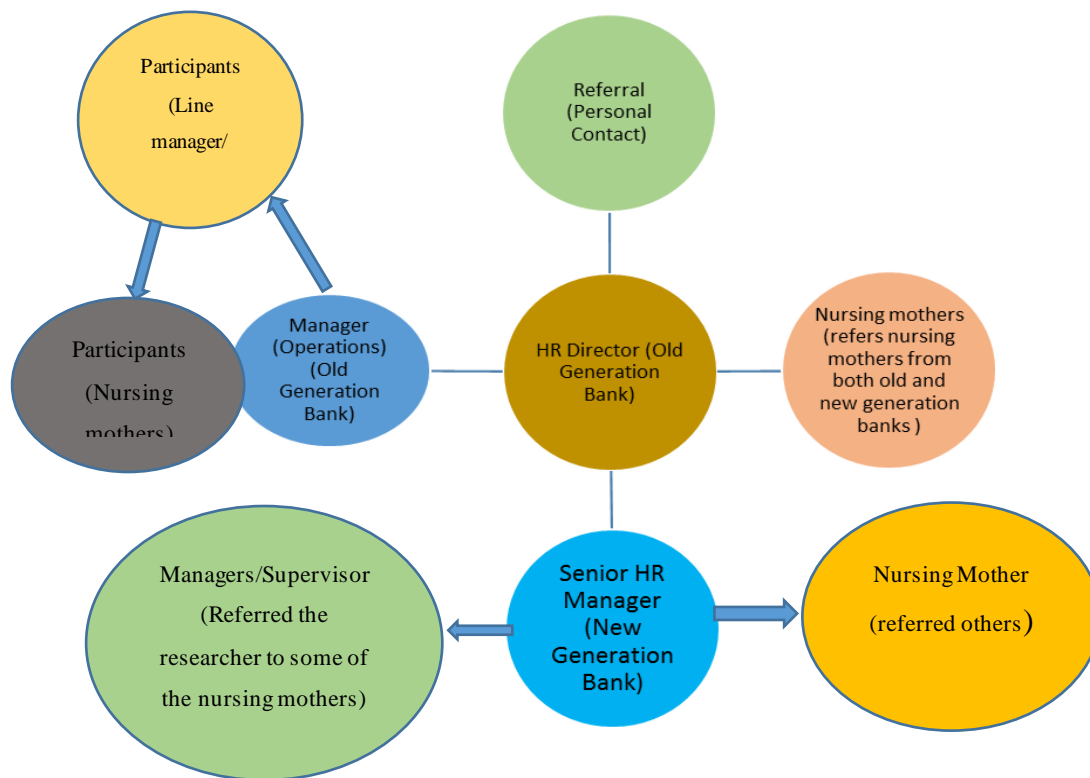


Figure 4.2: Snowballing Map used: Old and New Generation Bank Case Studies

4.4.9. Sampling

The research aims to examine the work family balance policies and practices for returning nursing mothers in the Nigerian banking sector. The main objective is to investigate how the old and new generation banks in Nigeria promote or impede work-family balance for returning nursing mothers. Hence, the selection of the cases is not done randomly but purposefully, in that, the individual, site, event, process, community, or other bounded system to be studied is selected because the researcher is interested in the characteristics it exhibits (Merriam, 2002, p. 179). Thus, in selecting the study population for this research, purposive sampling, and using snowballing techniques were adopted in selecting the participants that were most suitable in satisfying the research questions and meeting the research objectives.

Purposive sampling was the most suitable method for the study, since the research questions and objectives require selecting specific participants who are considered well-informed and have the necessary information required to answer the research questions. Sekaran, (2003), argued that purposive sampling is limited to a set of participants that can proffer the desired information, either because they are the only ones who have it, or to conform to some criteria

set by the researcher, hence, the selected respondents were in the best position to provide the necessary information the researcher needed.

Accordingly, the sample for this research were drawn particularly from the Returning Nursing Mothers, Senior Managers, Human Resource, and Line-Managers/Supervisors. These had first-hand experience of the phenomenon, also, they are the appropriate sources of information regarding work-family balance policies and returning mothers experiences. The senior managers, and human resource department can be said to be the centre of policy formulation and dissemination. The returning mothers' have experiences of balancing work and family responsibilities which is the focal point of this study. The line-managers/supervisors are the ones who have experience of influencing the policy process at the grassroots.

Therefore, to have a comprehensive understanding of the lived experiences of returning nursing mothers, and the extent to which the work-family balance policies and practices in the Nigerian banking sector are a reality in balancing work and family obligations, it was expedient that the views of various stakeholders who have interests in and or are otherwise affected by the phenomenon were taken into consideration. This is crucial if the research is to produce a more balanced viewpoint of the subject, or issue of concern under investigation. Hence, the interview questions which were partly derived from the literature review (See Appendix) were arranged into categories, under four subject headings.

The first subject is addressed by five questions directed at: the senior managers, human resource, supervisors and the returning nursing mothers. Their views about work-family balance; what work-family balance policies available, and who implement work-family balance policies in the organisation. The second subject heading is addressed by a question also directed at the managers, supervisors, human resource personnel and the returning nursing mothers, such as: how effective the work-family balance policies in the organisations are. The third subject heading is addressed by a set of two questions directed at the returning nursing mothers: such as, the importance of work-family balance policy to the returning nursing mothers, their experiences, challenges and coping strategies. The last subject headings are addressed by a set of three questions, their views of how supportive these organisations with regards to work-family balance are, and how can, the current work-family balance be better improved. Lastly, how can the government assist in addressing the issue of work-family balance? This is relevant because, the national labour legislation influences both the public and private organisations policies, which the banking sector is not an exemption.

The interview questions were ranked in a logical order in accordance with the desired research objectives. This ranking, however, is not achieved at the sacrifice of flexibility with respect either to changing the questions themselves or their place within the interview schedule. To a certain extent it was necessary for the researcher to change the nature or tenor of the questions asked, their content and their order, in accordance with the responses given. At the end of the interview respondents were given the opportunities to ask questions or to add any information which they believed important for the general topic of work-family balance policies and practices. On this background, the next section discusses the fieldwork.

4.5. The Fieldwork/Data Collection

The fieldwork was undertaken over a period of time between March and May 2016, on location in Nigeria, and interviews took place in sites in Ondo, Edo and Lagos States. Lagos State hosts the head offices of the case companies, and visits were made to the head offices of the banks. An informal discussion based on preliminary interview questions ensued in these visits, and through these discussions, the researcher was privileged to identify some of the names of the appropriate participants who would proffer the answers to the research questions. Thereafter contacts were exchanged, and the researcher spent the first week contacting some of the participants with information about the study. Some showed interest and contacted the researcher agreeing to participate in the study, while others were recruited through referrals. Prior to this stage, the informal discussion that ensued at the HR office based on the preliminary interview questions led to a pilot study.

4.5.1. Pilot Study

According to Gomm (2009, p. 245), a pilot study is preliminary research carried out to support the planning of a more substantial or main study. The information gathered during the pilot study is very crucial in the research process as it helps to eliminate errors, potential misunderstanding and also gives the researcher the opportunity to tackle issues of reliability and validity (Sekaran & Bougie, 2016). Bryman (2015), also suggests that a pilot is a way of testing how well the research instruments work; to find out if interviews, survey or observations will be suitable to collect data for the main study.

The pilot study established that the semi-structured interview is a suitable exploratory method. This allowed for a formal set of questions to drive the interview forward as well as, allowing for the exploration of other issues of concerns should the need arise. In this regard, the

researcher, could raise issues that warrant more explanation, or which are unlikely when asked under a structured approach. The semi-structured interview requires time management skills, acquired through the pilot study. The acquisition of time management skills was particularly useful at this point, as it helps the researcher identify areas of interest and opportunity to focus quickly on the questions. This was very helpful as some of the interviews were conducted during strict official hours.

4.5.2. The Pilot Study Process

The appropriate participants for the pilot study identified through contact with two senior HR personnel involved (2 managers/supervisors, 2 returning mothers and 2 human resource personnel), three (3) each from First Bank Nigeria plc and Zenith Bank Nigeria plc; totalling 6 interviewees. The rationale behind choosing these categories of employees is based on their experience, knowledge, skills, and ability to shed more light on the topic of discussion, and to test the clarity of the interview questions (McBurney & White, 2009). The pilot study aimed at:

- Identifying or refining the clarity of a research question and/or set of questions
- Evaluating how participants felt about the interview questions in order to avoid leading questions and to eliminate bias,
- Estimating the time schedule for each interview
- Identifying and evaluating the appropriateness of the research site and interview venue
- Identifying and evaluating a sample population
- Testing the use of the audio recorder to record the interview
- Evaluating the method of interview adopted for the study (face-to-face semi-structured interview).

During the pilot study, interview questions were asked in a particular sequence; starting with demographic questions and then progressing into the main interview questions as listed on the guide. Some probing questions were prepared ahead to get a more detailed response, while further probes and prompts came up as the interview progresses. Attention was also given to body language (non-verbal responses) which gave room for the researcher to ask follow-up questions to obtain more answers from the respondent. Below is an outline of the topic areas covered during the study:

4.5.3. List of topic areas covered during the study

- Overview of the Nigerian banking sector
- Structure of the organisation
- Demographic questions
- Definition of work-family balance
- Work-family balance and the Nigerian banking sector
- Establishment of work-family balance policy in the organisation
- Work-family balance policy implementation process
- The effectiveness of work-family balance policies among returning mothers
- The importance of work-family balance for returning mothers and the organisation as a whole
- Organisational support for returning mothers
- Family support towards encouraging work-family balance for returning mothers
- Challenges of work-family balance for returning mothers
- Coping strategies and adjustment techniques for returning mothers
- Strategies on how to improve work-family balance among returning mothers in the Nigerian banking sector.

The guide started with questions covering basic demographic information followed by specific questions of interest; the demographic questions was a way of breaking the ice and making the interviewee feel comfortable. For instance, the questions and answers are as follows.

Researcher- Good afternoon, my name is Naomi, may I know your name please?

Interviewee- I am (Respondent A), but you can call me (Res A) ...

Researcher: uh that's fine, what a lovely office you've got.... quite airy and nice

Interviewee: oh well, thanks

Researcher- Are you married?

Interviewee- Yes, I am, been married for 9 years now and it still seems like yesterday.....yeah

Researcher-Aww that's great!

Researcher- Have you got any children? If yes, how many are they and how old is the youngest?

Interviewee- oh yes, I have 3 of them... and I must say they are a handful.....5 years, 3 year, and the youngest is 4 months old.

The general observations were that the questions were too many, and that staffs would not have all the time in the world to sit and answer all the questions. The researcher advised to prudently cut down on the questions or modify them, while few were asked to be redrafted for clarity purposes, which the employees might misconstrue (See Modified Questions Below: Table 7). These changes improved the entire process of data collection and the quality of data collected.

4.5.4. Revision of the Pilot Study Semi-Structured Interview Questions

The changes made to some of the interview questions are displayed in Table 4.2 below showing the original interview question, the revised version and the rationale behind making these changes.

Table 4.2: Pilot Interview Questions, Revised Versions and Rationale for the Changes

Original Interview Question	Revised Version	Rationale Behind the Change
1. Have you heard about work-family balance? 2. Can you describe what you understand by work-family balance?	<i>Have you heard about work-family balance before? If yes, what does it mean to you?</i>	Interview questions 1 and 2 were to be merged as one so as to be more precise and avoid asking questions that connote repetitive answers.
3. Are you aware of the work family balance policies in your organisation?	<i>What work-family balance policies available in your organisation</i>	When interview question 3 was asked during the pilot study, interviewees response tend to give a YES or NO answer and were almost reluctant to say more.
4. How important is work-family balance to you?	<i>How important is it for you to balance your work and family life?</i>	Researcher was not able to get adequate response from interviewees because the question was not worded properly.

The pilot study interview helped to understand the practical features of fieldwork and to explore the lived experiences of returning nursing mothers and the concept of work-family balance policies and practices in the Nigerian banking sector. The pilot study provided the opportunity to assess the logistics of the fieldwork, such as, appropriateness of questions, response rates, timing, and resources. It was a useful mechanism in the planning process in preparation for the actual main study fieldwork period, and in improving the effectiveness of the research questions. At the end of the piloting phase, the researcher was confident that the interview questions were appropriate and acceptable. With the semi-structured interview, it implies that, the researcher had predetermined themes and

questions to be asked, however, there were provisions for contingencies should the need arise as it was later discovered after the informal preliminary discussions.

4.6. Qualitative: Semi-Structured Interviews

The general approach to the interviews was one of a guided conversation aided by a checklist of semi-structured questions to be covered (See Appendix). The researcher has anticipated that unforeseen themes would emerge from the interviews, for this purpose, the researcher did not intend to restrict the interviews by assigning predetermined categories to the interview schedule (Patton, 1990). The purpose was to draw out a range of relevant themes, including unanticipated ones (Bauer & Gaskell, 2000).

The predominant rationale of using semi-structured interviews are to identify and clarify specific feedback or reactions most specifically those connected to the attitudes and behaviours of the participants and understanding more importantly their organisational policies (Flick, 2009: 25). Also, semi-structured interviews help to gain more insights into people, circumstances and help the participants to anticipate their own world and examine the way they construct their reality (Prieto and Easterby-Smith, 2006: 503).

For this research the decision was to interview only few key informants, using purposive sampling. Purposive sampling is a selection based on how valuable respondents are for the pursuit of the investigation (McEvoy & Richard, 2006, p. 67), 'it is a popular sampling technique in qualitative research. Key informants are respondents that can provide vital information on the phenomenon under investigation. They can be experts on the phenomenon, either through their official roles, or informally given their absorption in the research study settings. They may likewise have insight into the wider social, economic, and political context. They can also act as a link to individual respondents, and therefore, play a significant role in the research process. Hence, respondents selected across the two commercial banks, are significantly critical to the subject under investigation. They are selected from various categories including senior managers, returning nursing mothers, human resource personnel; and managers/supervisors. The total respondents interviewed were 32 in number as shown in Table 4.3 below. Bauer and Gaskell (2000, p. 9) argue that large numbers of respondents do not guarantee a better-quality dataset, however, they do contend that it is more appropriate to employ a wider range and variation of experiences, views and perceptions, which will enhance findings, hence the justification of the different categories of employees employed in this study.

Table 4.3: Respondents Interviewed

Category	First Bank	Zenith Bank	Total Number of Interviewees
Senior Managers	2	2	4
Returning Mothers	9	9	18
Human Resource Personnel	2	2	4
Supervisors	3	3	6
Total Interviewees			32

Some interviews were conducted in the offices, although some of the interviewees wished the interviews to be held in private to protect the confidentiality of the information and data disclosed by the interviewee. All the interviews were conducted in English because all participants were fluent English speakers, and as such the necessity for any translation. The interviews conducted with working mothers and the HR practitioners lasted for between forty-five minutes and one hour on average, whilst those with manager/supervisors lasted for approximately twenty to thirty minutes.

Before the interviews commenced the researcher reminded the interviewees of the recording purpose of the interviews, which some of the respondents had either consented to before the interview or agreed before the interview commenced. However, there were a few of the participants who were not comfortable with the interview being recorded and thus in those instances notes were taken instead. A Sony Olympus recorder was used to record the interviews. The interviews that lasted for 60 minutes were because a few of the interviewees who wanted to be sure of the information provided, asked the researcher to play back their interview section, which the researcher humbly obliged. The researcher regularly reassured the respondents of utmost confidentiality of information given, as the researcher could deduce anxiety surrounding an element of prying into the company's affairs and gaining inside information on the strength and weaknesses of the system. While some participants were not willing to give adequate responses and deliberately held back vital information with no specific reasons, others were afraid that their answers might implicate them and put their jobs at risk, some also needed reassurance on issues of confidentiality, while few cancelled scheduled appointments and withdrew participation offering no specific reason.

As the interview phase progressed, there were emerging themes that required more clarification. During the course of the interview, the researcher also discovered that some of

her perceptions and views about the topic of research was different from what some participants had to say, which made the interview even more interesting, as it gave the researcher the opportunity to ask probing questions in order to fully collect and understand the participants perception and point of view. At the end of each interview, the researcher thanked the respondents for their time. All interviews were completed by the end of May 2016 and the researcher spent the remaining weeks undertaking some verification and clarification of interviews, and notes that were gathered. Also, direct non-participant observation was also conducted on separate days and some after each interview section, the researcher observed participant's facial expressions, body language, behaviour, communication, events, and activities in the branches where interviews were carried out.

In summary, it is an interesting mission. It is fair to admit that the fieldwork was a good moment for the researcher to meet and know more people as it relates to work-family balance policies and practices in the Nigerian banking sector. The working nursing mothers were more willing to provide all the necessary support they could render in seeing to the successful completion of the study. Having discussed the fieldwork, the next section presents a detailed account of the data analysis procedure.

4.7. Data Analysis Procedure

Fieldwork generates a substantial amount of data from different sources. Data Analysis and transcription were immediately embarked upon after the completion of the fieldwork, a major challenge encountered was condensing the raw data, which is usually of highly complex nature, into meaningful units for interpretation (Easterby-Smith, et al. 2004). Data analysis involves several stages namely, data management, generation, interpretation and presentation (Creswell, 2009; Yin, 2009).

The transcription of the interview data posed a kind of challenge as the researcher did not have a previous knowledge and experience of the existing transcription software Nvivo, also, Nvivo was considered ruled out due to the weakness identified by Bryman, (2015), who argued that certain problems could occur with the technology; as well as, the inadequate opportunity to systematically break down the data directly, which allows the researcher to develop familiarity with the data. As a result, transcription was undertaken manually using the Sony tape recording of the interviews, and notes taken during the interviews. As strenuous and time consuming as this procedure was, in total, it took more than 2 months to be completed, it resulted in the generation of an enormous volume of data that was classified as significant.

The data from the two commercial banks, were separately transcribed for a cross-case comparative analysis. Further reading of the transcripts and field notes were then undertaken and a structural coding method was applied to the transcripts using the interview questions.

Saldana, (2013), argues that structural coding is more appropriate for interview transcripts than other data sources, for instance, researcher-generated field notes, because it concerns a conceptual phrase representing a subject of inquiry to a segment of data that applies to a research question used to frame the interview question. It is a question-based code that acts as a labelling and indexing device (MacQueen, et al., 2008), permitting researchers to swiftly access data likely to be significant to a specific analysis from a voluminous data set (Namey et al. 2008). Accordingly, the research questions and interview questions were utilised as the basis from which to sort, label and categorise the interview data for analysis.

This technique is more suitable for studies using multiple respondents, and for semi-structured data collection protocols (Saldana, 2013). Likewise, a pattern coding method was used to analyse the field notes and to identify emergent themes. Pattern codes are explanatory or inferential codes, ones that identify an emergent theme, configuration, or explanation (Saldana, 2013). This method of coding facilitated a cross-case analysis by surfacing common themes (Miles and Huberman, 1994, p. 69).

The next stage involved codification, categorizations and themes, which involved a thorough coding of the data. At the end of transcription, the researcher went further to organise the data, by coding, categorization and generating themes based on the content of the relevant information identified.

A code is a word, phrase or sentence that represents aspect(s) of a data or captures the essence or features of a data set (Saldana, 2013). Hsieh and Shannon, (2005), alleged that coding can begin with one or two strategies, depending on the research question. If the research is to identify and categorise all instances of a phenomenon, such as emotional reactions, then it might be helpful to read the transcript and highlight all text that on first impression appears to represent an emotional reaction. Therefore, code represents as the interpretation of the researcher of the exact text in the transcription of the interview (Peter & Wester, 2006, p. 24).

Open coding process was adopted to analyse the interview transcriptions. Open coding is a careful examination of all the interview transcripts line-by-line to separate the data and generate ideas that fit the data. The view is that conceptual implications may arise which may later

become themes. The data was disaggregated and analysed for similarities and differences. The use of disaggregation of data thus helps to generate themes. The researcher labelled and sorted the raw data into themes and categories. (See Appendix how themes were generated).

4.7.1. Categorization

Data categorization involves the copying of bits of data from one context of the transcription to different categories where necessary, and then linking of these categories. This enables the researcher to generate explanation for the research questions (Dey, 2005). Elaborating on this viewpoint, Yin, (2014) implied that the aim of the basic categorization strategy is to link interview data to some concepts of interests as relates to the research questions, then have the concept gives the researcher a sense of direction in analysing the data.

Accordingly, the categorised data were linked to the research questions and objectives with the aim of finding answers to what, why, and how questions. Some themes emerged at the initial codification stage that relates to the specific research questions and were later merged. The seven categories of themes were developed after a thorough examination of the transcribed data, and were used to draft the research analysis, in accordance to the research questions and objectives.

4.7.2. Thematic Analysis

Thematic analysis involves the grouping of common responses and outlining of distinct findings (Bryman & Bell, 2007). The theme itself is a statement of meaning that runs through all, or most, of the pertinent data, and frequently arises from the way in which the various categories relate to each other. Seven themes emerged from coded data that relates to the specific research questions namely as follows: -

- (i) Concept of work-family balance (WFB),
- (ii) Knowledge of the available work-family balance policies,
- (iii) Implementation and effectiveness of Work-family balance policies,
- (iv) Experiences and challenges,
- (v) Coping strategies and adjustment techniques to balance work and family obligations,
- (vi) Status of organisational support for returning mothers, and
- (vii) Strategies to improve work-family balance.

The data analysis report is a descriptive presentation of the themes that emerged from the data, followed by interpretation of the themes to answer the research questions. The researcher provided a rich and accurate description of the experiences of the participants so that the reader could understand how returning nursing mothers interact with the concept of work-family balance. These are more elaborated in chapter 5.

4.8. Justification of the Research Approach chosen by Researcher

The research takes a deductive-inductive approach which allows the researcher to move between inductive and deductive approach without feeling constrained. Since the study aims to critically explore and examine the work-family balance policies and practices for returning nursing mothers in the Nigerian banking sector, the research begins with an inductive approach which is evident during the critical review of literature. The literature review allows the researcher to gain in-depth knowledge of the research topic; drawing upon role theory, boundary/border theory and work-family conflict theory perspectives, to gather ideas on published academic research related to the topic. This enables the researcher to build a theoretical framework around the research aims and objectives, which further shapes the development of the research questions and selection of the research strategy and methods of data collection for the study.

The research further moves to an inductive stage during collection of qualitative data using semi-structured interviews to collect evidence from returning nursing mothers, senior managers, line-managers/supervisors, and HR managers. While during data analysis, the movement between deductive and inductive is more fluid, the choice of thematic analysis allows the researcher to identify and develop themes from the collected data (Deductive) which is then linked with the literature and theoretical framework to develop the study story line. New themes often emerge during data analysis, which the researcher further expands to build both practical and theoretical contributions for the study. This stage of contribution to knowledge and practice through emerging themes can be referred to as induction.

4.9. Reflexivity of the Researcher

According to Bryman, (2016), research is expected to be a value free relationship between research subject and research object. But, achieving this completely in social science research is a herculean task (Mies, 1993). Ignoring the dynamics between the interviewer and

respondents in interviews has been regarded as a lifeless or less than effective interviewing, and the dynamics of the interaction and relationship developed in the interviewing process, when tapped, could provide the most revealing portrait of an interviewee (Chirban, 1996, p.xii). However, Bryman, (2016) recommended that rapport has to be generated between the interviewer and the respondents, but that it should be curtailed to ensure that the information retrieved is valid and bias is minimised as much as possible. In this research study, there was no prior relationship between the researcher and the respondents before the interviews and in most cases the researcher and respondents had their first meeting at the time of the interview. Furthermore, interviews were conducted with a certain level of formality, where possible.

Mann, (2016), alleged that in establishing the concept of reflexivity, researchers beliefs and values could have an impact on the research and at the same time, England, (1994) highlighted the need for the researcher to integrate themselves into their research in order to understand events through the eye of respondents. In relation to this research, as a Nigerian working mother herself, the researcher's experiences could have affected the conduct of the research. It should be noted however, that the researcher tried to minimise bias in the conduct of the interviews as much as possible, by ensuring that she did not express her views verbally or otherwise, in respect of the issues discussed.

More particularly, feminists have argued that women's issues are better understood by female social scientists because they are better equipped, based on their knowledge and experience (Mies, 1993). On the other hand, female social scientists have previously reported that women participants are more eager to speak with female researchers (Mies, 1993). It can be argued that being viewed as a working mother by the respondents might affect the validity of the research and listening to the conflicts experienced by these working mothers in their daily lives, with the expectation of some level of empathy from the researcher, could create a challenge. However, contrary to the belief that the researcher position as a woman would affect the validity of the research, empirical evidence shows that respondents in studies where researchers were seen an associate (a fellow woman) were not only relaxed and comfortable with the presence of a female researcher, but also, that there was increased trust in sharing their experiences (Van der Meulen, 2011, Price, 2008), and oftentimes discovered more about themselves. Being a part of the society that the researcher is studying helped in understanding the realities these returning nursing mothers were experiencing. More significantly, it helped create empathy, as the researcher observed, listened, transcribed and analysed the data. The next section discusses the research reliability and validity.

4.10. Strategies to Increase Research Reliability and Validity

The quality of a case study is centred on trustworthiness criteria and authenticity in its application to the findings of the study (Anney, 2014, Carson, 2001). Four criteria have been proposed by some scholars to determine the rigour of qualitative research, namely, credibility, dependability, confirmability and transferability (Lincoln & Guba, 1985).

4.10.1. Credibility

This criterion concerns an evaluation of how trustworthy or plausible the findings appear to be (Macnee & McCabe, 2008). Credibility involves conducting the research in a credible and believable manner (Leininger, 1994; Lincoln and Guba, 1985). This study provides sufficient and elaborate description of each case company as this will have an impact on the quality of evidence of the lived experiences of returning nursing mothers and work-family balance policies in the workplace. To increase credibility, three techniques could be engaged, firstly, a technique based on the assumption that only the selected key players in the case companies are in the right position to proffer answers to the research questions (Sekaran, 2003). Yin, (2003) put forward a second technique, which is to make sure that a chain of evidence should be instituted. In analysing the data for the study, all recorded information is well transcribed and documented. Hence, an interview protocol is suggested by Yin and this was implemented in this study as well. The third technique, to ensure credibility is by sharing the transcription with some of the interviewees, hence allowing them to make comments to provide clarification and enable some modifications to issues previously discussed. The latter technique was conducted in this study, as some of the interviewees demanded that their recorded interviews be replayed back to them to ascertain what they have said was without prejudice and would not cause them any fear.

Also, peer debriefing is another important aspect of credibility. Several studies support the use of a professional or external colleague to corroborate the findings (Casey, 2007a; Burnard, 2002; Appleton, 1995). There are several views on this in the literature, however, Lincoln and Guba (1985) propose that peer debriefing is likely to make the interpretation of the researcher's data more credible provided they are defined the same way by peers. For this research study, a colleague was asked to code some of the interview transcripts and they were compared with that of the researcher to see if they agreed with the data labels and the process by which they had detected and tagged the data samples (Graneheim & Lundman, 2004).

4.10.2. Transferability

This is equivalent to external validity as there are some similarities in both cases relating to how results are obtained and whether the findings from a study could be applicable beyond the existing case study (Yin, 2009). Yin further added that generalisations are more analytical, and logic repetition is used, and results are compared with existing literature in a qualitative research, whereas quantitative research is more statistical. According to Graneheim and Lundman (2004), transferability is enhanced with the presentation of rich data of research findings. Transferability in quantitative research requires that results can be generalised; whereas, in qualitative research, it is not about testing propositions from theories that exist, but it is about creating new theoretical concepts (Kelle, et al., 1995). Thus, qualitative research would help in gaining insight and a comprehensive understanding of the phenomenon which cannot be explored using statistical means (Carson et al. 2001); and above all, the intent of the study is not to test theory.

However, providing a detailed description of the research process for this study could help readers decide if the findings of this study could be applicable in another context; this would make possible the transferability of this study (Curtin & Fossey, 2007; Lincoln & Guba, 1985). Generalisability, however, has been an issue of concern in theory building research.

This research would be contributing to existing theory in the area being investigated: the lived experiences of returning nursing mothers and work-family balance policies and practices. This would be facilitated through analytical generalisation (Smaling, 2003). Hence, the findings from the study would contribute to existing theory. Therefore, this study adopts two case companies' studies strategy using existing theories on work-family balance, which will aid in comparing findings from the two-different case companies. This means that there is more than one case to support a theory, thereby, ensuring replication occurs (Yin, 2009).

4.10.3. Dependability

This test is related to reliability proposed by positivists. The aim of this test is to be certain that if another researcher subsequently repeats the study it would produce results that are similar (Yin, 2009). It is also about how stable the findings are over time (Bitsch, 2005). Dependability consists of the evaluation of findings, data interpretation and conclusions drawn from the study to ascertain that they are sustained by data collected from participants during the study (Cohen et al. 2011) In enhancing dependability, some authors suggest that an audit trail, a code-recode

strategy, stepwise replication, and peer debriefing should be used to establish dependability (Schwandt, et al., 2007 in Anney, 2014; Ary, et al., 2010; Chilisa & Preece, 2005).

A code-recode strategy allows multiple observations to be made to ensure that an agreement is reached in the coding and the peer debriefing allows the neutral colleagues to provide their views on the findings of the research (Anney, 2014). Stepwise procedure is a procedure where more than two researchers evaluate the same data separately and results are compared (Chilisa & Preece, 2005). An audit trail should be provided by the researchers detailing how data was collected; the conclusion drawn is cross-checked with a colleagues and participants and how coding was done using coding checks. This generally accounts for how research decisions were made and activities to illustrate the process of data collection, recording and analysis (Bowen, 2009).

4.10.4. Confirmability

This is the extent to which other researchers could confirm an investigation (Baxter & Eyles, 1997). This is also about establishing that data and interpretations of the findings are not figments of the inquirers imagination but are clearly derived from the data (Tobin & Begley, 2004, p. 392).

As already mentioned, the researcher constantly checked and rechecked the data for accuracy. Additionally, the researcher remained alert throughout to any contradictory data to that was already collected. By taking these instances into account, distortions or exaggerations could be detected thus adding more subtle perspectives which helped to have a balanced confirmability of findings. The coding undertaken for generating the themes were compared using an inter-rater check (Ary, et al., 2010) conducted by the researcher and the external colleague. In addition, a reflective fieldwork diary was kept, further enhancing the quality of the study, and also keeping track of the processes. The success of the fieldwork largely depends on ethical approval; hence, the next section discusses ethical approval.

4.10.5. Ethical Approval

Saunders et al. (2007), refer to ethics in the context of a research as the appropriateness of the researcher's behaviour in relation to the rights of those who become the subject of the study or are affected by it. Blumberg et al. (2005, p. 92 see Saunders et al., 2007) define ethics as the moral principles, norms, or standards of behaviour that guide moral choices about our behaviour and our relationships with others, thus social researchers should be ethical in their

activities. Every institution's ethical principle for conducting research with humans involves obtaining ethical approval. With reference to the University of Salford rules and regulations, and the guidelines of the Economic and Social Research Council (ESRC), the researcher obtained ethical approval (See Appendix,) from the College Support Office before proceeding for field work. All institutions were presented with a copy in the process of seeking permission. All participants were given a copy, of the information sheet (See Appendix), and the consent form (See Appendix,) to sign. Participants were also reassured that their information would be kept confidential and that there would be complete anonymity with no disclosure of their names or any other details which might render them identifiable. They were given a written guarantee that the information provided would be store securely, protected and used solely for the purpose of this research.

McNeil and Chapman (2005, p. 12-14) indicated six ethical guidelines that a researcher must adhered to: firstly, all respondents must be informed of what the research is about (Information and Consent letter). Secondly, the researcher must not be deceptive of the purpose of the study. Thirdly, the respondents' privacy must be protected. Fourthly, anonymity and confidentiality should be the watchword and upheld. The fifth, the respondents should be protected from any harmful object both physical and emotional, and lastly, avoid situations of being drawn into crime or deviant behaviour. However, Burns and Grove (2011), observed that with qualitative method, complete anonymity is impossible, as the interviewer will be aware of the interviewee. To safeguard the interviewee's privacy and confidentiality, the researcher solely transcribed the interview data and conspicuously avoids the use of real names, rather, pseudonyms were created to represent interviewee's identities.

4.10.6. Limitations

Despite all the chronicled strengths of qualitative research studies providing compelling research data, there are limitations. Indeed, Creswell (2008), suggests that researchers must also advance limitations or weaknesses of their study that may have affected their results. These limitations are potential weaknesses or problems that the study encounters and have been observed by the researcher as militating the smooth running of the research and might lead to compromising the quality of the results. Identification of these limitations are important in research because as researchers create and add to theory of knowledge through their studies, they arouse the interest of other scholars and researchers in that area of research.

Thus, one of the reasons for with the choice of qualitative research were not mainly to enable the researcher to generate findings that can be generalised to other populations but that the process generated vivid descriptions of phenomenon obtained in a specific situation. This position was supported by Creswell, (2008), who argued that in qualitative research the intent is not to generalize to a population, but to develop an in-depth exploration of a central phenomenon. Thus, to best understand the phenomenon, the qualitative researcher purposefully or intentionally selects individuals and sites.

The respondent's behaviour may create limitations to participation and participant responses during qualitative interviewing. As such, the researcher was constantly mindful that anonymity is particularly difficult research projects, thus the focus placed on a high level of confidentiality to respondents. Despite the reassurance, there were instances where there were no responses from some of the respondents, some were not willing to give adequate responses, and deliberately held back vital information with no specific reasons. Some were afraid that their answers might implicate them and put their jobs at risk, and protect small number cancelled scheduled appointments and withdrew participation offering no specific reason.

Another problem encountered was the refusal of consent by some participants to the use of tape-recording by the researcher during the interview, despite the reassurance of confidentiality and anonymity. The researcher also had similar issue of recording with some of the management staff of the banks, but on the assurance of anonymity, most of them agreed. Although some asked for a replay, which was time consuming.

Lastly, the researcher would have preferred to stay longer in Nigeria, to conduct more interviews, however, due to time constraints and additional cost of the research, particularly because of the financial constraints faced by the researcher as self-sponsored researcher, it was not possible to extend the fieldwork period.

4.11. Conclusion

This chapter has presented a comprehensive analysis of the research methodology, whereby after careful considerations, interpretivism was adopted, due to its relevance in finding answers to the research questions. The methods utilized in data collections explained, as well as, the approach for data collection through semi-structured interviews and non-participant observation.

A case study strategy was adopted to gain in-depth insight on the lived experiences of returning nursing mothers, and the extent to which work-family balance policies and practices in the Nigerian banking sector are reality in balancing work and family obligations. This strategy allows the researcher to focus on few cases and other relevant respondents.

The rationale for the choice of two commercial banks was duly justified. The sample size for research was discussed and justified. Importantly, the research elaborates on data credibility, transferability, dependability and confirmability to show the rigor and robustness of the research. Lastly, fieldwork process and data procedure analysis were elaborated. The next two chapters presents the analysis of the fieldwork and discussions.

Chapter 5: Findings

5.1. Introduction and Structure of the Findings Chapter

This chapter presents the findings from the data analysed collected from the two Nigerian Banks selected as case studies. The knowledge of the concept of work-family balance is relevant to the returning nursing mothers. Hence, the first and second sections present findings of work-family balance policies available in the case companies. It begins by exploring the concept of work-family balance within the industry. At the strategic level, the following questions were relevant to explore the work-family balance policies available for returning mothers in the Nigerian banking industry.

- What work-family balance policies are available in the Nigerian Banking Industry, particularly to the returning nursing mothers?
- What are the lived experiences/challenges that returning mother's face in combining work and family?
- What are the coping strategies of the returning mothers in managing work-family conflict?
- How can work-family balance be better improved and managed?

The two cases, the background of the new and old generation banks in Nigeria are described in the following sections. The qualitative method was applied to collect data through qualitative semi-structured interviews with specific stakeholders including returning mothers, the management and human resource personnel. Table 5.1 below includes a summary description of the profiles and numbers of the respondents interviewed across the two banks. The interview participants were secured by referrals, which is the best approach to build and establish a strong trust and good rapport with participants. They are grouped according to their positions.

Table 5.1: Summary description of the thirty-two (32) interviews conducted with four categories of employees selected from the Two Case Study Banks.

Category	First Bank	Zenith Bank	Total Number of Interviewees
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Senior Managers	2	2	4
Returning Mothers	9	9	18
Human Resource Personnel	2	2	4
Supervisors	3	3	6
Total Interviewees	16	16	32

The aim was to investigate the lived experiences of returning nursing mothers, and the extent to which work-family balance policies and practices in the Nigerian banking industry are a reality in balancing work and family roles.

The findings from the two case study investigations are presented in the following two sections. The first section presents findings of accounts collected from interviewees from the new and old generation banks on the lived experiences of returning nursing mothers, and the extent to which work-family balance policies and practices in the Nigerian banking industry are a practical reality in supporting employees balancing work and family roles. While the second phase highlighted the similarities and differences of the two banks (Zenith Bank and First Bank Nigeria), lastly, the integration of the findings and conclusion.

5.2. Case Study Zenith Bank Nigeria

A Brief Background of the New Generation Bank: Zenith Bank Nigeria Plc

Zenith Bank is one of the biggest and most profitable banks in Nigeria. The bank was established in May 1990 and started operating in July of the same year as a commercial bank. Zenith Bank became a public limited company in June 2004, was listed on the Nigerian Stock Exchange in October 21, 2004 following a highly successful public offering (IPO). Zenith bank currently holds a shareholder base of about 1 million and is Nigeria's biggest bank by tier-1 capital. In 2013, the bank listed \$850 million worth of its shares at \$6.80 each on the London Stock exchange (LSE).

The Bank's headquarter is in Lagos with over 500 branches and business offices across Nigeria, with staff strength of 5,982. In March 2007, Zenith bank was licensed by the Financial Service Authority (FSA) in the UK to establish Zenith bank (UK) Limited. Zenith Bank has subsidiaries in several African countries; Ghana, Gambia, Sierra Leone and has representative offices in

South Africa and China. The Bank is a strong leader in the deployment of various channels of banking technology and has become synonymous with the deployment of state-of-the-art technologies in banking (www.zenithbank.com).

Founded by Jim Ovia in 1990, Zenith Bank has since grown to become one of the leading financial institutions in Africa and ranks as the 6th biggest bank in the continent. The bank grew its shareholder's fund of 20 million Naira in 1990 to 704.50 billion Naira at the end of 2016. In 2013, *The Banker* magazine, a publication of the Financial Times of London rated Zenith Bank Plc as the biggest bank in Nigeria by tier-1 capital. Also, in 2012, Zenith Bank Plc was recognised as one of the 30 outstanding Global Brands making sustainable impact on their operating environment. Zenith Bank was also rated as the Best Customer-Focused Bank in Nigeria.

As part of Zenith Bank's corporate social responsibility, it provides funding for infrastructural development through construction of roads, beautification and maintenance. The bank is also involved in giving back to education through building Information and Communications Technology (ICT) facilities and equipping primary and secondary schools to deliver a better learning experience. Zenith bank is passionately involved in youth empowerment programmes and involved in building and equipping health care facilities as part of its Corporate Social Responsibility (CSR). Figure 5.1 below demonstrates the leadership structure of Zenith bank Nigeria Plc.

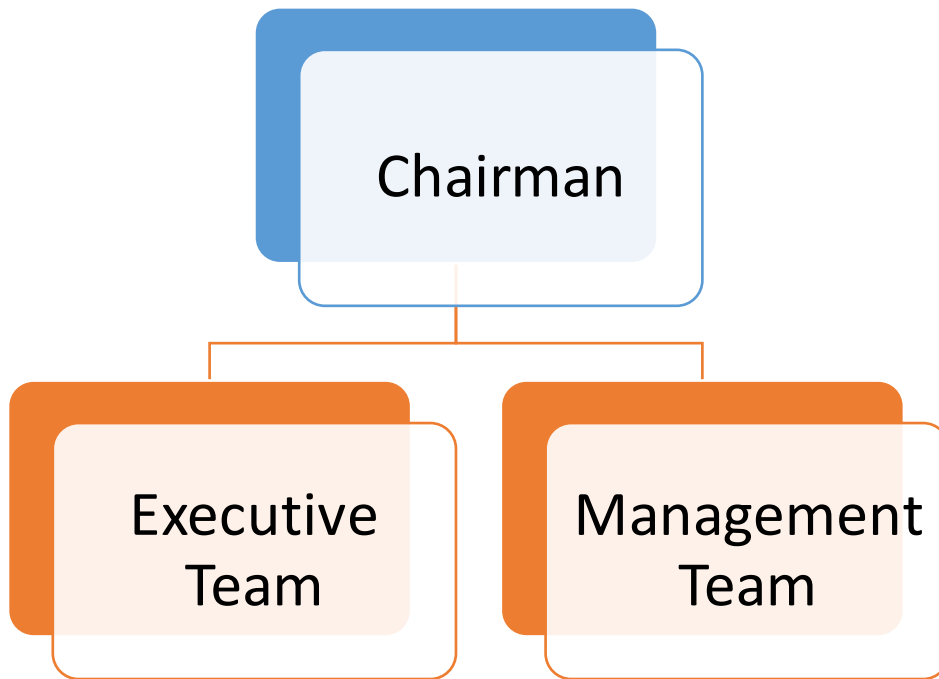


Figure 5.1: Leadership Structure of Zenith Bank Nigeria Plc

The Figure above illustrates that the Zenith Bank Nigeria Plc Management structure which is mainly dominated by males. The male dominant organisational leadership reproduces the work culture inherent in the banking industry, thus the gender inequality in the leadership team partially promulgate the lack of implementation of effective work-family balance initiatives (Eleje & Wale-Oshinowo, 2017; Ajayi, et al. 2015; Adewumi & Adenugba, 2010). The organisational leadership structure is mainly a hierarchical concept of subordination of entities that collaborate and contribute to serve one common aim. The Chairman has the highest authority in the organisation and oversees the committee of Management and Executive teams respectively, whose responsibilities are divided into geographical and functional responsibilities.

5.3. Cases Study 1: Findings from the new generation bank- Zenith Bank Nigeria Plc

RQ1. What work-family balance policies are available in the Nigerian Banking Industry, particularly to the returning nursing mothers?

5.3.1 Understanding and Perceptions of Work-Family Balance

One of the main objectives of this research study was to explore the understanding and meaning of work-family balance, given the subjectivity of it. The perceptions and interpretations of the concept differs from one respondent to another. There are four prevalent perceptions of work-family balance that can be found within the respondents of this new generation bank. The management and staffs defined work-family balance as having more time with their families, time for work, health and wellbeing, and time for social life. These are distinctively elaborated in the subsections below.

5.3.2. Time for Family

Most of the management team and returning mothers defined work-family balance as the ability to find an equilibrium between work and family obligations. The respondents viewed work-family balance in terms of having a good life outside of work, with emphasis on the opportunity to establish a stable family and nurturing children. Similarly, the respondents, particularly the returning mothers described work-family balance as spending time with family. This is as a result of the Nigerian culture where the women are saddled with the care for children, home and extended family, anything short of meeting up with these responsibilities, is seen as failure on the part of the woman, which is totally frowned upon.

Thus, keeping a cordial relationship with the extended family members is described as collectivism (Hofstede, 2001). Nigeria is a collectivist society that attached so much importance to the extended family system, and the rationale for this, the system expects that extended family members care for one another not just financially, but also to provide emotional support (Mordi & Ojo, 2011; Fashoyin, 2010). These family ties are usually very strong and provide social security to its members. The system is used as a support network for the non-existent welfare system of the country (Onuoha, 2006). Hence, raising a child is usually a community responsibility and care for the elderly is also carried out through the extended family system. The responsibilities of care for children and elderly parents are usually shared among the extended family, which is very different to the case in the developed countries. Nigeria being a traditional and collectivist society means that family unit is an integral part of the society. Men and women have traditional roles ascribed to them as regards responsibility to extended family members, particularly if they are married. Some of the following quotations explains the shared views of the respondents:

The following are some direct quotes on the concept of work-family balance.

“It simply means having time for family and work, these two domains are very important. One domain cannot replace the other, because you cannot feed your family with love, it is the salary earned from working that you would use to feed the family and pay the bills”.

“The term work-family balance for me is having time for my wife, children, aged parents and extended family members. But my job as a bank manager does not permit me that luxury of time for my family.”

“For me, it is the absence of stress and tension between my work and family life, whereby I worry less about the stability between both aspects of my life.”

“It’s maintaining a healthy balance between working, focusing on work, and balancing family life. It is a balance between what we do here at work with our clients, colleagues and team versus... and obviously, it is very important to maintain a good work-family balance, otherwise all sorts of things could happen. You’ve got to try and not take work home with you and you got to try not to bring your family issues to work”.

The perceptions above indicate that the family system is ranked as more important, as well as the job. Both the management and the returning mothers viewed work-family balance as having time for family, although with a little twist, some of the mothers were of the strong view that work-family balance was all about having time for work, as well as time for family as can be seen from their quotations above. Spending time with family was significant to both the women and men interviewed at large and they expressed a deep sense of wholeness when they felt they were spending adequate time with their family. The family in question is the combination of both nuclear and extended family members (Onuoha, 2006). In terms of socio-cultural context, a major part of the social fabric of Nigerian society is its collectivist nature and the emphasis on the extended family system. Within the family setup, individuals develop strongly knit social ties and feel a sense of obligation to support the needs, goals and aspirations of their nuclear and extended families. In this study, the extended family serves as a form of social insurance for members. This position corroborates with findings of House, et al (2004), who ranked Nigerians as very highly in respect of in-group collectivist practices and humane orientations.

Evidence from the findings also corroborates with some other African studies which suggest that across many developing countries the family system is very important. This may be attributed to the economic and political instability that exist in these countries, hence the need to build strong family ties (Mordi & Ojo, 2011; Epie, 2011). The findings also align with the studies of Greenhaus and Foley (2007) that achieving a balance between family and work responsibilities is becoming significantly important. For example, Gambles, et al. (2006) suggest that marriage requires nurturing and when there are children or dependents such as

aging parents, there is a need for constant care. It is therefore not surprising that excessive work demands can cause family conflict and stress in respect of employees' health and wellbeing. This leads to the next emergent theme on the concept of work-family balance reported by the respondents which is time for work.

5.3.3. Time for Work

Most of the respondents attested that work is very crucial for the survival of the family, hence, the time spent at work. It is pertinent to say that employees' attitudes and behaviour in the workplace can impact their family life. Hence, a good work-family balance such as flexible work arrangements could drive employees' attitudes in the workplace, but that is not operational in this bank. Most workplaces in the developed countries are practicing flexible work arrangements which is an option for employees who are looking for more balance between their family life and work life. According to a respondent,

“He and his wife are both bankers, knowing how hectic the banking job is, he assists his wife on the house chores whenever he is at home. Sometimes, he assists in bathing the children and getting them ready for school, while his wife prepares the breakfast. Anytime he gets home before his wife, he helps to prepare dinner for the family, it is not easy, but will have to survive. We have three kids; it would be unfair of me to expect her do all the domestic chores alone after work. Regardless of how the society views it culturally, is the choice that I have made to contribute and help”.

The above quotation suggests the kind of stress workers go through daily, and if not well managed could lead to work-life conflict. A complementary perspective of the work-family balance literature is that lack of balance may lead to conflicts between the two domains. Thus, having a comprehensive work-family balance policy in the workplace could help in ameliorating this stress and possibly, conflict.

5.3.4. Health and Wellbeing

Health and well-being considerations were also important to the majority of the respondents, and they defined Work-family balance in that light. Most of the respondents defined work-family balance in term of having time to deal with health-related issues for themselves, nuclear and extended family members. Their wellbeing and mental health are paramount to them, these involves dealing with both physical and psychological issues. This consequently leads to increased pressure on individuals to care for their own wellbeing, particularly as they work in a very stressful work environment and organisational culture of long working hours. Also, the

health and wellbeing of their nuclear and extended family members is significant, this they manage by either moving their aged parents to live with them or hire a maid to help take good care of them. Either of these ways put these individuals under direct or indirect pressure. Nigeria does not have a well-developed welfare/health system that caters for aged people and those physically and psychologically unwell, so it is expected that the children of such aged parents should cater for them. The Nigerian culture despises children who keep their parents in structures like old peoples' homes as is the case in the developed countries such as the UK. The family system in Nigeria is highly dependent on strong family ties that are relatively different from those in developed countries where there are established security and welfare systems in place to assist aged parents and individuals with children with disabilities. The following are some statements from the respondents:

“Having a good health, means efficiency and productivity which drives banking jobs, therefore, work-family balance to me, means having time to work and more importantly time to take care of myself and my family”.

“I won't lie to you, this job gives us high-blood pressure, and it is very stressful and demanding. So, I view work-family balance as having time for work and being mindful of my health. You know a typical Nigeria man hardly go for medical check-ups until something is wrong. For sometimes now, I have been experiencing waist pain and I didn't act until I couldn't stand on my feet, then my doctor told me I have high-blood pressure and I should take things easy. That was the first time in my six years with the bank, I took time-off to care for my health”.

“I love spending time with my family.... dinner, shopping, swimming to keep fit and healthy, even though I hardly have the time to do so, I thrive to create the time to keep healthy. So, work-family balance is being able to work and take time out for medical check-ups when necessary”.

“As much as the job is important to me, so also is my health and wellbeing and that of my family. This banking work is very stressful, we are constantly under pressure, especially those of us in the marketing department, there are times I get home and I can hardly feel my feet. My dear you can only have one life to live, so I really need to take care of my health”.

“This our work is very hectic that I feel so tired every time I gets home. My aged father has dementia and he live in my house, and I don't have choice than to create time to care for him. We don't have care homes in Nigeria, like the US and UK, besides, our culture forbids such, sending our parents to homes. So, work-family balance for me, is the ability to be able to work and still take care of my family without feeling burning out at the end of each working day”.

Most of the respondents viewed work-family balance in terms of having time for work, and been able to care for their health, in order to be efficient and productive which is what the bank

is after- productivity. This corroborates the study by Wajcman, et al. (2008) which revealed that a number of their participants reported that health concerns were important to them and health concerns dictated the type of work-family balance initiatives that most of them utilised. The issues of health and wellbeing was a concern for both the male and female respondents of this study, not only for themselves, and nuclear family, but also for the extended family members. The norm in Nigeria is for the children to take care of their aged parents both financially and health wise, and as the process of aging comes with some predictable form of ill health, such as, dementia, arthritis, loss of sight amongst others, accordingly, there is mounting pressure/need for the respondents to take care not only of themselves, nuclear family but also the extended family. Anyone who does not live up to these values are usually considered as very irresponsible and can be socially sanctioned (Jackson, 2004). It is worth noting that the medical system in Nigeria does not come cheap, particularly, the private hospitals, which guarantees faster and better treatments than the government hospitals that are always over-stretched, and the bills for private treatment are funded by immediate or extended family members, and not the bank.

5.3.5. Time for Leisure

The respondents indicated that work-family balance is the ability to balance work and time they spent entirely on leisure. For example, the interviewees (particularly, the men) indicated having time for themselves to do anything they want, without any interference from either work or family. They perceived work-family balance as having time to socialise and engage in leisure activities outside paid work. They acclaimed that the ability to maintain time spent between work and leisure is what they interpret as having achieved work-family balance. This finding aligns with past studies, which have shown that achieving a balance between socializing and work life is becoming more important for employees (Boyar, et al., 2003). The following quotations denote some of the views of the respondents:

“I play golf, attends friends and family’s weddings and birthday parties, so I see a good work-family balance as the ability to have time for recreational activities when necessary. You know the Nigerian culture is a knitted family, so we have to be supportive to one another, it doesn’t have to be work all the time. Family cannot be replaced, but one can get fired from work at any-time”.

“I would say that work-family balance is about having time for work and time for leisure, such as taking the children for party, visiting family and friends. But at the moment I don’t have a balance any more as work tends to be very hectic six days a week and there is hardly anytime left for family, leisure activities and

even just meeting friends causally like I used to do, and most especially time for myself”.

“I won’t die for this banking job, I love enjoying life, the ability to work and at the same time hanging out with friends for a drink or partying is what work-family balance implies to me”.

“For me, work-family balance means the ability to combined work and still have a great social life. If I don’t have fun now, when would I, is it when I die”?

The importance of work and socializing is paramount amongst the respondents. The majority of the respondents defined work-family balance as the ability to balance work and leisure. Nigeria is known as a nation with the happiest people on earth because they are always having fun-partying (CIA World Fact Book, 2011). Likewise, the Nigerian social-cultural factor reinforces strong social ties that promotes gracing one another for social functions. This line of argument aligns with the study of Maertz, et al. (2011), which alleged that having a balance between social life and work is becoming a way of unwinding stress for most employees.

In summary on the concept of work-family balance, spending quality time with family ranked the highest, followed by time for health, as well as time at work and socializing. These findings will be useful for management in choosing or implementing work-family balance policies, as the order of importance has now been identified.

5.3.6. Implementation and effectiveness of Work-family balance policies in the New Generation Bank.

Several organisations are implementing work-family balance policies in order to help their employees cope with their time-pressured lives, and enhance the organisation’s efforts to recruit, retain and motivate their most valued employees. Also, organisations further hope to reap the public relations benefits of being viewed as family-friendly, hence the implementation of work-family balance policies in this new generation bank by the management. Although, some of the respondents observed that the endorsements of work-family balance policies by the senior-management team were far less important than the active involvement of their immediate managers or supervisors in implementing work-family balance policies. They viewed the support of line-managers and supervisors as being even more critical. This makes sense because, it is the line managers/supervisors of departments whose day-to-day work is most impacted by work-family balance policies. Table 5.2 displays key-players for the implementation of work-family balance policies in the new generation bank under study.

Table 5.2: Key-Players of the Implementation of Work-Family Balance Policies

Government Initiated Policies	Company Initiated Policies
12 weeks maternity leave	Government regulations
Half an hour break twice a day for nursing mothers	Role of the Senior Management
Minimum of 50 percent of salary which should be paid during the period of leave	Involvement of HR
Sick Leave- Employees are entitled to be paid wages up to 12 working days in any one calendar year	The role of Line-Managers /Supervisors
Annual leave- An employee is entitled to at least 6 working days with full pay after 12 months continuous service.	Trade unions

5.3.7. Role of the Management Team

There is a standard Labour Act in Nigeria that details work-family balance policies that have been adopted in the workplaces. Although, due to the poor provision for workers within the Labour Act (2005), the bank recognises that, to attract, retain and motivate a productive workforce, particularly talented and skilled female employees, effective family-friendly policies must be implemented. Hence, the management tend to provide support beyond the minimum stipulated by the Nigerian Labour Act. For example, 100% paid maternity leave for three months, and upon resumption from maternity leave, returning nursing mothers can close work 2 hours earlier for another three months to breastfeed their babies. Past studies have found that women who benefited from work-family balance policies are more committed and attached to their organisations because such policies help in reducing work-family conflict (Epie, 2011; Aryee et al., 1998). Likewise, other studies from the developed countries have also provided evidence of a positive relationship between the availability of work-family balance policies and productivity and organisational citizenship (Beauregard & Henry, 2009; Fulmer, et al., 2003; Aryee et al., 1998).

Although, the main challenge for employees of this bank has been the rigidity around working hours. There is no provision for flexible work arrangements, and for most jobs it usually involves resuming work as early as 7am-5pm, but most often exceeding this official closing hour (Epie, & Ituna, 2014). This has affected the decision of working mothers about working in the banking sector due to the challenges of negotiating between work and family commitments. One of the female senior management staff stated:

“The bank has a fixed rigid structure of working, Employees are mandated to be at work 7am and the official closing hour to customers is 5pm, and that does not imply the employees can leave the office at 5pm. They will have to balance their accounts and ensure every transaction has been properly entered and completed, at this point, probably the time should be going to around 7-9pm. It depends on how the employees were able to balance their accounts, anyone with shortage will take longer time to balance. So, it all depends how the business of the day goes and accounts balanced. So, anything that is happening in your family should happen outside those hours”.

However, there are a few exceptional cases where issues pertaining to returning mothers are treated on a personal level. Another senior manager stated that most of the practices to help accommodate the needs of working mothers are informal, and as such are not documented, and she further commented:

“I have seen an instance where at that very senior level, a personnel was invited along with the family because the husband actually wrote a petition on the effect of the job on the new-born baby they had, and they were called and result...., based on the communicate and understanding, it was resolved that for that particular period the nursing mother should be given some time whereby the working hour got reduced. This is an exceptional case, because the female staff in question, was one of the best in the company. This is what I would call a non-reference approval just for the person to resolve the problem at home, and the effect was actually seen and meaningful too”.

Some scholars have argued that the implementation of work-family balance policies is one of the greatest challenges in most organisations, especially, if these policies cannot be linked with productivity and profitability (Ovadjie and Ankomah, 2002).

5.3.8. The Role of Human Resource Department

Findings show that the human resource department plays a strategic role in achieving the implementation of work-family balance policies in ensuring the company is supportive of the needs of mothers with family responsibilities, thereby engaging the most talented and skilled workforce. The role of human resource executives in implementing work-family balance policies is crucial in hiring and engaging talents. The extent to which human resource personnel sell work-family balance initiatives to management depends on a number of factors. Some of

these factors are: (i) the extent to which they believe it affects the productivity of the company's workforce; (ii) the percentage of employees who are females; and (iii) the presence of organisational procedures for gathering information about employees. If the majority of the senior management team embrace the traditional male breadwinner family structure, there is less likelihood that the company will encourage work-family balance policies.

Although, past evidence have shown that work-family balance policies benefit both the organisation and employees (Chimote & Srivastava, 2013, Brough, et al. 2008), budget restrictions have meant that getting the support of management to implement work-family balance policies has become one of the greatest challenges for human resource personnel (Beauregard & Henry, 2009; Batt & Valcour, 2003).

The respondents from the human resource department attested to the fact that time spent with family is being prioritised, going on annual leave is also being emphasised, and the practice of monetising annual leave periods has been stopped. The HR department is also said to frequently organise health programmes to educate employees about the importance of health and wellbeing, as well as, other health-related conditions such as, high-blood pressure. The department also attested organising training for managers/supervisors to manage diversity and inclusion. The bank also introduced an annual staff survey which HR believes will act as a channel for employees to communicate their views about the company and its policies.

The work-family balance policies in the bank can be beneficial in helping returning mothers have control over their time, but they may not eliminate working long hours if there is no reduction in their workload, and delivery of set targets. Thus, the hours spent at work seems to raise the issue of blurring boundary between work and family, and as such the work-family balance policies do little to resolve the tensions resulting from work-family conflict. Despite the top-management within the bank appearing to be increasingly focused on various work-family balance policies as earlier mentioned, responses from most of the returning nursing mothers' show that they continue to work very late. For example, a returning mother narrated:

“How she finishes work at 5.30pm and continues to attend to work queries, such as rectifying wrong postages and balancing of accounts, before driving through the hectic traffic home, and gets knocked-out when she gets home. Even those who leave the office early, laptops and Androids still ensure that they are working, they are physically out of the office, but still working on their way home, thus blurring the boundaries of work and family”.

5.3.9. The Role of Supervisors

While human resource personnel are responsible for making policies to guide the employees, the responsibility of their implementation lies primarily with the line-managers or supervisors (Purcell & Hutchinson, 2007). This therefore implies, for work-family balance policies to achieve the objective for which they were implemented, the support of line-managers and/or supervisors is of necessity. An HR official interviewed for this study stated that line-managers and supervisors tend to be staff who have been working in the company for a long time, hence, they are used to the traditional full-time working schedule. He said:

“I know this bank still has a lot of managers/supervisors who are traditionalists who believe that if I don’t see my team on daily basis with the usual resumption and closing periods, they are not loyal and committed to the bank”.

This ideology has changed in most of the developed countries, where organisations are increasingly seeing the benefit of enhancing their work systems and reducing their office space, leading to more virtual team-working. So increasingly the boss is less concerned of employees’ presence in the office, as far as they execute their jobs. The issue of the virtual team was only mentioned by the HR team, which does give a little hope that the emergence of more virtual teams is likely in the future in Nigeria, especially in the banking sector.

Although, some of the line-managers and supervisors interviewed recognised that female staff with children have additional responsibilities which can result in emergencies which are usually unplanned. One of the line-manager said:

“There are some critical situations that you can’t but help and permit such employee off work to take care of the family. For example, if a child is sick, and it may be a serious medical condition that warrants the presence of the mother, as you know such incidences are usually unplanned. In a case like this, you might not even be able to say precisely for how long the mother might be away. Same with the issue of pregnancy, with that also you have no time to plan, contraceptive do fails. The worst I have had to deal with is in respect of one of my staff who was pregnant. Unfortunately, that her pregnancy was the most difficult one I have seen in my 17 years as a banker. She had to be away for about six months and that is an unusual situation... if it were an average performer maybe you wouldn’t feel it so much, but she was one of our best. Obviously, I didn’t know it was going to be up to six months at the beginning, but the team managed somehow. Some of the team members had to delay their annual leave, why some cancelled their planned leaves just to meet up with the vacuum she left”.

Line-managers/supervisors can be exonerated from the non-existence of flexible working alternatives for employees. This is mainly due to the cultural belief of being your brother’s keeper (Ovadjie & Ankomah, 2002). Some of the line-managers/supervisors interviewed stated

the dilemma they were encountering involved drawing a line between allowing some flexibility for some staff with family responsibilities and calling them to order when they are perceived to be taking advantage of the good-gesture. The following are some of the statements from the line-managers/supervisors stated:

“In exceptional family issues or case, it is always difficult to draw the line between the bank policies on work-family balance and going over-board for an employee with a critical family situation. In a situation as this, I overlooked the bank policy and grants the needed time-off to settle whatever the family issues might be. Although, if the situation is not properly managed and there are deadlines.... They may want to take advantage of the situation. But when there is an agreement, it is easier to notice when someone is falling off the line. Not too much and not too little otherwise, this could send wrong signals to other team members”.

Another manager said, “A pregnant woman in my team went to have her baby in the United States (US) and when it was time to resume work, the baby’s paper-work, social security number did not arrive and she needed to be back here at work because we had a project to handle. You know, she kept sending me emails on her delayed. She couldn’t come because of the social security number she was waiting to have, but the top-management were beginning to complain and asked me, what I my going to do, because the project must go on. Are you going to do this by yourself? I mean we need this person in this unit and everything. I tried to manage it as best as I could but after a while you know what, I had to email her to come back to work because, the situation was now beyond me. I understand you want your baby, you’ve had your baby, and you need all the papers and everything but it’s going to be sent in the post anyway. So come back if you want to keep your job. I wasn’t threatening her, but she was gone for now for 15 weeks instead of 12 weeks, which means she has taken extra 3 weeks. I really couldn’t cover for her anymore; it was completely beyond me at this period of time. The senior management were beginning to be showing interest on her case, and to protect myself and my job, I have to take that drastic decision”.

Regardless of the challenges some of these line-managers/supervisors seem to be facing when dealing with women with family responsibilities, they acknowledge that one of the impediments to the effective functioning of work-family balance in Nigeria is the lack of attention paid to various forms of flexible working arrangements, especially for the working mothers. One of the respondents stated:

“One area that the Nigerian banking industry has not really explored is the area of flexible work arrangements such as part-time, flexitime, job sharing, compressed working hours, amongst others for more time off for returning mothers in particular. These are the areas I think personally the bank can explore which they have not done. I suggest this option should be opened for working mothers when their children are still young, to retain and motivate talents. I once had a very dedicated and hardworking lady on my team, she resumed work one faithful morning and told me her husband gave her two options, either she resigns her appointment as a banker, or she request for a flexible work arrangement. The issue was the Nigerian road traffic, it takes her hours to get

work and another 2-3 hours to get back home at night and she has two kids, 4 and 6 years old.... You can imagine her husband's grouse. Unfortunately, there is nothing like flexible work arrangements here, so she resigned her appointment, in order to concentrate on her young children and her marriage. She was among the best staff we shouldn't have let go. The business environment is dynamic, and I think the bank should flow with the tide, by considering this option of flexible work arrangements, particularly for the returning mothers”.

In analysing the tough experiences of the line-managers/supervisors themselves, Mordi, et al. (2013) alleged that top-management promoted the culture of long working hours and discouraged flexible work schedule, which placed the managers and supervisors in a tight position in the face of empathy.

5.3.10. The Role of the Union

Although the trade unions are not directly involved in the implementation of work-family balance in the bank, but have been involved over many years in fighting against the banks who unilaterally try to change conditions of work or retrench their employees, where such decisions have to be made, this has to be discussed with unions and they have ensured that large severance benefits are paid by the banks to their employees (Fajana, 2005). Trade unions have a stronger positioning than individual employees in the employment relationship (Fashoyin, 2010). Unions in the banking sector have taken many steps to improve the working and welfare conditions of employees within the banking sector but all to no avail, because the unions have been derecognised so they do not have a strong hold on the management of the banks. However, trade unions are becoming more aware of work-family balance issues as regards bank employees, as one of the trade union officials stated:

“The issue of work-family balance is relatively new, and the union officials are only getting a grip of what it is about. The unions would look more closely into it as it would help the employees at work which is our utmost priority”.

The trade unions as workers representatives should be visible in helping secure a better working environment that recognises the needs of working mothers, however, the reality of having to negotiate wages and other conditions of employment has meant that this has not yet happened in the Nigerian banking sector.

In summary, workers in Nigeria are going through a period in which more women are participating in the labour force. In a society where full-time work schedules are the norm, negotiating between work and family can be challenging and may lead to conflict. Hence, institutions such as government, management, HR executives, line-managers/supervisors and

trade unions, do have a role to play in the implementation of work-family balance policies and also, in cushioning the conflict experienced by working mothers. Scholars have extensively discussed the major role which can be played by employers in supporting working mothers and other employees who have different interests outside of work. This support usually involves the implementation of work-family balance policies and workplace flexibility options. It is important to note that the level of involvement of employers varies across national contexts and is determined in part by the extent of government support to working families, as well as, the level of priority that it places on organisations having work-family balance policies (Den Dulk, et al., 2013).

5.3.11. Available Work-Family Balance Policies in the Workplace

The researcher asked respondents about the work-family balance policies (WFBPs) available in the organisation, this was to find out which policies are in operation within the organisation. Table 5.3 below shows an overview of the work-family balance policies that are evident in the bank.

Table 5.3: Work-Family Balance Policies in the Bank

No.	The Name of Policies	Type of Policy	Available Policy in Case Company B
1.	Paid Maternity	Leave	Yes
2.	Paid Breast Feeding	Leave	Yes
3.	Annual Vacation	Leave	Yes
4.	Paternity Leave for Men	None	No
5.	Child Sick Leave	None	No
6.	Elder Care	None	No
7.	Creche	Yes	Limited

5.3.12. Leave Arrangements

Pregnant female employees of this new generation bank are entitled to 90 days of fully paid maternity leave, and 28 days annual leave paid, this could be taken along with the maternity leave. It is worth noting that, the annual leave is only available for staff that have work continuously for a period of 12 months. There is also unpaid extended maternity leave which depends on the health of the mother or baby based on a medical report. However, the mothers

argued that the 90 days maternity leave is quite short to nurture a baby, as compared to the maternity leave in many developed countries like UK, US and Scandinavia Countries (Theivenon, 2011; Straub, 2007). Homeworking is another initiative adopted by most global organisations which is used often by women with childcare purposes and this is not operational in the Nigerian banking sector. In addition, after the expiration of maternity leave, the returning mothers are permitted to leave the office 2 hours before the normal closure time for twice a week for three months, for the purpose of breastfeeding. One of the returning mothers said:

“I am pleased that I can leave the office 2 hours earlier twice a week to care for my baby, it is a kind of supportive facility, where the nursing mothers have the chance to go a bit earlier so she can feed her baby. But this is permitted only until the baby has reached 6 months old which is not enough, as the child will not get the exclusive breastmilk as advocated by WHO/UNESCO”.

The task of raising children in their early childhood is seen as the job of the mother, and not the father, hence the non-existence of paternity leave, not only in the Nigerian banking sector, but also in the Nigerian Labour Act. This is mainly attributed to gender normative role expectations, that mothers are primary carers and men are providers, even though mothers and fathers in practice share the role of financial provider, the bulk of the responsibilities still lies with the African woman. The way things are currently, is of far-reaching advantage to men, and it is for this reason that men, particularly, those in authority are less concerned in having a comprehensive work-family balance policy in the workplace. Unlike some countries such as Finland that has policies for Daddy’s Month for fathers, in addition to their paternity leave entitlement for sick dependents (Murphy & Doherty, 2011).

Presently there is no social policy support for fathers, such as paternity leave in connection with childbirth, childcare or child illness. Evidence from this study indicates only few of the men were seriously concerned about the inadequacy of work-family balance policies for men and their inability to assist or support their wives. Even though they claimed they were assisting their wives when the time permits, it is nothing compared to the efforts invested by the women. They also place fault with the long-working hour culture of the bank, as well as, the Nigerian road traffic delays which prevents them getting home early from work to provide support as much as they would want to with the childcare and domestic chores. One of the men stated:

“I should be given more time not only for paternity leave which we do not have, but also, when the kids are sick, and to attend the children school activities like sports, parents-teachers association meetings. Besides our annual leaves, we should be given

adequate days per annum that will cover all what I have mentioned. Right now, my workload does not permit me to do that”.

The male employees are entitled to their 28 days annual leave. This is the only available policy for fathers even for childcare. The majority of the returning mothers advocated for the implementation of paternity leave, so that fathers could engage in more caring work which would also enhance the early father-child relationship. In exposing this serious policy limitations, one of the returning mothers stated:

“My husband was not with me when I had my baby last year (2016), he was at work. Since there is no paternity leave in Nigeria, he can only apply to take his annual leave early, and this depends on the availability of someone else to cover for him. Paternity leave is a necessary requirement, at least for the first week of the child’s birth. As a dual—earner couple, I realised money is not everything, because there was a point, we both felt helpless and like isolated, some of us don’t have parents anymore, that could have been of help”.

This is very unlike the situation in developed economies where parents would have the choice of splitting parental leave between them, and this could promote gender equality in the workplace and home. Also, the current policy has completely neglected fathering responsibilities towards babies and relationship between father and child, which is very important for the unity of the family. In addition, some of these respondents’ parents are no longer alive to be of any support, while some of their parents are struggling with their own aged sickness, this makes paternity leave an element of urgency not only in the Nigerian banking sector alone, but for government enforcement.

Furthermore, the Nigerian government is not helpful either, as the national policy has largely overlooked the importance of combining motherhood and career. Some of the returning mothers have shown high career aspirations but cannot advance as expected. They have dropped the idea of career progression or extra earnings, and instead concentrate prime interest on their children’s education and security rather than going further, particularly, by giving attention to the girl child’s security.

5.3.13. Availability of Crèche Facilities

A prominent theme expressed by some of the returning mothers was the availability of crèche facilities for the mothers. This facility is only available for those at the headquarters with limited space, and the absence of such facility in branches. Hence, the rationale for the 2 hours twice a week early closure, for the period of three months for nursing mothers working in their

branches. The introduction of the crèche facility for the headquarter staff is the result of heavy traffic in the urban areas and the lack of trustworthiness of social support systems. A manager stated that:

“Every staff at the bank headquarters with a baby have the right to register their babies in the crèche. The crèche emerged about 7 years ago to comply with changes in our society, to help minimised lateness and manage work-family conflicts”.

This development suggested that changes are beginning to occur in Nigerian culture, particularly, as more women are entering the labour force, hence the need for on-site crèche. Also, because there is limited government support for childcare centres in Nigeria as compared to the developed countries, as such the childcare policy becomes the responsibility of individuals and organisations.

5.4. RQ2: What are the lived experiences/challenges that returning mother's face in combining work and family commitments.

The issues that are experienced at the home-front may influence or facilitate a person's functioning at work in a positive or negative way and vice versa. Employers are becoming more attuned to the fact that employees have sick children, or babies that need care and other family problems that may need special arrangements. Evidence from this study reveals that men and women experience the demands of work and family differently, as it is generally, in Nigeria women assume a greater role for domestic and caring responsibilities, while also participating in paid job. Childcare responsibility is a key factor contributing to women's fragmented labour force participation and a significant barrier to occupational mobility in almost every country. With regard to this background situation, the returning mothers explained their own lived experiences and challenges in combining work and family commitments as follows.

5.4.1 Returning Mothers Experience/Challenges

The returning mothers identified and discussed the work-family challenges they experienced, and the roles and responsibilities of the company in helping working mothers attain work-family balance. The male bankers interviewed did not have much experience to share because they are not in the right position, as childcare or nursing a child is believed to be an exclusively feminine responsibility in Nigeria. Hence findings indicate work-family balance issues affect female employees more than their male counterparts. Similarly, the study of Epie, (2011)

argues that, managing work and family domains makes achieving work-family balance more challenging for women than men. Evidence from this study shows, while male respondents were concerned about work and other aspects of non-work life including family life and leisure, returning mothers are concerned about their work and family lives. The respondents were asked about other aspects of their non-work life such as social and religious activities, but they place more emphasis on work and family life. They share their experiences and views on three main issues: (i) the complexity of combining multiple roles of wives, mothers and workers, (ii) the impact of work demands on their family lives, and (c) the impact of family duties on their work-lives.

5.4.2 The Complexity of Combining Multiple Roles

It is clear from the respondents' reported experiences, in their efforts to function well as wives, mothers, carers and professional bankers, are confronted with an array of complexities within the two domains of family and work. Most of the returning mothers described these responsibilities as laborious. According to the returning mothers, the challenges of balancing these duties in a patriarchal society like Nigeria, are enormous and very challenging. In Nigeria, the customary primary responsibility of women is to take care of their family, which includes caring for their children, husbands, parents and any members of the extended family. These enormous responsibilities rest primarily on women whilst their careers are considered secondary to these responsibilities and by definition should not affect their primary responsibilities. Any Nigerian woman who prioritises her career prospects and neglects her primary responsibility as a home carer faces a domestic crisis and social sanctions. Below are a selection of statements from some of the returning mothers:

“Family responsibilities takes pre-eminence. That is why my career is not progressing as it ought to be. I have four children all below the ages of 12. I cook the food everyone eats, although bulk of these food is cooked over the weekends, ready to microwave and eat. I also ensure everything such as laundry, the general home-front is in order, and my aged mother is also under my care. Balancing all these responsibilities are very challenging, as a matter of fact, several times, I have thought of resigning my appointments with the bank, or take two years career break, to concentrate on my family, but when I think of the financial aspect, I reconsider my thoughts. It would have been better for the bank to implement more flexible working hours for working mothers like us to happily remain in the workforce”.

Another woman said:

“I can't think of anything more challenging than trying to manoeuvre and create a balance between my duties as a mother, carer and a professional banker. I have had series of challenges over the years and in my effort of combining these responsibilities,

trust me, the task is herculean, I almost lost my marriage. This banking job is challenging on its own, much more combining it with family responsibilities”.

A single mother stated;

“This may sound weird, considering the Nigerian cultural stance on woman’s age and marriage, I am still single at 35, although, I already had a child and I am not considering marriage soonest. Nigeria is a patriarchal society where caring for one’s husband, children and other members of the family are exclusively the woman’s primary responsibilities. In our society, a woman is expected to subservient and serve her husband at all time, without any excuse. Balancing my responsibilities as a single mother and a professional banker is already tricky and very challenging, I will not want to add the additional responsibility of wife to it, at least not soonest”.

A returning mother said:

“The fact is that, with my kind of profession, as a banker, it is relatively impossible to balance my roles as an employee, wife, mother and a care giver. One role will, for sure suffer. As a typical Nigerian woman, it is my career that always suffers the role congestion. As you can hear from my earlier phone conversation few minutes back, it was another parent that helps picked my son from school and dropped at home for me. My husband complains every day because I don’t spend enough time with him and the children due to the demanding nature of the job and the long working hours of the banking industry in Nigeria. My marriage is at the brink of breaking up, I need to do something urgently to save my marriage and be there for my children, it is very challenging for us-the female bankers, I wish the management could do more to help alleviate some of these challenges confronting us- women”.

Yet another mother narrated her ordeal:

“The long working hour’s culture of the bank is not good for family and employee’s wellbeing. Closing very late does not allow me to see her children. For example, they might have gone to bed before I gets home, and sometimes they would still be sleeping before leaving the house, they are left at the care of the house-help, which of a truth, I am not too comfortable with. I am looking for a more flexible job, probably in the public sector, where I can have enough time for my family. My husband is already complaining, and I do not want to lose my home because of banking job”.

“In her narration, a respondent described the conflicting situation that arose between her role as a staff, with long working hours and stressful work environment, and as a mother. My family comes first, and there were occasions I told my manager that as much as the job is important to me, because of the income that pays my bills, but it can never be compared to my children at home. For example, my son had a specialist appointment, I requested to be off work for that day, I didn’t want to take the whole day, but, my supervisor was very hesitant to give me that few hours off-work, you know what, I told him with or without your permission I am taking my son to his appointment. Once he learned of my seriousness about my son, he was able to go ahead and make arrangements for me to have a cover-up for the first half of the day”.

“Likewise, another returning mother recounted her experience how her work and family roles were conflicting. My feel guilty that I am not there enough for my baby. I am constantly beating myself up and having the reminder that I feel bad that my son does

not have a father figure in his life, never has and probably never will. I am a single parent anyways, and I am always trying to overcompensate for that. I think I get a little frustrated and stressed out from time to time when I know that we have a big obligation at work and I have to work a little bit late and well, children would not understand that. It bothers me that I have to work late simply because I don't get that time with him but at the same time I understand that it's something that needs to be done, and ensure all my son's needs are cared for and met".

Given that time is a finite resource that cannot be expanded through engagement in multiple roles, an hour devoted to one domain represents an hour that is not available to the other domain. Energy may also be used up through longer hours at work, such that employees who work longer hours have less energy available to meet family demands, thereby diminishing their satisfaction with work-family balance. In other words, the more hours employees work, the more likely it is that role demands will outstrip resources and the less likely people are to feel successful at handling all their work and family demands.

5.4.3 Time Management

The returning mothers resonate the view that time management is made more difficult when demands are imposed from both work and family domains, thus, resulting in time conflict. Mordi et al., (2013), argue that the time divided by women in the banking sector between work and family domains, contributes to incompatibility. The banking profession requires long hours of work and energy injections to meet both the clients and company's needs, hence the family needs suffer. Being over-pressurised in a masculinist society, the women have to undertake a heavy workload with their family responsibilities, making it more challenging to even have time of taking care of themselves. For example, some returning mother stated how difficult it is for them to maintain good time management between their work and family life. In their words:

"Time management... not having enough hours in the day is my biggest challenge, between having to work, cook dinner, and get grocery amongst others, it is overwhelming. There is no time I will not quit this job because of the effect my long working hours is having on my family, particularly, my kids. I remembered one day my son walked into my room while I was working on a project and said to me- you are still working? He dropped his head and left the room. I made the decision that day that no job could be more important than my kids, since then, I have been thinking.... possibly to resign my appointment soonest than anticipated".

"Time constraints impacted my ability to balance work, family life and school... my life is just like a roller-coaster, is either I am not running late to work, or getting home late from work, Not having time to even prepare a meal, always feeling rushed, and not having that time to bond with my children".

“I find it difficult to get to my office early, particularly on the days my baby wakes up before me”.

“Life as a banker is a constant struggle when it comes to time management. The struggle is if I am spending enough time with my family versus should I continue making more money.... That is a huge decision and struggle for me, balancing that, because part of me needs the pay-check which is good. However, if the struggle continues like this, I would end up choosing my family above any pay-check”.

“Another respondent described her role as a mother, I am a schedule and organised woman I have to plan. If it wasn't for my support system and all the people that I have that helps, balance would not be possible. It would be chaos everyday trying to figure it out. If it wasn't for them, I don't know what I would do. Day care is super expensive anyway so and then finding the time and money. If it wasn't for my mum who help take my child to day-care and pick him up it would have been a total chaos for me. Also, friends from church help sometimes to do some shopping, they know what I am going through, and they help tremendously, moral support from people who are not my family. This banking work is very demanding, I won't lie, but I need the income to support my family”.

“A returning mother described the positive spill over she experienced from her role as a mother and a banker. She understands the importance of family and her amazing boss. My manager knows that I treasure the time with my children and my children comes first and so she understands that working is just a means to take care of my children and my job is not my life. If any of my child is ill, I call my manager, she is like ok, I would find someone else to cover-up for you today. She understands what family means, and I believed she even encourages everyone working under her to put family first. So, I am really blessed to work with an amazing and understanding manager”.

“A retuning mother of 14months old daughter said she encountered several challenges, including lack of support, and time constraints of being a single mother and striving to attain work-family balance. Regardless of these challenges, she is a huge advocate of doing what has to be done. She recommends the company to implement a more flexible working arrangements that would enable mothers like her to balance work and family duties more efficiently. She also, advocated that other mothers to build a strong network of support system, because that is the main thing she lacks and feels would be most beneficial in her pursuit of balancing work and family life”.

In summary, all respondents described difficulty with the time constrains, especially when having to make decisions between their children and work. All the returning mothers wanted what was best for their children and to make sure their needs are met. However, they anticipated and understood that there would be time and financial constraining sacrifices along the way that they would have to make. The wellbeing of their children was the driving factor allowing them to manage their lives as sacrificial mothers

5.4.4. Stressed and Worn-out

In their efforts to balance work and family responsibilities, the returning mothers are thus mentally and emotionally stressed and physically worn-out. Findings revealed that returning mothers were often worn-out and had little or no time for themselves if they are expected to complete all of their responsibilities. This indicatively suggests that work stress can interfere with family life. Epie, (2011) found that the two duties of women in the banking industry, as a professional and a homemaker, is a source of stress. The fact that they have to attend childcare and domestic chores after work, can possibly lead them to being physically worn-out. Expectations such as meeting targets, attending to customers, balancing imbalance accounts together with family pressures are hectic to returning mothers in the banking sector. In addition, Akinsanya, (2012), expressed that female bankers working under pressure, face continuous stress, and exhaustion. The outcomes of these additional pressures can lead to serious consequences and have adverse effects on their personal, mental, physical and psychological health. Such pressures and adverse health effects may make them seem unbearable to some less tolerant individuals at work or within the family. One of the returning mothers said:

“The job is very stressful; I feel very tired sometimes to the extent I have to take painkillers to be able to reconcile work with family responsibility. I am always nervous when I have to go to work, and I feel unable to achieve some goals set at work”.

5.4.5. Lack of Trusted Support Systems

The lack of trusted supportive systems is presently one of the major challenges for some of the returning mothers. The lack of support systems can lead to and exacerbate work-family conflict experiences. Some of the respondents indicated a lack of solid support from relatives since a good number of women are now working both in the formal and informal sectors. Also, for most of the women, they are not confident that they can be reliant on house helps and nannies any more due to some socio-economic factors in Nigerian society. While other respondents attested that in their effort to support the family financially, do not get the same support from their husbands in performing domestic chores. It remains the role of women in paid employment to continue to undertake the bulk of the role of caregiver, as well as, the family management. Some of the respondents stated:

“I do not receive much support at home, but I would expect more support in terms of equality in sharing domestic chores as well as emotional support”.

“Little support I receive in terms of childcare support, my baby is left most of the time in the day-care until I or my husband picks him up after close of work”.

“I wish there is flexibility in where and when I work, as long as I deliver my work according to deadlines and quality standards. Although, my children are of age, they can fend for themselves when I am at work, but they still do need my presence around”.

5.4.6 Child Care Issues

Another challenge confronting these women is whether, and how, to continue breastfeeding when they get home from work. Nursing a child can be a factor can have negatively halt the women’s career progression. The returning mothers’ face new challenges after returning from the maternity break and experience great pressures on them to pursue their career. Searching for and securing quality childcare, which is consistent, competent and trustworthy, is one of the most crucial tasks in preparing for the mother’s return to work (Gokulsing & Tandrayen-Ragoobur, 2014; Delina & Raya, 2013, Verlander, 2004). For example, the unexpected ill-health of a child can be a difficult situation to deal with and affect a mother’s mental and physical stability, and necessitate the mother taking unpaid leave to attend to the child. If this situation becomes a common occurrence, especially when such child has a special need, the job security of the mother could be at risk. Nigeria does not have facilities for providing care and support for families with special needs children, and as such it is particularly the mothers who provide the care. A returning mother said:

“If you want a proper work-family balance, the bank is clearly not the place to be as a young mother, as the work environment does not encourage it, you work long hours, and very heavy workload. The workload is ever increasing, how can any mother achieve any form of balance?”

The statement above explains the challenges of some of the returning mothers in the Nigerian banking sector in their efforts to balance their multiple roles at home and work. Some of the numerous demands that most returning mothers struggle with is breastfeeding and after-school care. Regardless of the widespread need for childcare facilities for working mothers, it has not been accorded the desired attention from workplaces and even society at large. Culturally, Nigerian society is male-dominated and even if women are employed in a professional career, they are still expected to be active in undertaking their domestic responsibilities which has become the norm in Nigerian society (Okonkwo, 2012; Epie, 2011).

5.4.7 The Impacts of Work Demands on Returning Mothers

The respondents shared experiences highlighting stress and burnout caused by their work and the negative impact on their family lives. Below are some of the excerpts:

“As a mother, the banking job is very stressful that I feel exhausted at the end of my work. It is even worse as a cashier, because my postings and account have to balance before closing for the day. It is heaping a very damaging effect on my health and family. My BP (high-blood pressure) is always high, especially when I have a loss and account is not balancing, and this stress is transferred on my family most times”.

“As we speak now, my marriage is in disarray, at the brink of collapse because my husband has asked me to choose between my job and the family. The reason is because I rarely spend time with my family, I work from Monday to Saturday. All the domestic chores have been delegated to my house-help and my husband is not disposed to such arrangements. My work is very demanding that at the end of everyday work, I feel totally burnout. Besides my husband's, my children also complain of not getting enough attention from me. I pray the management do something positive in this aspect, to be able to balance work and family responsibilities, so that no domain will suffer and the expense of the other”.

It is often argued that co-ordinating work and family life is challenging for women, but returning mothers find it even more problematic (Dyrbye, et al., 2012; Emslie & Hunt, 2009). Past evidence indicates that as more married women participate in the labour force, they tend to experience conflict in order to occupy both work and family responsibilities simultaneously (Mahpul & Abdullah, 2011). Female bankers are especially susceptible to stress caused by increased work and family role conflict. This is because bankers are in a profession which traditionally requires dedicated and committed staffs (Mordi, et al., 2013). Similarly, Eleje and Oshinowo, (2017) alleged that returning mothers experience burnout and high stress at work which affects their family lives. Burnout and occupational stress are highly prevalent among women in the Nigerian banking sector, and this have been found to have a negative effect on their jobs (Eleje & Oshinowo, 2017). This corroborates the study of Cousins and Tang, (2004) that, as returning mothers and wives, women find balancing work and family responsibilities as taxing and frustrating. The study of Loder, (2005), similarly argued that women's efforts to perform the multiple roles of wives, mothers, carers and professionals always conflicting.

5.4.8 The Effects of Family Responsibilities on Returning Mothers

Most of the returning mothers voiced their concerns about the impact of their family responsibilities on their work-lives. They found stress of family responsibilities such as childcare, caring for husbands, aged parents, extended family and friends very exhausting,

which has a debilitating effect on their general working life. One of the returning mothers stated:

“My primary priority is to care for my family as culture demands, more than half of my energy and attention is channelled to my family and this is affecting my performance and career progression. It is like doing two shifts (Home and Work), very tiring for me”.

This finding echoes Eleje and Oshinowo (2017) who argue that the family responsibility that women often bear is a major challenge to their career progression. This is supported by the study of Mordi, et al. (2013), which alleged that women complained that the increasing demand of early hour and night-time family duties are affecting their lives. One of the returning mothers stated,

“There is little time left for us women, I once considered developing myself on part-time basis for my MBA but had to shelve the plan because of heavy family responsibilities taking up my time and energy”.

In their study of the career progression of female bankers, Eleje and Oshinowo, (2017) found that female bankers find it difficult to progress in their careers due to their heavy family responsibilities. A returning mother shared her experience below:

“Female bankers, particularly the nursing mothers invest a lot of energy and time in putting their home in order, which affects their career progression, and performance at work. As a manager, I have seen many instances where female bankers make mistakes in account postage which consequently leads to imbalance of accounts at the close of work, which keeps most of them longer beyond the closing hours. Some perform below standard due to their unattended family commitments or family issues”.

The above quotations indicate the negative effect of family responsibilities on returning mothers and work-family balance. The last quotation reverberates with Mordi, et al. (2013) study in which more than 50 per cent of the respondents admitted having made mistakes at work because of family issues to which they had not attended. Epie, (2011) argues that 58 per cent of women reported that family stress affected their ability to concentrate at work, while Eleje and Oshinowo, (2017) argued that female bankers always feel guilty for not doing enough both as mothers and workers.

The competing demands of work and family develop an incompatible conflict between the two domains of returning mothers working life. This conflict is more pronounced among returning mothers compared with the male counterparts. The study of Higgins, et al. (2007) reveals that conflict between work and family domains may be greater for female bankers as a result of

traditional stereotyped expectations that are placed on women's role in the home-leading them to feel torn between their duties in the workplace and in the family. Certainly, however, the complexity of combining paid work and family responsibilities poses many challenges to returning mothers' everyday lives and activities. This study illuminates the dilemma and challenges returning mothers face in a bid to balance their work demands and family responsibilities.

In conclusion, the returning mothers provided detailed accounts of their lived experiences related to work-family balance. Their detailed accounts included experiences with their children, families and managers. The experiences of the returning mothers informed several theories that framed this study, such as the sources of conflict model: work-family, time-based, strain-based, and behaviour-based, work-family border theory developed by Greenhaus and Beutell (1985); and Clark, (2000). These accounts clarified the source of work-family balance experienced by these returning mothers in the Nigerian banking sector. Although, this does not imply that other factors outside of the work and family domains cannot affect the levels of work-family balance experienced by these mothers.

It is interesting to note that the experiences of the returning mothers in Nigeria is quite different from that experienced in the developed countries. Past evidence has shown that working mothers experience more work-family conflict than non-mothers, also, context plays a role in increasing or reducing work-family conflict (Mordi, et al., 2013). For example, in countries like the UK, US, and Scandinavia, the government provides day-care facilities, crèche facilities, flexible working options and generous maternity and paternity leaves which have aided the reduction in work-family conflict for working mothers. The outdated nature of the Nigerian Labour Law also contributed to the work-family related conflict experienced by these returning mothers, as well as, the lack of workplace flexibility options, which places extra burden on these working mothers.

Based on the experiences and challenges of these returning mothers who have made the difficult decision to seek paid employment outside the home, in a relatively inflexible working environment, it is expedient to examine their coping strategies. Hence the next section discusses the coping strategies employed by these mothers.

5.5 RQ3. What are the coping strategies of the returning mothers in managing work-family conflict?

5.5.1 Coping Strategies

The researcher asked returning mothers how they cope with the challenges they experience when juggling work and family responsibilities. Some of the returning mothers shared personal techniques they employed to cope with the challenges encountered, and these include; self-efficacy, positive thinking, prioritizing, planning, meal prepping, leaving home early and spirituality. These strategies used by the returning mothers in balancing work and family responsibilities can be broadly categorised into three, each meant to tackle one or more of the sources of conflict identified by Greenhaus and Beutell (1985): time-base, strain-based and behaviour based. The sources of conflict model developed by Greenhaus and Beutell (1985) has been discussed extensively in Chapter Two so this analysis will only draw inferences based on the findings. Table 5.4 below shows an overview of the coping strategies adopted by the returning mothers.

Table 5.4: Coping Strategies Adopted by the Returning Mothers

Sources of Conflict	Coping Strategy
Time-based	Prioritising of domestic chores
	Planning domestic activities
	Leaving home early
	Spouse, extended family, and domestic helps (Family and Social Support)
Strain-based	Spirituality and positive thinking
	Emotional management
	Supportive Colleagues
Behaviour-based	Embrace professionalism
	Skills-transfer

5.5.2 Time-based

Past evidence has argued that conflict could arise when multiple roles compete for employees' time (Greenhaus & Beutell (1985). Since time is a limited resource, time used in an activity in one role cannot be devoted to activities in another role. This source of conflict was attributed to long working hours and commuting hours (Epie & Ituma, 2014; Mordi, et al., 2013; Aknaji,

2012). However, findings indicate that returning mothers endeavour to cope with work and family demands by devising personal strategies for dealing with conflicts encountered in the work and family domains, as well as drawing on the support of supervisors and colleagues. These strategies are discussed below.

5.5.3 Prioritising of Domestic Chores

The returning mothers adopted a strategy used by organisations: focusing on a few activities that are critical to business operations while outsourcing those which are mundane and routine. Similarly, the returning mothers also understood their core chores, for which they maximised their efficiency, while they outsourced other chores which they perceived as requiring less of their personal attention. For example, one of the respondents claimed to clean her bedroom she shared with her partner personally, and do the cooking when available, while her domestic help handled chores related to house cleaning and laundry. Empirical findings suggest that the returning mothers handled activities that were beneficial to their partners personally, for instance, the issue of cleaning the bedroom and cooking, thereby reinforcing the patriarchal belief of women being responsible to their partners, thus supporting the gender role centred theory. Below are some of the statements from other returning mothers:

“Most of the weekends I am free, I do cook different kind of dishes and store in the freezer, this saves time and helps a lot in meeting the family needs”.

Another returning mother said:

“I do bulk shopping of foodstuffs and other household groceries. Also, cook in large quantity stored in the freezer, only to microwave when needed”.

The statements above indicate that some of the returning mothers gave priority to bulk shopping and cooking during the weekends, although eating out was another option that mothers discussed to ease the stress of daily cooking. There were some exceptional cases, where these mothers have to get food from outside their homes, such as restaurant, which before now, was against the norms of Nigeria culture. Globalization and the proliferation of western culture have led to the emergence of many restaurants and fast-food outlets now in Nigeria, a trend amplified by time pressures, since most working mothers resumed work early and finished work late, leading to a decline in home working. Typical of Nigerian culture, home cooking is still preferred, although fast-food outlets and restaurants are rising to the challenge by introducing African Cuisines as part of their menu. One of the mothers disclosed the eating arrangements operating in her home. She and her husband had agreed that she was excused

from preparing breakfast on working days to give her more time to attend to the children, although preparing a home-made dinner was essential. In order to cope with after school activities, like bathing the kids, doing homework, and getting them ready for bed, she sometimes purchases food from restaurants on her way home, because most of the time she arrived earlier from work than her husband, and served him the food making him believe it was home-made food. This helped reduce the stress of cooking after a hectic day at work.

Planning and prioritising of domestic chores has rarely been discussed in the literature on the African context apart from the study by Waterhouse, (2013) who reported bulk-cooking as a time-saving strategy by working mothers in Ghana to create more time for childcare. Several studies from Africa on coping strategies have presented evidence that has broadened our understanding about the reliance on sources of help, such as families (Ajayi, et al., 2015; Annor, 2014; Epie & Ituma, 2014; Okonkwo, 2014) and outsourcing other chores to the housemaid (Muasya, 2014; Aryee, 2005).

5.5.4 Planning Domestic Activities

Findings suggest that returning mothers devoted time to planning on how homework, childcare, and other personal tasks were handled; the timing and the frequency of such activities were changed depending on their practicality. Major house cleaning was done during most of the weekends, while minor household activities such as keeping the bedrooms clean were done during weekdays. One of the returning mothers said:

“I entertain my family to a nice treat the weekends I am off-work, this is because, I rarely have the time to dine with my family, so I make very good of these weekends to bond with them”.

In terms of personal activities, evidence reveals that returning mothers sometimes had to forfeit their weekend beauty routines such as, going to the hair dressing saloon, and nail studio. A returning mother describes how she was able to save the time spent doing her hair by buying different designs of wigs which she wore to work to make her look gorgeous. This time saving technique also sometimes involved rearranging the routines of other family members. She said:

“A career in the banking industry does take its toll on personal and family lives. No matter the mechanism put in place to cope, a woman is still a woman; I miss my children and husband all day long, it is not the same talking to them on phone. I miss spending the best time of the day with them, helping with their homework, even though the nanny is there to support them, I feel that, I should play the role as their mother. My husband is not always happy with the long hours, but he is supportive though, which makes me feel bad sometimes. I just try to make it up to him as much as I can, you know

sometimes he wants to be intimate with me at times that I really don't want to because of exhaustion from work, but I give in to him to stop him complaining for days on end".

"When I am very tired, I sometimes tell my children's lesson teacher to give them home which they can finish within an hour, not homework that would require the use of internet, because this process requires guidance... already I am tired and you want to make me go on the internet and start researching things...no way".

Some of the views expressed by the returning mothers resonate quite strongly with Waterhouse, (2013), who argues how working mothers prioritised their activities, giving preference to childcare over their personal needs. Similarly, a study by the United Nations (2010) argues how gender inequality debate has left many women accepting responsibility for the inability to comply with the expectations of the culturally imposed caregiver and homemaker roles imposed on them. Although, there was an innate feeling expressed by some of the mothers that they felt they did need to be more supportive of their children's development as mothers, and supportive wives. These was perceived to come directly from inward feelings, rather than imposition from the society.

5.5.5 Leaving Home Early

Most of the returning mothers described their ordeal on how they cope with work-related sources of conflict. Findings suggests they strived to finish work at the official closing time to care for their babies, but always find themselves working beyond this time due to increase workloads and balancing of accounts. There were various examples by the returning mothers that indicated they usually left home early in order to beat the traffic situation prevalent in Nigeria, particularly, in the morning during workers commuting times to work and at closing time when workers are returning back home. Although, some of the mothers tried as much as possible not to stay beyond the normal closing hour over the weekends, precisely on Saturdays.

Some of the returning mothers indicated where family finances allowed, and if property prices were affordable, they would desire to reside closer to their workplace in order to reduce the hectic commuting times. One of the returning mothers stated:

"Properties on the mainland are more affordable than the ones in the Island where her office is located. Although I used to live a bit further down, I had to reconsidered as a result of the traffic, so I moved a bit closer just to be sure that I leave the house at 5.45am and still get to the office by 7am, unlike the 5am I used to leave home to work".

To ensure that the family commitments did not interfere with work schedules, returning mothers had to re-adjust the timing of some of their tasks at home. A returning mother narrated:

“I wake up on average at 4am every morning to get my baby food ready, because I have to pump breast milk, and keep in the refrigerator for her, and also get myself ready and leave for work around 5.30am to get to work at 7am”.

There were several examples of returning mothers that suggest that they usually leave home early in order to beat the heavy road traffic. Few of the mothers indicated leaving work at the official closing time with their line-managers support to beat the closing time traffic.

5.5.6 Family and Social Support

The coping strategies of the returning mothers will not be completed without the discussion on the support of spouses, families and other social support system. Having discussed the strategies that returning mothers adopted individually through the re-adjustment of their domestic activities. The family remains a pillar of support for returning mothers. Mothers-in-law could offer this support, or extended family relatives might render their support which is rewarded financially. This practice is prevalent in parts of Africa and scholars have termed this arrangement a mutually beneficial relationship (Annor, 2014; Epie, 2011; Aryee, 2005). As such, while the relatives provide help for returning mothers, the mothers become responsible for the upkeep and education of the relative. Below are statements of how some of these returning mothers secure support in order to reduce the work-family conflict they experience:

“I have two young kids. When I had my first child who is 5 years now, I engaged the service of a domestic help, but this contractual relationship did not work. I then seek help from relatives and friends who need help too, particularly those from the rural area. By living in urban area, rural dwellers believe that they can access better education or better standard of living. As a result, this becomes a mutually beneficial relationship for me and my relatives. I assisted my uncle’s daughter who finished her college by allowing her to live with me while awaiting her admission into the university. In another way, I could bring a relative who need to re-sit her Senior Secondary School Certificate Examination (SSCE) exams by enrolling and paying for the remedial classes for a year and exams while she takes care of the domestic chores and childcare responsibilities”.

The above statement indicates the source of support of this returning mother and it keeps changing because her house was more like a transit route, a place where one could go to school, get all the support needed to pass exam and move on for another person to come in. This returning mother indicates that relatives are more reliable and dependable than hired domestic helps and since she knows their parents, she could ask their parents to call them to order when they misbehave.

However, it is worth noting that the support from the partner is key in most homes when a woman is pursuing a career outside the home (Ajayi, et al., 2015; Annor, 2014). Although, partners who allow their wives to work does not mean a transfer of household responsibilities or an agreement to share home responsibilities (Odunaike, 2012; Aluko, 2009). Women therefore have to continue to multitask work and family responsibilities or source alternative help. As discussed earlier, using the services of external help reinforces traditional gender roles by providing an opportunity for men to avoid domestic work. One of the returning mothers reported how she divided the house chores between herself and her domestic help, despite her busy schedules at work. She alleged her husband does not render any support unless the house help is not around, which is very rare. As stated earlier, domestic chores are basically viewed as the woman's responsibility in the Nigerian culture (Epie, 2011; Aluko, 2009). Findings revealed that most of the time, the support that these mothers receive from their husbands is more of emotional rather than practical, except in critical situations as stated by one of the respondents:

“I really want to appreciate my husband for his encouragement in the pursuit of my career. He has been my inspiration and support system. There are periods when we are searching for help, between when the former helps leave and the new one comes, there is that window and he is usually very helpful with the house chores, cooking and taking care of the children”.

It was found that women who described their partners as having more egalitarian views, outsourced more chores and experienced less stress. In one of the returning mother's statement, she said:

“There is nothing more encouraging than having a very supportive husband. A woman married to a core traditionalist who still insist on eating fresh meals on a daily basis, such a woman will face real challenge in coping with work and family. It's either her marriage would be affected, or she would have to tender her resignation. Which often happens anyways, a lot of female bankers have resigned their appointment due to their inability to cope with the challenges of work and family”.

Presently, rural-urban migration has strained the extended family and communal supports enjoyed by the returning mothers, hence, the challenges of finding a trusted domestic help. As such, in this study, the mothers who still enjoy such support consider it a privilege and empathise with their colleagues who have to sort things out themselves.

5.5.7 Strained Base Strategies

Responses from some returning mothers show that spirituality and positive thinking, supportive colleagues and emotional management system helps them cope with the challenges they

experience when juggling work and family responsibilities. These are discussed in the subsections below.

5.5.8 Spirituality and positive thinking

Responses from the returning mothers suggests how connected most of them are to spirituality and positive thinking. There is an indication that the embrace of religion and spirituality might be useful in reducing stress-related source of conflict. Their spiritual activities include daily early morning prayers and attending church or mosque services over the weekends. The reverence for and trust in God were also a recurrent statement from the returning mothers in the cause of the interviews. In explaining some of their skills transfer between work and family spheres, some returning mothers attributed qualities, such as, caring, having empathy, and being respectful as a result of their maturity and the reverence for God. The Nigerians revere and hold God in high esteem, they believe God is responsible for many things, particularly for positive events and experiences. God is therefore viewed as an active being in everyday synergy. A mother who was on a short-term regional assignment that would take her away from her family for three months, recounted how confusion set in when she was first notified of the regional assignment, but asked God for guidance and direction. She said:

“When I think about the regional assignment, I am like, God, am I doing the right thing by accepting this assignment, and please God help me convince my husband to allow me for this assignment, once my husband agrees, I know it was God’s will and I have to plead with my mother with the support of the housemaid to take care of my two kids and home, for the period I was going to be away, and God actually answered my prayer”.

Serving and trusting in God tend to serve as a succour for dealing with events during troubled times. This is similar to the explanations of some past studies that found that the role of religion provides support during troubled times for returning mothers (Mordi, et al., 2013; Onuoha, 2006). In one of the returning mothers’ statement, she said:

“I thank God that I have a supportive husband who is always there for me, both in supporting the home front and career. I have tried several housemaids; it just didn’t work out for me. So, I took it, that God doesn’t just want that for me, possibly the reason God gave me a very supportive husband”.

Besides work and family activities, it is interesting to note that most of the returning mothers could think less of every other sociable activity they were involved, with the exception of religious activities. While some returning mothers attributed the absence of extra-curricular activities, such as going to the saloon or nail studio to lack of time, but time for religious

activities was still created out of their tight schedule. However, a sense of frustration was experienced when work and family activities prevented time spent on religious activities. Although, the issue of spirituality as a coping strategy in managing work and family related stress is still in its infancy, this study, thus provides a basis for further research on the relationship.

5.5.9 Supportive Colleagues

Findings revealed that the majority of the returning mothers get support from colleagues through the sharing of motherly experiences and ideas and getting tips from colleagues with older children. This advice clarified how other mothers handled situations in their homes in the past, a guide of what worked and what did not work. This also served as a source of emotional support for the mothers, particularly for those with babies and young kids. The returning mothers likewise emphasised how helpful discussions with colleagues had been in solving some of their family-related challenges, particularly, in relation to childcare but also to relationship management. Relationship management at home is particularly helpful for mothers in Nigeria where marriages are generally believed to be a union between families, with wives expected to be submissive, not only to their husbands, but also to their in-laws. The importance of relationship management with family members cannot be over-emphasised since they remain a primary source of social support in most Africa countries (Okonkwo, 2014; Dibie, 2009).

Furthermore, more interesting is to find out from this study that some of the returning mothers developed proactive behavioural skills to manage their supervisors to ensure they were able to attend to emergency family responsibilities while at work. One of the returning mothers stated:

“I have a female manager, anytime I need a favour, such as taking my baby for her immunization, I always approach her first for permission, because I know her approval will override my supervisors who is a man and might not really understand what I am going through”.

These proactive behavioural skills were not only restricted to dealing with supervisors but was also extended to colleagues. For instance, another returning mother explains how she managed to gain support from her colleagues:

“I know how to work my way into my colleagues’ hearts, and it helps me get things done. I need that support sometimes, particularly when I try to be involved in my children’s lives. I meet my colleagues for help, and you will be surprise what would

have taken me hours to do.... with some good ideas from my colleagues such situation would be solved within minutes”.

A supportive work-environment, with support from managers/supervisors and colleagues have previously been reported to reduce strain-based conflict and help these returning mothers emotionally (Bagger & Li, 2014; Aryee, et al., 2013). The next section discusses some of the emotional supports rendered to these mothers.

5.5.10 The Emotional Management

The majority of the returning mothers counted themselves lucky among the few women in Nigeria to have great jobs with the banking sector, looking at the high rate of unemployment in Nigeria, a country where there is no state sponsored social security system (Epie & Ituma, 2014). Being employed is seen as a sacrifice for the family, thus, in accepting their fate and justifying that working is their best option, the returning mothers attested that being employed is itself a strategy for managing work-family related stress strain-based conflict. One of the mothers stated:

“I initially found it more challenging in managing work and family responsibilities, but I learnt to remain in the labour force, I have to change my mind-set from perceiving the work-family interaction challenges as stressful, but rather as a choice I have to accept and deal with”.

Findings revealed similar examples of emotional development strategies identified in the study of Akanji, (2012) which were similarly constructed by the working mothers as described in this study. Cognitive survival and personal hardiness are psychological and physical coping strategies for Nigerians. One of the returning mothers said:

“The tendency is if you don’t know how to step out of work emotionally, you will take it home and you will find yourself being really upset. You will be asking yourself what is wrong, undermining the fact that pressure from work can affect your relationships at home. I have had days when I get home and I first shout at my children and when I settle down, I just say, hey. They didn’t do anything wrong; they are the ones that give me joy then I bring them all to my room for bonding and show of love”.

Although, working in a work-environment like the Nigerian banking sector where the policies are rarely compatible with work-family balance is challenging, the joy of being employed provides a sense of fulfilment and achievement for most of these mothers for their contributions to the economic upkeep of the family and some of them were happy working, rather than being full-time house wives.

It is worth noting that emotional coping strategies adopted by returning mothers varied. While the above statement from one of the returning mothers depicts a scenario of separating work and family domains mentally to avoid the transfer of strain from one role to the other, some working mothers believed that the solution might be to change one's own mind-set about conflict and accept the situation.

Aside from developing their own emotional management, returning mothers also discovered that behavioural based conflict does occur when there are expectations from two different domains, especially, those that relates to work and family. This will be discussed in the subsequent sections.

5.5.11 Behavioural-Based Conflict

Behavioural-based conflict occurs when expectations from two different domains differ and this is said to increase work-family conflict. Although, the study of Greenhaus and Beutell (1985) did not include Africa in their report on classification of coping strategies used by workers, particularly the returning mothers, but further investigation by the researcher reveals that previous findings in Africa do address strategies for coping with time and strain-based conflicts. This is not unanticipated because, findings suggest that coping strategies used by returning mothers to cope with this type of conflict were basically mental and emotional. These are more elaborated in the subsequent sections.

5.5.12 Embrace Professionalism

Regardless of the challenges faced by the returning mothers, evidence suggests that in establishing authority and competence, returning mothers exhibit professional values at work. These professional values can be relevant in maintaining discipline among children within the home. Although, the expectations from the mothers in the work and family domains could be argued to be in conflict, there are some beneficial aspects as well. In addition, the survival and confidence of returning mothers in male-dominated work environment could have been enhanced if there were opportunities to learn and network with women in management positions with similar experiences. The study of Chovwen, (2007) alleged that while some mothers preserved subtle resistance to the values espoused by their male colleagues, some were vocal in recognising professional ways of thinking and behaving. To support Chovwen's assertion, one of the returning mothers stated:

“I don’t see myself to be a woman at heart, and I repeatedly challenged my male colleagues when I felt there were more efficient ways of making decisions”,

Yet another said:

“I treat my male colleagues with respect, and they treat me with respect. Once or twice, someone stepped out...in a very professional and firm way I brought them back”.

On the part of the bank, efforts were made to ensure equal pay for equal work. Bearing in mind that interviews conducted were semi-structured and some respondents answered additional questions based on their responses, human resource personnel who talked about pay confirmed that men and women were paid equal salaries, the same pay for the same work. In addition, one of the human resource personnel explained that the bank always carries out periodic gender skills checks. According to her, the purpose of the skills checks was to ensure there was no bias towards one type of gender or the other. She stated:

“The bank does conducts pay equality check periodically, to see if pay gaps are existing between genders, which for whatever reason might not have been picked on day-to-day basis but over a period can be picked up. We sort of look out to make sure people are not disadvantaged for reasons that are not performance related”.

5.5.13 The Presence of Women Mentors

The provision of mentors for professional women is not readily available in Nigerian workplaces, especially in male dominated professions, like the bank, but have been recognised to be a critical factor that could enhance women’s self-confidence and career development (Adogbo, et al., 2015; Mordi, et al., 2011). Some organisations recognised the presence of women’s networks as an important platform to air their concerns and were available in most of those include in this study (see Chapter 2). Although scholars have explored the presence of women’s networks as an agency for negotiation of power in their workplaces in developing and developed countries, their impact as a coping strategy for work-family conflict has been rarely discussed (Mordi, et al., 2011).

Although there is limited research in Nigeria on female mentors and why we need more to support women in the workforce , the explanation below provides empirical evidence that extends our knowledge on the role of the bank in developing suitable mechanisms to ensure returning mothers’ integration to work through the creation of a platform for women to network with other female professionals. Indeed, one of the Human Resource Manager stated:

“This bank is committed to good work-family balance, equal opportunity, fairness, professionalism, mutual respect and dignity at work for all employees. It creates a work environment where inclusion was part of the corporate culture, where employees were

valued for their skills and talents, and where they are appreciated for their uniqueness. In recognition of the need of a platform to channel information about women employees needs to management, it officially launched an initiative called Women's Talk in 2013. It was launched to create an avenue where women could discuss, share challenges, exchange ideas, share experiences and network. There was an initial reluctance from women to join but with the rollout of a few activities, confidence increased. The initial focus of the platform was to create awareness informally of the hidden potential of women by organising talks where top level female professionals within and outside the banking industry could share their experiences with them. It also gave a voice to members on current issues, members' experiences, work-family balance, work hazards and the slow progression of women in their careers. Bearing in mind that the creation of the platform was a recent development, it hadn't been able to lobby much for women to be given priority when it comes to work-family balance, especially, in terms of flexible working arrangements and creating a crèche for nursing mothers. It is a gradual process; we would get there sooner than expected”.

In addition, a great landmark achievement of the bank when they launched a women's platform was the success of their mentoring programme, whereby experienced employees were linked with their senior colleagues to provide guidance. This process could be accessed via face-to-face, teleconferencing or by telephone contacts.

5.5.14 Skills Transferred Between the Work-Family Domains

Extensive research has shown a beneficial connection, where skills and experiences acquired in one domain can make functioning easier in the other (Brough, et al., 2014; Kalliath, 2013; Carlson, et al., 2006). Notwithstanding that some of the returning mothers talked about work and family becoming conflicting domains, the majority of them agreed that the relationship could be mutually beneficial. Below are the various statements about the positive side of the work-family exploration.

“As women, we have been created by God to be multitasking, as a wife, and mother, I have also learnt to multitask at work. There is a lot of emphasis on teamwork because you can't work alone, you will need something from one colleague and another”

“I sometimes do have stubborn domestic helps who are really difficult to manage, so I try to take the approach of the office here... I also take planning home and I try to do a lot of communication because these people are not as intellectually capable as you are, so you need to break things down to barest minimum so that they understand what they are expected to do”.

It is interesting to note, that returning mothers differs in how skill transfer between the work and home domains were achieved. They acknowledged the acquisition of soft skills, such as planning, relationship and time management were necessary at home and in their workplace. An interesting finding was that soft skills acquired at work were beneficial qualities necessary for being a good wife and mother. For instance, they help in the efficient planning and

management of work and family activities. It also becomes useful in relationship and conflict management in a communal environment like Nigeria where wives and mothers have to manage husband and in-law relationships.

In summary, handling behavioural-based sources of work-family conflict is still an emerging process, and returning mothers have developed emotional strategies to deal with male colleagues and subordinates alike. In addition, the bank sought to achieve and maintain equal pay for all employees, regardless of gender, and the management has also supported the formation of a women's platform where they can be mentored and air their concerns.

5.6 RQ4. How can work-family balance policies be better improved and managed?

Based on the returning mothers' experiences and challenges, the researcher asked the respondents view on how best the current existing work-family balance policies could be improved in order to ameliorate their hardship. Findings reveal the majority of the mothers agitating for the Nigerian Labour Law reform, as well as, the bank's work-family balance policies to be reviewed.

5.6.1. The Nigerian Labour Act Reform

The Nigerian Labour Act of 1974 is basic and obsolete, as a matter of urgency, there is need for reform, and to conform to today's workplace reality (Oserogho & Associates, 2003). One of the sections of the Labour Act which need an urgent reform is Section 13, which states that the number of hours worked should be fixed by mutual agreement or by collective bargaining as long as there is one day off, which is clearly not the case as most of the bank's management set working hours and the staff have been known to work six days a week and work for long hours such as 10 to 12 hours daily (Irobi, 2005). The lack of review in the Labour Law of 1974 has resulted in a misfit between the legal standard and working time practices in the banking sector. For example, some of the returning mothers have requested that laws and policies on maternity leave should be reformed to comply with the same maternity leave entitlements experienced by their counterparts in the developed countries. This is to give them more time to facilitate post-natal recovery to heal and settle back into work. As some of the respondents stated:

“Nothing has changed in relation to labour law, the government does not interfere in such matters, so as much as possible the bank draw contracts for us the staffs that they deemed fair and as encouraging as possible”.

“The government as much as possible dissociates itself from company’s policies, it is the banks that create and maintain their policies, so they ensure the terms of employment are explicitly documented, and there is no room for misinterpretation”.

The quotations above indicate that there has not been much help from the government to reform the labour law. The responses suggest that various banks make up their own policies, hence variations can exist between banks in the Nigerian banking sector. The findings from this study reveal that the changes in the use of work-family balance mechanisms over time, legal and public policy intervention has not changed working practices in the past four decades in the Nigerian banking industry.

5.6.2. Women in Decision Making Position/Flexible Hours

In addition, the respondents have asked for more women to be appointed in the policy making positions. Having women represent them as decision makers can influence inclusive work-family balance policies, such as having a longer paid maternity leave, as the policy and practice in the developed countries. According to one of the respondents:

“the macho culture existent in the banking sector reflects the lack of family based support for working mothers, and the difficulty that women in the banking sector encounter in combining work and family responsibilities, as well as lack of female role models in senior positions”.

Also, the management should regularly research workforce trends to understand their staff and conduct regular needs assessments, policy reviews and policy revision when necessary, especially on the issue of family-friendly policies, since the growing trend of women in the labour force. Some of the procedures that may be considered to promote work-family balance are flexible schedules, job sharing and homeworking, these can provide opportunities that may enhance the experiences of returning mothers in the bank. Taking advantage of technology, and also structuring work in such a way that staff can work from anywhere and not necessarily be at the workplace and at their desk every day of the week, would help women with childcare responsibilities to still be able to work and build careers in the banking industry.

In conclusion, work-family balance policies refer to terms and conditions which are designed to enable employees to combine work and family responsibilities and can be classified as leave arrangements such as maternity, paternity, flexible work arrangements and workplace facilities like: crèches, nurseries and subsidised child-care, counselling and stress management services. However, evidence from this new generation bank seems to offer a narrow range of options with very limited entitlements, such as maternity leave.

The Nigerian banking industry with a macho work culture and history of long working hours not supportive of women's lifestyle and motherhood and is not amenable to work-family balance policies. The majority of the respondents therefore agreed that the need for changes in this direction will not only be a work-family enhancing initiative for women, but could also lead to their career progression into the senior positions where they can easily influence work-family balance policies that could favour the women in balancing work and family responsibilities. The next section focused on the background and findings from the old generation bank.

5.7 A Brief Background of the Old Generation Bank: First Bank of Nigeria Ltd.

First Bank Nigeria (FBN) is one of the premier Banks in West Africa, and the leading brand as a financial service provider in Nigeria. The bank was established in 1894 by Sir Alfred Jones, a shipping Magnate from Liverpool, England. The head office of the bank was originally situated in Liverpool and started business on a small scale in Lagos-Nigeria under the name Bank of British West Africa (BBWA). Between 1912 and 1968 there were several changes in the name of the bank from Bank of British West Africa (BBWA) to; Bank of West Africa in 1957, Standard Bank of West Africa in 1966, Standard Bank of Nigeria Limited in 1969, First Bank of Nigeria Limited in 1979 and First Bank Nigeria Plc in 1991 (First Bank, 2018).

In 2012, the bank detached its commercial business from other businesses in the First Bank Group as part of the restructuring strategy to comply with the new regulations of the Central Bank of Nigeria (CBN). The name of the bank was then changed again from First Bank Nigeria Plc to First Bank of Nigeria Limited in 2012, and by December 2012 FBN had 1.3 million shareholders globally and was quoted on The Nigerian Stock Exchange (NSE). First Bank is present in the UK and France through its subsidiary First Bank (UK) limited with branches in London, Paris and Beijing. The Bank has also acquired new subsidiaries across sub-Saharan African countries; Democratic Republic of Congo, Gambia, Sierra-Leone, Ghana, Guinea and Senegal. First Bank has over 750 business locations in Nigeria and has one of the largest domestic sales networks in the country. First Bank Pioneered initiatives in international money transfer and electronic banking in the country, serving more than 14 million customer accounts (First bank, 2018).

First Bank has played a key role in the Federal Government's privatisation and commercialisation scheme over the past years, the bank has also led the financing of private investments in infrastructure development in the Nigerian economy. In addition, First Bank has shown immense support for infrastructural development in Nigeria through; supporting the acquisition of stakes in Oil Mining Leases (OMLs), financing development of oilfields, financing cash calls for both operating and capital expenditures through Strategic Alliance Contracts. The bank has also provided over \$1 billion to part-finance acquisition of interests, as well as, working capitals for production to a number of OML's and an aggregate of about \$500 million for construction and completion of Gas pipelines to Marginal Fields and Cement Plants.

First Bank is also involved in financing power projects and has provided over \$220 million to part-finance the acquisition of power generating and distribution companies. The bank has also participated in funding of over N100 billion for redevelopment and tolling of roads, airport terminals, ultra-modern markets, sites and service schemes (First bank, 2018). Agriculture is also one major sector the First Bank has actively financed, in terms of providing assets for the establishment, expansion and modernisation of various agricultural enterprises. The bank is willing to continue supporting sectors with viable economic activities and infrastructure development projects and persist in generating insightful initiative to impact citizen-oriented national development through the First Bank impact series, and other development programmes (First Bank, 2018).

For over 123 years of uninterrupted operations, First Bank of Nigeria with a staff strength of above 7,616 has performed outstanding services which has attracted innumerable recognitions and awards some of which are; "Best Bank in Nigeria" for 12 years consecutively, Best Foreign Bank in Nigeria for 7 years back-to-ack, Nigeria's Number One Banking Brand for 6 years consecutively (2011-2016), and many more. These awards cannot be completed without the recognition of the bank leadership and employees who worked tirelessly to put the bank on this pedestal. Figure 5.2 below shows the leadership structure of First Bank Nigeria Limited.

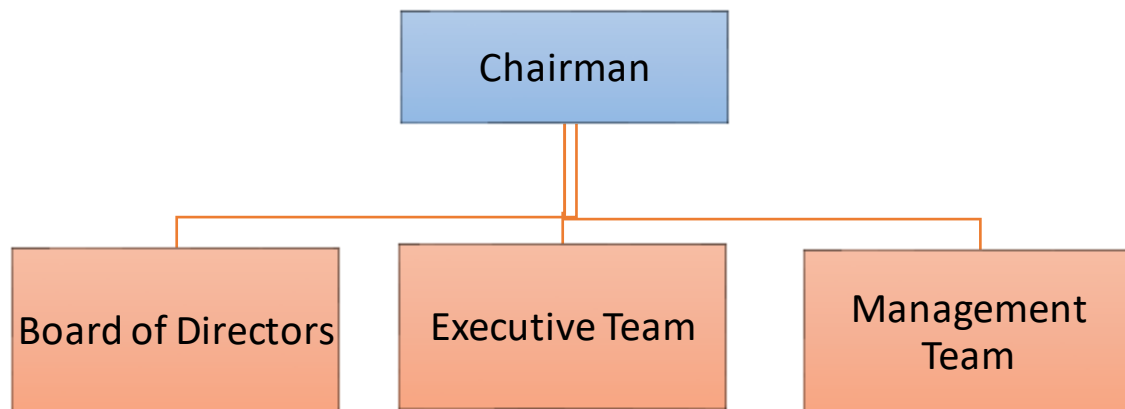


Figure 5.2: The leadership structure of First Bank Nigeria Limited.

A Board of Directors- The board of directors are elected to enhance long-term stakeholder value by establishing policies for corporate management and oversight, and also making decisions on major company issues. The board of directors comprises of:

An Executive Team- The executive management team is responsible for managing the core business operations of the bank. This involves planning of various development processes, group principles and group practices including monitoring the development of financial matters and Group business plans.

A Management Team- These are group of individuals that operate at the higher levels of an organisation and are responsible for the day-to-day management of employees and maintaining responsibility for key business functions.

The leadership team which basically comprises of men has a female as the chairman. The team has successfully generated the work policies, practices and processes that determine how work is structured and executed. They spearhead changes as at when necessary and cascade down the line. Thus, the lack of few women in the leadership team could possibly explain the limited and lack of effective work-family balance policies in the workplace. The next section discusses the findings from the old generation bank.

5.8. Findings from the Old Generation Bank (First Bank Nigeria Limited)

5.8.1. Concept of Work-family balance

The researcher started by asking respondents, if they have any previous knowledge concerning the concept of work-family balance to gain a general idea of their understanding of the concept of the study. Most of the participants were familiar with the concept of work-family balance. The concept of work-family balance is a contested term, as the balance suggest, that work is not integral to family, rather a simple trade-off between the two domains (Gregory & Milner, 2009). According to Gambles, et al. (2006), the word balance implies a trade-off between the two parts whereas in reality there is great overlap between these two worlds with no clear-cut distinction between the world of work and the world of family, friends and social networks and community (Taylor, 2002). Given the subjectivity of this concept, this study describes the interpretations of the term as it differs from one respondent to the other.

With regards to understanding and perception of work-family balance, the senior managers assert that it is the individual's ability to put in work for the day and also to have quality of life. It is not only about work, but also, an ability to find the right balance between work, family and leisure. Some of the senior managers defined:

“Work-family balance as the ability of an individual having sufficient time to be successful at work, as well as, having sufficient time for the family. It is the balance between the amount of work you are doing and the amount of time you get to recharge”.

“It is about maintaining a healthy balance between focusing on work, and balancing family and social life. It is a balance between what we do here at work, our staff versus family.... And obviously, it is crucial to maintain healthy work-life balance.”

One of the female branch managers asserts that work-family balance is to think about work and family, and not focus on one at the expense of another. To do so might result in negative outcomes outside of work. Work-family balance is being able to balance my work and family responsibilities with little or no problems; having no problem between my role as a manager, a mother and wife. I must say this sounds a bit difficult to achieve as humans, knowing fully well that human needs are insatiable. Although, she also affirms that:

“Work-family balance its part of our family friendly policies and we also ensure that our staffs are trained annually about work-family balance and its benefits. Hmmm! from my own understanding, you can't concentrate on your work and not spend enough time with the family and friends, otherwise, your relationship would be affected, not only with your children, but your spouse.

A returning mother understands work-family balance as a trade-off between spending time at work, at home, and her parents' home where her mum lived with dementia. Her plight was quite different from others. As a permanent staff member, it had become challenging for her to

balance work and family affairs, as she needed to care for her children, mum, and work to pay for their care. Sometimes negative outcomes associated with stress and strain can erode the way an individual functions at work, as is in her case. The accumulated demand had placed her under severe stress, which affected her emotionally, mentally and physically. She stated:

“My work-family balance now is not fantastic, in as much as I needed more time to care for my family, I likewise needs the job to be able to take care of them financially. So, I believe work-family balance is the ability to balance these two important roles in one’s life, which for me, it’s really challenging going by the policies the bank has for the staff”.

Another mother interprets work-family balance as putting her family before her work. She likes her work but loves her children and prioritises her family before work. She says that when people leave an organisation, the organisation would move on, but her family would be the only one that would be there for her. She further stated that no one is irreplaceable in their job, life moves on, jobs and careers change, but when the family is lost that will never return. She said:

“I have got two sons and a daughter, so as long as I can do what I need to do with them, then that is.... Yes, family is more important to me than work, yes. Well, I like my work, but love my children”. I hear about work-family balance all the time and this is something that concerns me especially as a mother. I believe balancing my work and family life means equal satisfaction in both areas of my life, which I am not getting now”.

From the above understanding of work-family balance, the respondents have slightly different perceptions of the concept. The management team, view work-family balance as quality of life, economic benefit, prioritising family and normal life. From this perspective both quality of life and quality of time are subject to involvement in multiple roles that either protect or buffer individuals from the effects of negative experiences. For management, work-family balance can promote employees’ well-being, resulting in low levels of stress within their work and family roles. A balanced involvement in both work and family roles may also augment work-family balance because they are fully engaged in both roles, with the ability to develop routines that enable them to balance all demands. A balanced involvement in work and family roles is expected to be associated with individual quality of life because such balance augments work-family balance and reduces stress, both of which affect quality of life and quality of time.

While on the other hand, from the returning mothers and other employees’ perspectives, work-family balance is about equalising work and family time, avoiding work at the expense of family, healthy balance and mitigating stress. From the other respondents’ perspective, it can

be argued that an equal involvement of time spent at work and family would minimise stress and provide a healthy balance. They argued that employees who devotes substantial amount of time to both work and family roles and distribute this time equally would exhibit positive time balance and less conflict.

The above discussion indicates that the employees of the case company who were interviewed have a good understanding of the concept of work-family balance. The next section discusses the implementation of work-family balance policies in the workplace.

5.8.2 Implementation and effectiveness of Work-family balance policies

The researcher asked respondents who is/are responsible for initiating and implementing the Work-Family Balance Policies (WFBPs) within the organisation. This question was asked in order to fully understand the process of policy formulation and implementation within the organisation, so as to grasp a good knowledge of what goes on in the company with regards to WFBPs. Findings from the company show that the work-family balance policies in the Nigerian banking sector and its implementation can be categorised into two: government-initiated policies and organisation-initiated policies. Table 5.5 below displays sub-themes for the implementation of work-family balance policies in the company.

Table 5.5: Implementation of Work-Family Balance Policies

Government Initiated Policies	Company Initiated Policies
12 weeks maternity leave	Government regulations
Half an hour break twice a day for nursing mothers for 6 months	Competition for labour
Minimum of 50 percent of salary which should be paid during the period of leave	Women workforce
Sick Leave- Employees are entitled to be paid wages up to 12 working days in any one calendar year	International networking
Annual leave- An employee is entitled to at least 28 working days with full pay after 12 months continuous service.	Trade unions

5.8.3. Government Initiated Work-Family Balance Policies

The Nigerian Labour Law stipulates certain rules and regulations governing work-family balance, and this formed the basis for the adoption of work-family balance policies by the bank. The labour law stipulates 90 days maternity leave with a minimum of 50% paid salary within the period of leave, and the right of a nursing mother to breastfeed at work (Nigerian Labour Act, 1974).

One of the HR managers explained that, although the Nigerian Labour Act provides maternity leave protection, and breaks for breastfeeding purposes at both private and public sector, it is only most of those returning mothers employed in the public sector who enjoy most of these rights. This is because the government is directly involved in the formulation and implementation of policies that concern women working in the public sector. Whereas in most private establishment like the banks, women are, at the mercy of their employers who determine the length of maternity leave and also the right to return back to work after maternity leave. In his statement a HR manager:

“Leave policies are formulated based upon regulations made by the government. It is considered the criteria that are used to reserve rights of organisations and employees. If any change occurred in the Nigerian Labour Law, it will be considered in organisation’s policy”.

Despite this regulation for breastfeeding, the management of the bank rarely adhered to this rule, rather, the nursing mothers are only allowed 2 hours off work twice a week for breastfeeding purposes for a period of three months. The Labour Law also stipulates that organisations and employees should also adopt appropriate measures to ensure that pregnant and breastfeeding mothers are not obliged to perform work prejudicial to the health of the mother or baby which are determined by competent authorities. In addition, the absence from work for 90 days as a result of maternity should not be used as the grounds dismissal. Where a nursing mother remains absent from her work at the of the maternity leave period for a longer period due postnatal syndrome and certified by a registered medical practitioner as unfit to work, the organisation cannot give such woman notice of dismissal during her absence.

When balancing the regulation and the practice on rights to maternity leave with that of male employees, there is an imbalance because the labour law does not recognise paternity leave for the male employees even though they are instrumental and a major player in bringing the baby to life. It can be argued that this law is discriminatory against the men, and to develop a culture of inclusivity offering benefits to both parents, it should include provisions for paternity leave.

At least offering a week for paternity leave, to allow men to spend some time with the newborn and this may encourage men to play more of an active role with childcare and family life. Thus, there is a need to strike a balance in gender diversity by bolstering men's role in caring, fathering and family life.

Arguably, the conception of labour law and its inflexibility leaves little or no possibility to accommodate women's dual responsibilities as workers and mothers. The labour law inability to accommodate contingent, flexible, atypical, secondary, or casual worker is promoting role conflicts. Women often are responsible for child rearing and management of the family, while at the same time carry out workplace responsibilities, which effectively requires them to complete work responsibilities and family duties. The law does not convey a wide coverage and recognition to the rights of women in the workplace. As a result, women are sometimes left unprotected by the legislation, and where there are, provisions made for them they are not all embracing such that it will meet their legal needs and requirements.

The banking sector needs to ensure that their actions are in accordance with prevailing regulations if they are to avoid damaging their corporate image. The bank under investigation is not a small company working outside the view of the government, on the contrary, in all its business activities, the company has a close and established relationship with the government as an old generation bank. These factors alone are sufficient to ensure that the government are focussed on the banking sector in respect of corporate governance accountability. Another crucial factor indicated for the implementation of work-family balance policies, is the competition for labour supply in the very competitive market environment of the banking sector, which will be discussed in the next section.

5.8.4. Competition of Labour Supply

Evidence from the study indicates that the Nigerian banking sector is operating in a very competitive market environment, thereby competing for the same limited pool of highly skilled and talented workers. In light of this, the implementation of work-family balance policies clearly relates, in part at least, to the existence of competitors in the market environment. The company would not wish to be in the position of having to hire new employees, a process that would be costly, hence it would be logical for the company to adopt work-family balance policies deemed an incentive beneficial to women and a benefit to the overall company strategy and reputation. Notwithstanding the high unemployment rate in Nigeria, the company still considers some of these work-family balance policies necessary in order to satisfy the needs of

the female employees. This might be, in the view of some of the respondents, because the company is well-established, hence it wants to reflect some positive move towards women's empowerment to satisfy the corporate need for a highly skilled and professional workforce. This viewpoint is also emphasised by some of the respondents for example:

“Maternity policy was implemented as a result of competition and with the intention of keeping employees in the company, but this is in parallel with the benefit of such policies and the demand for them from women in the workforce”.

“The 2 hours a week breastfeeding practice was implemented as a result of a desire not to lose skilled and professional women employees to other rival companies”.

Although, the relationship between the implementation of work-family balance policies and competition in the labour market was contrasted in the interviews from opposing standpoints. For example, an HR manager attested there is no relationship between competition for labour and the emergence of work-family balance policies. They evolved, in their view, as a result of the company's initiatives and concerns about employees. He said:

“Benefits of work-family balance policies are as a result of the company's initiative, not the Nigerian Labour Act, and to enhance employees benefit and their lives”.

Few of the respondents were less open to the view that competition for skilled workers, or retaining employees were the reason behind the implementation of work-family balance policies in the company.

In summary, it can be argued that competition in the market environment is one factor obliging the company to implement work-family balance policies, and this view is more accepted by the respondents than the management. The contradictory positions in this regard may be as a result of some cultural reasons, which would be discussed in the next chapter.

5.8.5. The Existence of Female Employees in the Company

Past evidence has shown that the existence of women in the workforce has a correlation with the implementation of work-family balance initiatives (Den-Dulk, et al., 2013; Lewis, 2006; Davis & Kalleberg, 2006; Dex & Smith, 2002). Although, some studies did not find any correlation (Poelmans et al., 2003). In this study, the senior managers attested that the increase in the number of women in the workforce led directly to an increase in the pressure to implement some of the work-family balance policies. This was essentially related to the provision of the extra-hours for breastfeeding.

“This correlated with an increasing number of requests and reports that the women were encountering challenges in nursing their babies, the company understood this and appreciated that the needs were real”.

Finding reveals that at the inception of this company, some of these work-family balance policies were not in existence because most of the workforce then were young men with dependent families. Over the time this has changed, with more women who are in regular employment with the company and having young children, this factor along with others, such as, changes of the status or position of women in the workforce, and the skill and experience they have, could have steered the company to implement many work-family balance policies to respond to women’s needs. A senior female manager said:

“Women were behind the implementation of few of the policies. Yes, it was an increase in the number of married women that was partly behind the implementation of childcare practices. It is also because we have strong position and skill in workplace, and labour union used to help and support us as women in the past”.

Considering the increasing number of women in the workforce, which is now more than **35%**, and also the high skill levels they possess, they have been able to persuade the company to implement such policies to fulfil some of their pressing needs, such as the 2 hour off work for breastfeeding. As earlier discussed, Nigerian women, whether married or single are solely responsible for childcare and the family (Epie, 2011; Mordi, & Mmieh, 2010). Given this cultural phenomenon, combined with women’s growing interest in working with a company that offers extra-few hours for nursing their babies, the company would certainly consider the importance of women to be one reason for implementing work-family balance policies.

In conclusion, the existence of women in the workforce, and their positions and skills have certainly contributed to the implementation of work-family balance policies in the company.

5.8.6. The Presence of the Trade Union

The empirical findings revealed varied perceptions over the relationship between the implementation of work-family balance policies and the presence of trade unions in the company. The viewpoint of the management team corroborates with the recent studies in the developed countries which emphasise that the trade union has little impact on the implementation of work-family balance policies in organisations (De Menezes, et al., 2009; Prowse & Prowse, 2015). The management representatives who were interviewed were of the view that the impact of trade unions is limited and occurred only in the area of enriching social life activities of individuals. Regarding individual benefit whether in terms of work-family

balance policies or any other policies, the contribution of any trade union was said to be limited. One of the management personnel stated:

“Management drives individual benefit from an employee relationship viewpoint... the trade union is allowed to present its views and demands but as management we decide what benefits the company and the workforce as well. So, the implementation of work-family balance policies has nothing to do with the presence of the trade unions. Although, we cannot ignore the union’s role in increasing an awareness of the management’s desire to improve participation in these policies.”

The trade unions have little or no influence on the policies of the management, hence, have not much impact on the implementation of work-family balance policies

5.8.7. International Experience

A new theme emerged from the empirical findings, one which may explain the main rationale for implementing work-family balance policies. This is the existence of international collaboration and networking agreements between the company in Nigeria and international organisations. Some of the respondents emphasised the impact of international advisers, programmes for the exchange of knowledge, and their own international experience as factors influencing the development of work-family balance policies in the company. A manager stated that:

“A number of the senior management team made changes in the company’s policies, particularly as a result of bringing with them their international experiences... this is apparent in their intention to implement paternity leave in the company very soon”.

It was alleged that both the systems and policies of the bank underwent several reforms as a result of exchange of some senior management team in Nigeria with that of the contacts in the UK. These reforms did not just involve restructuring the working system, but also extended as far as the introduction of the breastfeeding hours, to ensure they have an inclusive workforce. In other words, this experience, along with a desire on the part of the company to work according to international standards, fostered the implementation of a wider range of work-family balance policies within the company. One of the management team commented:

“The relationship with international organisation needs level of standards to enable us to interact and communicate with them. Without this level of capability, such as the management system, the company would remain outside of the collaboration”.

The bank is obliged to satisfy prevailing standards to a level that is acceptable to all. A majority of the respondents added that every year there is an international consultation, the company then evaluates and may restructure the company’s policies. It gives advice on how to develop

work and department of human resource management, such as the recommendation of improving the system of employee promotion and childcare facilities. One of the HR personnel said:

“Some of the management team and staff visit international organisations every year, this they do, to learn about the latest developments in different fields, and from such experience and knowledge they have gained, the company has become motivated to work according to international standards and policies, which is on the pipeline”.

The company has utilised international expertise in managing and developing its workplace, such as foreign experience which was responsible for the recommendation, and more than likely the implementation of paternity leave very soon for male employees. The next section discusses the knowledge of the available work-family balance policies in the workplace.

5.8.8. Knowledge of the available work-family balance policies

Finding reveals that the work-family balance policies available in this old generation bank are very much akin to those of the new generation bank with not much variance. Table 5.6 below shows an overview of the work-family balance policies that are evident in the bank. From the Table below ‘YES’ indicates the policies available, and, NO represent unavailable.

Table 5.6: Work-Family Balance Policies Available in Case Company A

Work-Family Balance Policies and Practices	Available	Not Available	Employees Awareness	Employees Oblivious	Unavailable but would like management to implement
Maternity Leave	YES		YES		
Paternity Leave		NO	YES		YES
Childcare Arrangements		NO			YES
Breast Feeding Break	YES		YES		
Part-Time		NO			YES
Flexitime	NO		NO	YES	YES
Job Share	NO	NO			YES
Compressed Working-Hours	NO	NO			YES
Homeworking	YES	NO	NO	YES	YES
Elderly Care		NO			YES

Annual Leave	YES		YES		
Wellbeing	YES				

The above Table 5.6 displays work-family balance policies available, such as maternity, breastfeeding, annual leave, wellbeing and home working. But the majority of the respondents argued that homeworking was not available and were oblivious of the existence of such a policy. Although, the senior managers who attested for the availability of home-working, alleged that management found this policy more challenging and non-economical to implement since the company would have to provide such employees with the resources such as, laptops, broadband service, generators and fuel for the effective implementation of this policy. This study argues that homeworking in this company could possibly be for the few senior management who do not really needs this initiative, unlike the returning nursing mothers would have appreciated it.

In addition, part-time, homeworking, compressed hours and job-share were understandably non-existent in the bank. However, the respondents would like the management to consider and implement the policies that were “Unavailable” such as, paternity leave, childcare facility, and flexible working hours. One of the management staff mentioned that most of the workforce, especially men, are less interested in flexible work arrangement policies due to several reasons, key amongst, which is the level of income they earn as full-time staff. Indicatively, it appears most of the employees (men) collectively prefer conventional permanent employment contracts over temporary (Mordi & Mmieh, 2010). The next section discusses maternity leave which is applicable to the returning mothers.

5.8.9. Maternity Leave

The two well-known work-family balance policies for female employees of this bank are maternity leave and annual leave as and when due. Although the duration for maternity leave is 90 days with pay, with an unpaid extension for a period of 30 days. Besides the 3 months maternity leave, and upon resumption, the nursing mothers are allowed 2 hours off work for the period of 3 months for breastfeeding purposes. Although, the majority of the nursing mothers lamented that the 3 months maternity leave is not enough to wean a child. One of the mothers explained:

“Maternity leave (3 months with full pay), is not enough for any mother, nursing a baby is a hard work. There are other leaves we are entitled, such as the annual leave, but once

you've gone on maternity, you are no-longer qualified for them in that same year. We are entitled to sick leave (2 days to 1 week with doctors' report), examination leave (depends on the exam time-table), and compassionate leave (in case of bereavement 1 week) and casual leave (for emergencies and unforeseen circumstances)".

All respondents agreed that a mother returning from maternity leave is not allowed to take annual leave in the same year. They further emphasised that maternity leave can only be taken every 2 years; if a returning mother needs to go on maternity leave again before two years, she will be asked to use her annual leave instead. It was also discovered that the length of annual leave an employee is entitled to depends on the employee's position and level in the organisation. Another female staff from the HR department stated:

"let me start with the maternity leave, it is usually 3 months with full pay and can be extended to 2 months in case of medical condition but will be without pay. A returning mother can only take maternity leave every 2 years... for instance, if I become pregnant again before 2 years, I will be asked to use my annual leave instead of maternity leave. Annual leave varies, it depends on the employees' status (15-28 days), sick leave (2-7 days with doctor's report), examination leave, compassionate leave (1 week) and casual leave".

There was much outcry surrounding the 90 days maternity leave by the mothers who advocated for longer maternity leave, like their counterpart from the developed countries, such as, the UK (Theivenon, 2011; Straub, 2007), where maternity leave ranges between 9 months to one year with relative paid wage. This is to enable them more time to bond with their babies, particularly, the first-time mothers. They argued that the birth of a child becomes a focal point of family time, as they require constant care, and parenting involves both care as well as positive experience for developing emotional bonds. Although, in Nigeria, as it is a collectivist culture, it is expected that family members care for each other not only financially, but to also provide emotional help for one another. In the Nigerian culture, men and women are distinct by their traditional roles regarding family responsibilities, however, for those women who are in employment they have dual responsibilities of meeting both work and family obligations. Women's roles are associated with private sphere of home, such as childbearing and child nursing, while men are viewed as breadwinners (Grady McCarthy, 2008). These socially and culturally constructed norms can be viewed in the lack of sharing household responsibilities by women and men. For instance, in most families, both husband and wife who are both working in full-time jobs, the husband does not like to participate in household chores because of culturally gender constructed roles. This arguably suggests that there is a clear gender difference in work-family balance policies operating for both women and men in the company. Women in contrast to men are expected to look after their new-born babies for at least 3 months,

hence offering paternity leave for paternity care becomes less crucial. However, this is not typically the case in the developed countries in which parental leave is designed and available for the benefit of both genders as maternity leave for women and paternity leave for men.

As a patriarchal society guided by strong male domination entrenched in every system of the society, paternity leave was conspicuously omitted from the Nigerian Labour Law. The childcare and the entire household chores are perceived as the woman's responsibilities, this makes paternity leave not of paramount importance in the Nigerian context. Necessarily, paternity leave is more elaborated in the next section.

5.8.10. Paternity Leave

Paternity leave is not part of the Nigerian Employment and Labour Law. This can be associated with the traditional role of women in Nigerian society, which is that of a nurturer, wife, mother and caregiver. Nigeria is a patriarchal society guided by strong male domination entrenched in every system of our society. Unlike the developed countries, where they have paternity policy accorded to the biological father or adopter of the child. There is the ordinary statutory paternity leave which is usually one to two weeks after the birth or adoption of the child and is paid at the rate of 90% of the person's salary. There is also additional paternity leave which can be given and is usually without pay. For instance, a husband, partner and adoptive father who will be responsible with the mother for bringing up a child has the right to apply for ordinary paternity leave and may also qualify for ordinary statutory paternity pay. The father-to-be can take either one or two weeks paid paternity leave. Additional paternity leave is for a maximum of 26 weeks, and this can be taken when the child is born (www.directgov.uk). Some organisations in the UK have their own paternity leave arrangements, which are more generous than the statutory entitlement. These normally, are included in the contract of employment, however, a similar paternity policy is non-existent in Nigeria and in the Nigerian banking sector.

The lack of a paternity policy in the Nigerian banking sector can be attributed to the fact that Nigeria is a traditional society where gender roles are ascribed to individuals and men are seen as the head of a family and as being strong rather than loving and caring. For example, one of the male respondents expressed himself by saying:

“Why would I stay at home? Childbearing and rearing are the function of the woman, and as a man, I am the head of the house who provides for the necessities of family. I need to work and bring the money for the expense of taking care of the child, if I stay at home and earn a fraction of my salary, how then do I pay the bills? Paternity cannot work here in Nigeria because no man would utilise it. Nigerian men don't usually take

care of children. Besides their wives, you have paid maids and extended family who help out. I have four children and I never really take care of them when they were born". The men interviewed in this study were not really keen about the availability of a paternity leave policy, and only few admitted they would be interested in paternity leave if given the opportunity, as they want to be present during the birth of their babies. This was in line with the traditional society that exists in Nigeria where gender roles are ascribed whereby caring responsibilities are meant for women and men are seen as the breadwinners, when in reality, this is no longer so, as more women now are in paid employment, working and contributing financially to the family household income.

5.8.11. Childcare Policy

Unlike many organisations in the developed countries that provides childcare facilities for their female employees including international case studies of work-life policies and practices (Poelmans & Caligiuri, 2008; Fleetwood, 2007), indicate a lack of childcare facility for the returning nursing mothers in the workplace in Nigeria. Most of the mothers confirmed leaving their babies under the care of nannies, house helps, relatives or having to make use of day-care services. A senior human resource manager stated:

"We are one of the most family friendly organisations to work with in the industry. Our work-family balance policies are fair, and all employees can benefit from them. Returning mothers are entitled to closing (2 hours) early hours for three months after resuming from maternity leave".

The non-existence of a childcare facility (crèche) in the workplace, can possibly be attributed to the lack of support for childcare centres by the Nigerian government. If the organisation intends to retain employees with talent and skills, then the availability of a childcare facility becomes necessary. Hence, there is need for urgent reform of the current work-family balance policies to comply with the changes in family composition to enable the returning mothers to focus on their careers, as well as, fulfilling their family obligations.

5.8.12. Annual Leave

Other leave arrangements, which are not part of the labour law, are applied and managed at company level, according to precise formal rules and regulations in the organisation's code of practice, as well as, being included in the employees' contract of employment. For example employees have a right to between 15-28 days annual leave, which is according to hierarchical positions. They are offered 2-7 days sick leave per year, which can be extended by medical certification issued by a doctor. One of the returning mothers attested to this by reporting:

“I work as a cashier in this organisation and I am entitled to fifteen working days annual leave which is lesser than that of the branch manager or head of operations, but we all work long hours and weekend work. My workload is sometimes more than theirs.....so why can't we all have the same length of annual leave?”

Also, leave to care for the elderly is not part of the company's policy. Therefore, if a staff member has an urgent need to care for either parents, they can obtain an emergency or annual leave. As Nigeria is a collectivist society, it is expected that relatives, neighbours, friends and extended family could take care of the elderly. Thus, the company does not see elderly care as a special case, which requires a specific policy. This is different in the developed countries where professional or paid care for the elderly is generally available (Ray, et al., 2009).

5.8.13. Wellbeing Policy

In Nigeria, a Health Maintenance Organisation (HMO) is a medical group that provides health care for a fixed annual fee. The HMO offers a health insurance scheme through which employers can offer traditional healthcare options/package to employees and their immediate family members. All respondents agreed that an HMO is available in the organisation. However, returning mothers attested that the scheme is only available to contract workers and permanent workers are excluded on the basis that their medical care expenses are embedded in the welfare perks, hence, the permanent staff are solely responsible for their wellbeing expenses. One returning mother said:

“HMO scheme is only available for contract staff and core staff are exempted...I am a core staff so; I do not benefit from the HMO scheme”.

The permanent staffs are solely responsible for the payment of any health and wellbeing services as it is suggested this is because they are highly remunerated and can afford to pay for their medical expenses.

In summary, the respondents explained how their organisation supported their goal of attaining a balanced work and family life, through the leave arrangements, however, the returning mothers lamented that the maternity leave time accorded is not enough to nurture their babies. They mentioned how a childcare facility would be or would have been beneficial to them, since they rarely get help from their husband who believed that childcare issue is a woman's responsibility, and do not completely trust the domestic helps to care for their babies.

5.9. RQ2. Lived Experiences/Challenges of Returning Nursing Mothers

The findings reveal role overload as the main cause of work-family conflict for the returning mothers. For example, in patriarchal societies such as Nigeria, the impact of role overload on women is challenging. It is a societal belief that women's roles are child bearing, nurturing of the children, as well as other domestic chores, while men have their distinctive areas of influence. However, this traditional gender role ideology is a crucial determinant of increasing challenges imposed on working mothers. The patriarchal system places women in a position where the prescribed family commitments come into serious conflict with their career commitments and development (Mordi, et al., 2010), while men tend to assume their primary role in the workforce as the breadwinners and thereby are authorised to participate less in family responsibilities. It is common knowledge that the Nigerian patriarchal system is essentially one of the major reasons why women are subjected to serious work stress, as well as stress due to family gender role imbalance.

The returning mothers are exposed to conflicting expectations that arise because they occupy dual work role positions simultaneously. Hence, mothers are often compelled to prioritize their option either to pursue a career or devote more time to nurturing a child and family. Based on this background, the majority of the returning mothers were asked to share their experiences on balancing work and family responsibilities, especially with the presence of children in the family. All the returning mothers interviewed indicated that they anticipated and experienced challenges of varying types and degree of intensity. The majority of them implied that, most of the challenges they encountered were from issues that arose in managing their family responsibilities and raising their children. Some of the women either responded emotionally or described the emotions that were invoked from the challenges they had experienced through sacrificing as part of the mothering role. The returning mothers described the challenges presented in their home front as the on-going sacrifices as a mother affected their ability to achieve a work-family balance. According to one of the returning mothers, work and family issues have an impact on mothers who strive to manage both responsibilities simultaneously. For example, when staff are overloaded with work that could have a negative effect on their family life. Similarly, if there is an issue occurring in the family domain, they are simply preoccupied so much that they may not be able concentrate on their employment responsibilities. She stated:

“I must confess, my job as a banker is very demanding and does not give the luxury of time for my family. I don't have choice because the economic climate is not friendly, and banks are one of the major employers in the country. Long-working hours of the banking industry have serious adverse effect on us as mothers. These includes increased

difficulty in balancing work and family life, poor relationship with family members, possible negative effects on children's emotional and intellectual development, and the risk of experiencing a range of physical and mental disorders”.

Some of the returning mothers confessed that prioritizing work over family life, particularly time spent with children, caused them regret, which affects them continuously. On one occasion one of the mothers reported that she saw her conjugal relationship deteriorating considerably due to the workload and multiple occasions of closing late. As a banker with long working hours, leaving small children in nursery or in the care of nannies/domestic helps in order to be able to work is a very traumatic experience, which even after more than a decade this mother could not forget. It could be assumed that over a lifetime there are various opportunities for professional development and if one is missed, one can actively seek another one or learn a lesson and not repeat the mistake. Besides, family experience could compensate for the loss and be fulfilling. When having children, it seemed impossible to recreate particular stages of life, therefore missed opportunities hurt more and could bear lifelong consequences. In expressing her feelings, one of the nursing mothers also said:

“The lack of adequate work-family balance policy in our bank is really impacting on our families. For example, it is always a problem to take my son to the dentist every 6 months because he wears braces. Each time I have to close early or come in late because I have to take him for his appointment, my boss always makes some nasty comments like, you are joking with your job, or are you the only one that has a child in this company”?

Also, the majority of the returning mothers talked about the lack of hygienic facilities such as a lactation room and a refrigerator for them to express breastmilk and store while at work. They claimed to feel breast heaviness and overflow of milk while at work, hence, the need for extraction and storage facility like refrigeration. A returning mother taking a swipe at the banking sector said:

“Nigerian banks are not supportive enough, there should be facilities established for nursing mothers who intend to continue breastfeeding after returning back to work, like, lactation room for expressing breastmilk and a refrigerator for storage. Also, additional short breaks should be allowed for nursing mothers to express milk and rest during working hours. I remember when I newly returned to work 3 months after maternity leave, I had to express breastmilk in the toilet because I didn't have a choice due to the fact that my breast becomes heavy and painful during the day and I needed to express. I usually have a cooler bag with ice pack where I store the expressed milk. I see women going to the canteen to express and usually get teased especially from male colleagues which I find offensive and humiliating. That is why I usually use the toilet at least it is private even though it is not the most hygienic place to express breast milk”.

Supplementary findings from observations, further validated the above concern. The researcher carried out some observations to see the condition of the canteen and female toilet where most returning mothers' express breastmilk, and also of the fridge where they store the expressed milk. The findings from the observations confirmed the responses given by returning mothers regarding the conditions of the facilities available for nursing mothers to express breast milk.

The researcher observed and noted that "...the canteen is usually busy and even when it is less busy, there is no privacy because anybody can walk in at any time". The non-participant observation recorded that: "... The female toilet is not hygienic enough for daily use, making it unsuitable for breast extraction. The fridge provided for employees to store their personal food is usually over-crowded thereby exposing the expressed milk to the dangers of cross contamination which is a food safety management issue."

Evidence indicates that the distraction experienced by the returning mothers' impact negatively both on their jobs and family. Almost all the mothers interviewed expressed the feeling that time spent on their jobs as bankers greatly interferes with their family lives. This situation is created because many occupations, especially those in the well-remunerated workplaces like the banks, require employee's total focus to be on the job, which was problematic for those workers who desire to, spend more time with children and other family members. Although, one of the respondents had a different view and declared:

"...the bank is not my father's company, my family is my all in all, so, I would have to resign from this banking job soon, the job is too demanding, and focus on my family, what is the essence of making the money and raised useless children that would cause me pain in the near future".

The majority of the returning mothers expressed their feelings over the unsatisfactory 90 days maternity leave, which they report is not enough for postnatal recovery and nurturing a child. The birth of a child is a special event, and husbands are rarely present, even when they are, they would only be of help during the first few days, and then leave those responsibilities again to us, the women, and the extended family. The assistance rendered by men is limited, hence the emphasis on having more extended leave policies (such as, maternity leave). The provision of flexible policies would have been ideal for us female employees to fulfil our specified roles as wife and mother. One of the mothers concludes with the following:

"Having Flexible work schedule would have helped me to manage the needs of my three children and husband, but right now I am struggling and overwhelmed. I am taking care of these children alone which has not been easy to manage along with the pressure of work. I wake up as early as 5am to prepare these children for school and

then go to work 7am till only God knows when. Because when your account is not balanced at the end of the working hours, you have to search for what went wrong, and rectify your account to ensure it is balance before leaving the office, or you have to raise an LPO agreeing to pay what is missing before you can leave. My husband helps to pick the children sometimes or he would send his driver. You see, is not easy leaving my children at the mercy of a stranger. That is why we really need flexible working hours, as it's done in the developed countries

Working hours are fixed in this bank and no variation is possible. Similar views expressed by other returning mothers are as follows:

“A returning mother had something interesting to say: “....aahhhh....it is impossible to achieve work-family balance while working in a bank here in Lagos, not only that the job is demanding, the traffic congestion I have to put up with every day is crazy. I get up very early on weekdays as early as 4am to resume work at 8am. I can tell you that I only spend about one hour getting ready for work and the remaining time is spent in traffic; a journey that will usually take 25 mins on a Sunday when there is no congestion on the road, now takes more than 3hours. After closing from work, I spend the same amount of time travelling back home sometimes even more due to traffic jam”.

“It is difficult for me to balance my work and family life at the same time.... mostly due to the amount of time I spend on my way to and from work, besides the hours I spent at the workplace. The roads are so bad with potholes and difficult for vehicles to ply, and when it rains the road is flooded and the condition becomes even worse. I wish that there were railways services, it would have been a better alternative so that when the road is flooded, I can easily park my car at home and use the train to work. We don't have the option of work flexibility here. I would have opted for it”.

“Unfortunately, there is no flexible work arrangement in the Nigerian banking industry. In my view it would be better if the management could look into the issue of work flexibility, particularly for mothers, because the home and family need us more”.

The women in the Nigerian banking sector worked in a mixed environment, where the policy on working hours seemed to reflect the traditional male work pattern of standard eight hours or more a day. There was no provision for flexibility to suit returning mother's needs or any other consideration.

Although in justifying the lack of official policy on flexible work arrangements, some of the respondents expressed that the banking sector is very competitive, all banks sell almost the same products, and the employees have to give high quality services in order to retain customers. They need to build trust and good relations with clients, which always requires employees to work effectively and be available in the workplace, to provide services to the customers. One of the returning mothers thought that the quality of service demanded was not compatible with flexible work arrangements, although she admitted to some flexibility in arranging appointments with clients:

“There are some clients that didn’t want to come to the bank, so I delivered services by chauffeur because all banks sell the same products. I am talking about chasing commission and promotion. All the banks provide the same products, like, opening of accounts, Visa, so what makes you different is the service that keeps your clients. For instance, if a client could not come and had to sign a document, I would send this document to the client with the chauffeur, but only when I am sure about the client’s signature and identification”.

Another returning mother who also works in the investment unit, described the nature of work in the bank and the importance of employees being available to provide service at clients’ convenience, even at night or at weekend. Work thus crossed the physical and temporal borders between the woman’s job and the family domain. She stated:

“Most of the times I work more than 10 hours, even through the weekend. For instance, if an investor is unable to come into the bank during the weekdays, but can only meet with us by weekends, I have to meet such client on the date specified. The bank is flexible with clients. Sometimes a client can call us to say he/she would be present at 9pm, I have to be able to meet the client and handle the work pressure”.

While the above respondents were confident in their ability to cope with a demanding schedule, the majority of the respondents felt that the lack of flexibility was a source of strain, infringing on the psychological border between the two domains. For example, a returning mother explained that working in the bank is exhausting and challenging, especially for married women and nursing mothers, given their significant responsibilities for home and family. She said, if the bank could reduce the working hours, this would significantly reduce the pressure on the returning mothers and facilitate an improved balance between work and family commitments. Her view reflected traditional expectations of women’s household responsibilities:

“There is no flexibility in the Nigerian banking sector, and this is gradually killing us as mothers. It’s exhausting and overwhelming for the returning nursing mothers. We have other important responsibilities, such as, the kids’ school and study and so on, it would be better if we could work from 8am-3pm, at least I would get to dine with my children, and see to their schooling and homework”.

Some of the returning mothers attested, how overwhelming and stressful the banking job is, but very few have the intention of resigning soon, to focus on raising their children, and avoid the difficulties of border-crossing the work family domains. An alternative consideration reported, was a desire to seek a less stressful work environment, like self-employment in an attempt to create working conditions that would suit their needs.

The imbalance between work and family time was the most highlighted factor among the returning mothers. This can be interpreted through the blurring of the boundaries that separate

individuals between work and family domains (Clark, 2000). Findings suggest that boundaries are relatively weak. In fact, exposure to stressors in one domain may lead to fatigue and /or preoccupation with those problems, further restricting one's ability to adequately perform role functions in the other domain (Greenhaus & Beutell, 1985). For example, stress at work can spill over into family domain, and vice versa, and as an individual person has fixed amounts of physical and psychological resources such as, time, mental energy, so conflicts in one direction are likely to be coupled with expressions of conflict in the other direction.

It is argued that employees experiencing increasing demands in their work role would struggle to fulfil their family demands. If this situation were to continue over time this would affect the employees' family relations and would have far reaching consequences. Instead, women who develop routines that enable them to strike a balance and meet the long-term demands of work and family roles, presumably avoid extensive work-family conflict.

As long as respondents can mitigate work and family conflict arising from increased work and family demand, it would satisfy them in both domains. This is important for those working in the banking sector, especially, where employees traditionally work long hours, and under stressful situations. If women are not happy due to conflict between their work and family issues, it eventually would have an inverse effect on the banking sector.

Finally, findings indicate that for the women the family is as important as the work they do every day. It is a challenge to manage both work and family simultaneously. Previous studies reveal that conflict between paid work and family responsibilities has been linked to reduced employee productivity as well as decreased family functioning (Mordi, et al., 2013. Epie, 2011). As the number of dual-earner and returning nursing mothers continues to grow, pressure on organisations to attend to the family responsibilities of mothers has been increasing.

In summary, returning mothers saw their experience of any work-family balance policy as poor and unsatisfactory, because babies and family are the most affected by the existing leave arrangements. They alleged that the present situation could be improved by reforming the work-family balance policy operating in the workplace whereby a balance of work could be enjoyed, without sacrificing their parental obligations.

This study also explores the supportive mechanism in the workplace in terms of the organisation ensuring adequate work-family policies which include support from managers/supervisors and co-workers in ameliorating the nursing mothers work and family challenges. This is discussed in the next section.

5.9.1. Organisational Support for Returning Mothers

The returning mothers expressed dissatisfaction of the lack of adequate work-family balance policies in the organisation. They require the management to review the current work-family balance policies to respond to the contemporary work and family demands experienced by employees, especially returning mothers. A returning mother said:

“I believe the bank can do a lot more to support retuning mothers outside the closing hours for nursing mothersthe support we receive is not enough but we cannot really complain....that is why when most women start having children they resign from the bank to start their own small business or look for employment somewhere else. The bank should initiate flexible working arrangement such as part-time work, compressed hours and shift swapping that will motivate retuning mothers to remain with the bank”.

Furthermore, the lack of fairness in policy implementation and distribution of resources among employees also shows inadequate support for returning mothers and employees in general. For instance, the length of annual leave an employee can take depends on his/her level in the organisation. Also, some returning mothers complained about a lack of understanding by their managers/supervisors and co-worker and provision of support when it comes to the issue of personal or family matters, and the preferential treatment some managers give to employees who are their friends when it comes to leave approval and permission to attend to family needs. Below are some of the direct quotations from some of the returning mothers:

“The policies available needs to be looked into and reformed. For instance, the issue of differences in length of annual leave; which is usually based on the position the staff occupied should be amended. I believe that all staffs should be entitled to the same number of days for annual leave, and there should be fairness across the organisation regarding policies and how it is implemented regardless of the level or number of years spent in the organisation”.

Another said: “The policies are not well enforced even though we only have but a few. Some of my colleagues who are not even nursing mothers will request to close early and my boss will allow them just because they are friends. The closing hours for retuning mothers should be well enforced across all branches and any supervisor or manager that refuses a retuning mother from closing 2 hours earlier should be sanctioned. Am sure this will make a whole lot of difference. If this is not address, the bank will soon see exodus of talented women exiting”.

Yet another returning mother said: “some colleagues are very insensitive.... their attitude sometimes is unbelievable.... I have worked with the bank for 5 years now and I think some of the problem also comes from co-workers. I believe in the saying that...if you cannot change the world, make a difference! We complain a lot about how the bank should improve on work-family balance policies, but amongst ourselves as colleagues we hardly look out for one another. Why can't we start by changing our attitude towards one another, then maybe things will start getting better? I don't know if it is some sort of competition or some people are just generally insensitive. There was a time when

my son was very sick and I had to take him to the hospital which required me to be off work for about 2-3 days...when I resumed back, one of my colleague made a sarcastic statement saying:hmmm this holiday package in disguise of sick leave.....I was dumfounded....this is the lady that was supposed to cover for me....apparently she kept a pile of work waiting for me at my desk.....she didn't help me at all while I was off work".

One of the mothers stated: "Work and family is an aspect of my life that I don't joke with and balancing both is very crucial. I got married about a year ago and we still believe, and we just had our first baby few months ago. I don't think I want to continue working in the bank because, I sincerely don't think that the banking sector is the best place for a married woman to work especially those with young children because of the working conditions. I am already trying to start up a small business of my own which am certain will allow me some flexibility..... once everything is set up, I will hand in my resignation letter".

In addition, most of the respondents acknowledged that the lack of support from supervisor, managers and colleagues is due to the inadequate training on workplace diversity. Most of the mothers agreed that training supervisors and managers on how to manage workplace diversity will enable them to understand the issues and challenges returning mothers face as part of a diverse workforce. This will enlighten and also encourage managers/supervisors to provide the necessary support for returning mothers. A returning mother said:

"I have been with this bank for five years and I cannot remember the last time the bank organise training relating to work-family balance initiatives. To be honest with you, work-family balance policies are not one of the major policies given priority in this bank. I have only attended training on work-family balance initiative on my induction week. I have good knowledge of this subject because I am working in the HR department".

On the contrary, one of the senior managers disagreed with this notion of training by the returning mothers and HR staff. Below he stated:

"Managers and supervisors are trained on how to manage their subordinates, provide the necessary support, resources and skills needed for them to carry out their task efficiently. Whether they put into practise what they have learnt from the training, depends on the individual character of the manager/supervisor..... you can lead a horse to water, but you can't make it drink. This is the situation at the moment, and I think something should be done about it".

This study suggests that managers /supervisors' attitudes towards their subordinates should be frequently appraised and be applauded appropriately, to promote a family-friendly work environment.

Nevertheless, not all the returning mothers have negative testimonials about their managers/supervisors. Very few attested to their managers/supervisor's empathy and fair play when it comes to the issue of personal/family needs. These returning mothers believed their

managers/supervisors really care about the effects of their work demands on personal and family life. This could possibly be as a result of having a woman manager or family oriented male managers/supervisors who really understand family orientation and the plights of these women. Below is evidence showing the experience of the positive support from a manager. Few returning mothers responded differently:

“I think it is possible to effectively balance work and family responsibilities if you have supportive boss and colleagues. I thank God every day for my manager who is awesome. He is an amazing person, kind and understanding. Working with him has made my life stress free compared to the former manager who left last year.... she was the exact opposite (laughs)”.

“I am very lucky to have a manager who is family oriented and believes in work-family balance, probably because she is a mother, she is very helpful anytime I need time off for family commitments. There was a period I had serious marital challenges with my husband, she was very supportive by allowing me to finish work early to my family. However, this did not go down well with some of my colleagues who believed I was duly favoured above them”.

Some of the returning mothers suggested the provision of on-going training for the line-managers/supervisors which would equip them with the necessary information and skills to manage diversity in the workplace. However, a senior manager argued that the application of the knowledge gained from the training would be dependent on the individual manager/supervisor behaviour which needs to be appraised regularly to ensure best practices continue in the workplace.

5.10. RQ3. What are the coping strategies of the returning mothers in managing work-family roles?

Working mothers in addition to their work roles, will always have the responsibility of managing the family and home. This require creating a work-family balance for a woman's success or failure in life. Traditionally, men do not share in the house chores and other duties around the home. So, more often, this results in returning mothers having to develop strategies and finding individual solutions to managing the multiple roles they occupy in the work and family domains. The strategies they adopt to cope with work and family responsibilities are no doubt individually based. The range of these strategies adopted are illustrated in Table 5.7 below.

Table 5.7: The Range of Coping Strategies Adopted by Returning Mothers

No.	Coping Strategies
1	Extended family support/ domestic helps/nannies
2.	Self-Motivation
3.	Multitask
4.	Time Management
5.	Setting Alarms
6.	Monetary gain

Considering all the responses from the majority of returning mothers, it emerged that the primary way to eliminate stressful situations they experience in fulfilling their work-family roles is through effective deployment of the above coping strategies. One of the most outstanding coping strategies developed by the returning mothers is having the support provided by the extended family members, and domestic staff assisting them to balance and reconcile their work and family responsibilities. Several of the mothers who do not hire domestic staff (nannies/maids) reported they rely on members of their families for support with domestic work, and especially childcare. One of the returning mother's situation provides an example of a unique arrangement for her to reconcile work and family, which depicts a strong sense of what Hansen, (2005) calls dense family solidarity, where for many families, helping defines their family culture (Charles, et al., 2008). This returning mother has relied on her aged mother and younger sister for childcare since she returned back to work. This example indicates how female members of the extended family collaborate to provide child-care support for their relative. In her attestation, she lives and works in the urban area far away from her extended family as can be seen in her statement below. Although, this situation is unlike the example presented by Charles, et al. (2008) who argued that the distance from the family-network does not seem to have affected the support they provide.

“I needed both my mum and husband support before delivery, especially my mother's assistance during my maternity leave was very paramount, so I have to bring my mother from the rural area to leave with us. She was with me during the birth of my cute baby and my recovering process. Later just before resuming work, I have to bring my

younger sister, who was yet to gain admission into the university to assist our mother. With the support of my family members, I was both psychologically and mentally ready for work”.

There are several other similar examples which show family solidarity, although in slightly different ways. Another returning mother provided an example which is the most typical. As with the previous mother, there is yet another collaboration involving a female member of the extended family in providing childcare support, and in helping the mother to cope with work. This mother has three children and her husband works outside the area, only coming home during the weekends. However, she has no issue with balancing her banking job and childcare because she has a strong family support system, which, as in the previous case above, denotes a strong-family-solidarity. She claimed asserted relying more on her family, particularly her mother and sisters for childcare and domestic chores. In her words:

“I depend solely on my family for support, I have never had any difficulties. I have a very supportive family, who are willing to always assist me. That is how I have been able to cope with this banking job, by the time I gets home, food is already prepared, children have eaten, and homework done. I am super grateful to God for giving me such as understanding and supportive family, how would I have coped?”

It is most interesting to note that most of the mothers who rely on relatives, especially their mothers and sisters, for childcare and domestic chores, refrained from using the concept of payment when it comes to relatives, as the above mother demonstrated. However, some of the returning mothers attested to supporting their relatives financially in return to the help rendered. One of the returning mothers said:

“I support my sister financially for her help as she awaits her admission into the university. My mum has a steady financial monthly upkeep, whether she is here with us or in the village. Family can go at any length for you, when you take good care of them, that was the secret I discovered, and it works very well for me”.

Although, most of these mothers do not want to see family help as commercialised, but they do in the real sense provide financial support as in the case with domestic workers. The monetary aspect notwithstanding, the above quotations demonstrated the extent to which the returning mothers receive assistance from family members and the significant role it plays in their success in undertaking dual roles. As Aryee, (2005) argued, that extended families and domestic workers are critical resource that acts as a moderator for returning mothers reconciliation of family responsibilities thereby reducing work-family conflict. For example, below are some of the quotations from the returning mothers:

“It is not a new thing that, as mothers we experience endless conflict in our lives as a worker, wife and a mother, and our employers are less concern of how we balance work

and family responsibilities that is our personal issues. I am determined against every odd to succeed as long I still got a job that pays my bills which is always my primary concern”.

Another theme that evolved in the empirical findings was the support seeking solutions of coping found to be utilised by the mothers. The majority of the returning mothers were found to outsource childcare responsibilities to their, nannies, and housemaids to help, but not without a cost. It is a common practice to hire the services of a housemaid for general household chores. Most of these maids’ mostly young females who are hired from poor rural areas of Nigeria to serve as domestic workers in the urban cities of Nigeria and receive wages for their services. Although, some of these returning mothers confirmed the challenges they experience in hiring these inexperienced maids as they have little choice . To a great extent, it appears that some of this social support fail to ameliorate the impacts of work-family balance, but because of the maid’s lack of experience and training this increases psychological stress and role overload for the working mothers. Be that as it may, it was surprising to note some divergent themes that emerged from the fieldwork that represented extreme views of frustration about the excruciating work-family balance experiences amongst the returning mothers. The following statements are from some of the returning mothers:

“Although, I can afford a domestic staff, but I just refused to toll that line as a solution to having house chores done. I personally try to manage my time, by multitasking... that is doing as many chores as possible at once. For instance, I used most of the weekends that I am free to cook in bulk and do cleaning. My alarm is set permanent on 4.30am to do all that needs to be done before going to work. House maids are no go area for me due to previous bad experiences, so I manage myself and family”.

Another said: “It is pathetic that most of us, working mothers in Nigeria have to get poorly trained housemaids to care for our children, imagined the kind of values and norms they will be inculcating into our children. The nature of our banking job, with its long-working hours denials us of spending quality time with our children. Even the weekends are not free for us, we work most of the Saturdays, which also deprived our times with our children and family, but what can I do, I still hired the services of two domestic staffs to help with childcare and house chores, and I pray continuously to God for the safety and protection of my family”.

Yet another mother retuning stated: “The pressure is much here; I am not pleased with the kind of stress I go through daily in my work which spill over psychologically into my family life. Even though my salary is better than what others earn in other sectors, it is still not meeting my living expenses. My husband is self-employed and doesn’t really contribute financially to the family upkeep, but helps most of the times with the domestic chores when he his is around, you see why I need to strive to make ends-meet despite the stress I am going through”.

The statements above resound the instrumental potential pathway theorized by Greenhaus and Powell (2006) in their work-family enrichment model. The expression of the returning mothers

above, suggest that they still manage to derive satisfaction from the fact that their work sustains their family financially and thereby makes enrichment possible for them to a great extent. It can also be deduced that cognitive survival and personal strength are attributes that have been developed as psychological and physical coping resource by the returning mothers. Determination is commonly taken to be a personality attributes in which female employees exercise levels of control and show enduring disposition in the face of challenges.

Also, evidence indicates that more women are now entering the labour force and undertaking paid employment, thereby adding to the household income and assisting the family financially, but men's propensity towards not undertaking unpaid domestic chores has generally not increased, whether these men have extra time or not. Better work-family balance might be attained not only with the government or organisation's statutory law for mothers but by persuading men to finally assume equitable domestic responsibilities. For example, male employees are not really keen about work-family balance policies, the main reason some of them stated that, if there is any need to work less hours the extra time would be used for leisure rather on childcare. So, it is obvious most men with or without childcare would resent work-family balance policies that centre on mothers as carers. For some time women have lived under the pressure of a culture socially prescribed motherhood, which is labour intensive and child-centred (Giuseppe, 2007). The question now is, how the situation can be improved to ameliorate the challenges some returning mothers' experience.

5.11. RQ4. Strategies to Improve Work-Family Balance

5.11.1. Initiating Adequate WFB Policies and Facilities

When respondents were asked the above question, some suggested that Nigerian banks should introduce more work-family balance policies that would alleviate the imbalance between work and family life. Most of the returning mothers suggested an increase in the length of maternity leave, this would enable them to recover their physical health, encourage exclusive breastfeeding and bonding between mother and child. In addition, they appeal to the management to implement flexible working arrangements, especially for nursing mothers. It could be deduced from the observations of the returning mothers, there was a sense of guilt for leaving their babies in the hands of nannies/domestic helps. Some also suggested having an onsite-crèche and discounted vouchers can also help in reducing the challenges returning mothers face when trying to balance work and family roles. Others suggested that the bank

should provide lactation room and equipment (refrigerator, breast pump, sanitizers) for returning mothers. Two managers responded:

“Most of the women returning back after maternity leave always complain that the leave is too short....I know that the bank can do something about it....I quite agreed to an extended maternity leave to at least 6 months with full pay, to reduce the rate of absenteeism by the nursing mothers due to ill health, or sometimes that of their babies (such as immunisation day off)...maybe 6-9 months maternity leave will allow mothers recover before resuming back to work. It will also reduce the rate of lateness and absenteeism among returning mothers”.

“There is a lot of work to be done by the management of this bank.... bearing in mind that one cannot change the culture of the Nigerian society; A culture that places the burden of childcare and domestic responsibilities on women. Maternity leave should be extended to at least 6 months...for mothers to recover and bond with their little one. Also, the bank should introduce more effective work-family balance policies (work flexibility) that will alleviate the difficulties in balancing work and family life among working mothers. On-site crèche will also make life easier for returning mothers, because most of us have to drop and pick kids up from crèche which usually makes us late for work as a result of the distance between work and the crèche, and the road traffic is terrible”.

5.12. Summary

The concept of work-family balance varied from management perspective to that of the returning mothers and other employees interviewed. While the management viewed the concept of work-family balance as quality of life, economic benefit, and prioritising family and normal life, on the other hand, from the returning mothers and other employees' perspectives, work-family balance is about equalising work and family time. That is, to leave work at work, keep their routine without interruptions, and being able to solely focus on their families. Thereby maintaining healthy work-family balance and mitigating stress.

The returning mothers verified to work-family balance policies in the bank but argued that the policies are not adequate to mitigate against their stress caused by the imbalance experienced between work and family roles. They recognised the conflict between these two roles. For them, being a mother was central part of their identity, and having a career served as a means to an end, the end was to provide and care for their children. Regardless of the experiencing conflicts concerning these two roles, some of these mothers saw themselves as capable of accomplishing the tasks of working and parenting, while others view it as most challenging and the tendency of resigning from their jobs in the near future, if nothing is done to reform the current work-family balance policies. The majority of the returning mothers, have a wide range of unmet work-family balance needs, and desire to have work-family balance policies,

such as long maternity leave, flexible work arrangements, to mention but a few, that would support them to balance work and family responsibilities.

5.13 Key Similarities and Differences of the Old and New Generation Banks

This chapter has provided an in-depth, descriptive account of the conceptualisation, lived experiences, challenges, coping strategies, and expectations of the returning mothers on work-family balance policies of both old and new generation banks in Nigeria.

Findings from the case companies revealed similar patterns of work-family balance policies. This can be explained in view of the competitive nature of the Nigerian banks initiating similar policies to engage their staff and, in attracting skilled and talented individuals. Although from the analyses of the findings there are a few outstanding differences noticed in their initiatives. Below are some of the similarities and differences.

Similarities

1. Findings indicate that the old and new generation banks have a work-family balance policy in place for the working women, who are entitled to 90 days fully paid maternity leave. The maternity leave entitlement is in addition to 30 days extended maternity leave based on ill-health and medical certification.
2. Also, upon resumption, the returning mothers are permitted 2 hours (paid) off-work for breastfeeding purposes for the period of 3 months.
3. A paternity leave policy is a non-existent policy at both banks. This is possibly attributed to the Nigerian culture that bestows the childcare responsibility solely on women, while men are considered to be the breadwinners, irrespective of the working mothers' financial contributions to the family income.
4. In the case of illness and bereavement both banks have a policy which entitle employees to between 2-7 days paid leave on compassionate grounds.
5. Flexible work schedule is non-operational. They operate a very rigid working time schedule.
6. Both banks operate a long working hour policy culture, which is detrimental to the homelife of the returning mothers, who rarely see and spend time with their children.

7. The returning mothers condemned the lack of a workplace policy to support working nursing mothers, such as a dedicated clean room reserved to express breastmilk when they experience heaviness and milk overflow.

Differences

1. The returning mothers from the new generation bank are entitled to 90 days of fully paid maternity leave, and 28 days paid annual leave, the latter which can be taken along with the maternity leave. While at the old generation bank, a mother on 90 days maternity leave, is not permitted to use the annual leave entitlement within the same year, which means, the mother cannot add her annual leave to her maternity leave.
2. Also, for the old generation bank, the maternity leave can only be taken every 2 years; if a returning mother requests to go on another maternity leave yet again before 2 years, she would be asked to use her annual leave entitlement as a substitute. This is contrary to the new generation bank maternity leave policy.
3. The returning mothers from the new generation bank attested to having supportive managers/supervisors which was dissimilar to the reports from the experiences of returning mothers from the old generation bank. This could be as a result of the frequent training organised for managers/supervisors on how to manage diversity and inclusion, as well as, their showing an egalitarian disposition, which is absent in the old generation bank. As for the old generation bank, the experiences from returning mothers could be as a result of their traditionalist disposition by reporting they completely believe that the issue of childcare is the sole responsibility of the woman. Hence the majority of the respondents from the old generation bank demands for frequent trainings for managers and supervisors.
4. The new generation bank has on-site crèche at the bank's headquarter, which is absent at the old generation bank.
5. The new generation bank is concerned about the staff health and wellbeing, thereby organising a health program to provide staff education on issues pertaining to healthy living. This is not operational in the old generation bank.
6. In the show of concerns for staff's health and wellbeing, the monetisation of annual leave has been granted in the new generation bank. This is an incentive developed to ensure every staff member goes on his/her 28 days annual leave.
7. On the issue of annual leave, all staff of the new generation bank are entitled to 28 days annual paid leave after committing 12 months service. While in the old generation bank,

the number of days of staff paid annual leave varies, between 15-28 days, dependent on the employee's position.

8. There was evidence of supportive co-workers in the new generation bank more than the was evident in the old generation bank.
9. In recognition of the specific needs of women employee, the new generation bank established a network platform for employed women to channel information about their needs to management. The bank officially launched an initiative called Women's Talk in 2013, to create an avenue where women could discuss, share challenges, exchange ideas, share experiences and network. Such a network platform was never mentioned by the respondents in the old generation bank.

5.14 Contradictory Views

This study has pulled out commonalities and differences between the old and new generation banks. Although, there are conflicting views within and between various groups of respondents in this study, on whether the work-family balance policies in the workplace supports the returning mothers and whether they are transformative.

Firstly, the contradictory views emerge between mothers and male respondents, where the majority of the returning mothers appear to challenge the existing conditions of the work-family balance, whereas the men do not. Here the men appeared to be satisfied, while on the other hand, the returning mothers were far from being satisfied with how the banks supports them. To this effect, the returning mothers brought to the fore a myriad of ideas on how they could be supported in reconciling work and family responsibilities. The mothers criticised the current work-family balance policies, and were consistent in their arguments, suggesting strategies that could be employed by the management to alleviate the pressure brought about by their conflicting roles.

The concerns raised particularly by the returning mothers imply that the banks are not family-friendly, and that mothers experience a myriad of problems as they attempt to navigate between paid work and family work. Although, the mother's concerns were basically similar in the two case companies, some of the returning mothers from the new generation bank were more vocal and elaborated more when presenting their views on the need for flexible working hours. They condemned the long-working hours of the bank and argued it undermined those of them with childcare responsibilities. The banks seem to have retained a long work-hour culture which places high demands on their employees. Respondents reported that they work for a minimum

of 8 hours per day, which is the maximum stipulated in the Labour Law. However, most of the respondents, worked far beyond the minimum hours. To this effect, the majority of the mothers from both companies decry the lack of workplace support for working mothers. This implies that the current work-family balance policies in the Nigerian banking sector is not adequate to support returning nursing mothers, and especially for the returning mothers to enable them to reconcile their dual-responsibilities.

The returning mothers believed that the challenges experienced were due to the limited work-family balance policies. Hence, they suggested a wide range of ideas on how best the banks can support them such as, the introduction of flexible work arrangements, extended maternity leave, paternity leave, and childcare facilities which were highlighted as major mechanisms that would assist in facilitating balance of their work and family responsibilities. Interestingly, they seem to be of the view that if returning mothers needs were to be addressed, it would lead to win-win situation for both the banks, and the working mothers, in that it would ultimately increase efficiency and productivity.

Secondly, conflicting views also emerged between the management, the returning mothers and the male. The management of both banks are mainly comprised of men who think that the work-family balance policies currently in place are sufficient. This may be attributed to the fact that, since most Nigerian men do not have to juggle work and family responsibilities, they are not aware that those who do might need some support. This can be explained in view of gendered role perspective operating in the Nigerian culture. which determines that the family and work roles have traditionally been gender-specific and this has not changed. Nigerian men believed their central role in life is that of worker and breadwinner of the family, whereas women are brought up in a family oriented cultural environment expecting to adhere to social roles of focusing on the essential role in life in the heart of the family, as wife, mother and homemaker. Hence, no matter how well established a Nigerian woman is, her centre of attention will always tend to be focused on her roles as wife, mother and home maker. Several past studies have shown that work is more central to man's identity, whereas the family is more central to a woman's identity (Eleje, & Wale-Oshinowo, 2017; Epie, 2011; Cinamon & Rich, 2002). Given that men are more involved with the paid work role and that women are more involved with the family role, it can be expected that men and women will react differently. Hence, mothers' responses highlight the existence of workplace antecedents, such as role conflict, work overload, long working hours, schedule inflexibility, and lack of childcare facilities.

To this end, some of the respondents, particularly the male employees were not too keen to support the implementation of paternity leave on the basis that childcare is not a father's responsibility. On the other hand, most of the returning mothers were modern in their views and challenged the current situation, they were of the view that men also need institutional support and encouragement in terms of parenting. This is in line with the studies of Hosking, (2006); Peacock and Botha, (2006). As Hosking, (2006) alleged, men are still a neglected group in terms of support in achieving a work-family balance, although, there is a little percentage of involvement in childcare among the younger fathers.

More interestingly, one of the findings from this study revealed a wide range of coping strategies adopted by the returning mothers to help them balance their role demands. These ranged from, supports from family members/domestic help, multitasking to having to wake up early, cooking dinner, sleeping late, to mention but a few, in a bid to balance their work-family duties.

Finally, the primary aim of work-family balance policy is to allow employees to make genuine choices about their family roles, the timing of family decisions, and the adjustments to changes overtime in family roles and responsibilities conveniently with their work roles. Work-family balance policy should ensure comparable changes in the employment domain that make family and work roles complementary and economically viable. The returning mothers are of the opinion that they should be given more workplace support to enable them to balance their work and family responsibilities. This should also be the goal of every organisation who desires the very best from their employees knowing that family roles and other responsibilities change in significant ways over the course of life.

5.15 Summary of the Key Findings of both the New and Old Generation Banks

Findings indicate that the new generation bank has a work-family balance policy in place for the working women, who are entitled to 90 days fully paid maternity leave, and 28 days annual leave paid, this could be taken along the maternity leave. In addition to 30 days extended maternity leave based on ill-health and on medical certification. Also, upon resumption, the returning mothers are permitted 2 hours (paid) off-work for breastfeeding purposes for the period of 3 months. There is no paternity leave policy in place, this is possibly attributed to the Nigerian culture that bestow the childcare responsibility solely on women, while men are considered the breadwinner, irrespective of working mothers' financial contributions to the

family. In addition, there is provision of on-site crèche at the bank's headquarter for employees working at the bank's headquarter only. In the case of illness, the bank grants between 2-7 days paid leave on compassionate ground. Flexible work schedule is non-operational. The bank operates long working hour culture, which is detrimental to the returning mothers, who rarely see and spend time with their children. The returning mothers condemned the lack of workplace support for working nursing mothers, such as clean room to express breastmilk when experienced heaviness and milk overflow. Although, some of them attested to having supportive managers/supervisors, this could be as a result of the frequent training organised for managers/supervisors on how to manage diversity and inclusion concept, as well as, their egalitarian disposition. Health and wellbeing programmes are frequently organised for the staffs to educate them on issues pertaining to healthy living. In recognition of women employee needs, the new generation bank creates women network platform to channel information about women employees need to management, it officially launched an initiative called Women's Talk in 2013. It was launched to create an avenue where women could discuss, share challenges, exchange ideas, share experiences and network.

On the other hand, the old generation bank share some similarities on work-family balance policies with the new generation's bank, but with a little twist. The returning nursing mothers are entitled to 90 days fully paid maternity leave, 30 days extended maternity leave based on ill-health and on medical certification. They are not allowed to take their annual leave, which is between 15-28 days depends on their position along their maternity like those from the new generation bank. Also, upon resumption, just like the new generation bank, the returning mothers are allowed 2 hours (paid) off-work for breastfeeding purposes for the period of 3 months, but no paternity leave policy in place. In addition, maternity leave can only be taken every 2 years; if a returning nursing mother needs to go on another maternity leave before 2 years of resumption, she would rather be asked to use her annual leave, whereas, in the new generation bank, a nursing mother can take another maternity leave within two years of resumption from maternity leave. In the case of illness, the bank grants between 2-7 days paid leave on compassionate ground. Flexible work schedule is non-operational. The bank operates long working hour culture, which is detrimental to the returning mothers, who rarely see and spend time with their children. The returning nursing mothers condemned the lack of workplace support from their supervisors/managers, and the organisation, such as, the lack of refrigeration for extracted breastmilk. The issue of work-family balance is rising on the consciousness of the returning nursing mothers in the Nigerian banking sector, as a result, instituting a family friendly work environment becomes critical and pivotal to the realisation

of employees loyalty, job satisfaction and reduced turnover intention. Particularly, as competition is becoming fiercer in the banking sector, there is need for every bank to reposition her brand as one to be sought after, by promoting a culture that recognises not only the needs of the returning nursing mothers, but also, the non-work domains of all employees as well.

Chapter 6: Discussion

6.1. Introduction

This chapter presents an integrated discussion of the two case companies in respect to findings, and in light of the literature. The research reported in this study was undertaken with the aim of investigating the lived experiences of returning mothers, and the extent of which work-family balance policies and practices in the Nigerian banking sector are a reality in balancing work and family obligations. In order to achieve the aim of the study, a qualitative method was adopted, which involved in-depth face-to-face interviews with key informants. Data was collected from management staff (senior managers and line-managers/supervisors) returning mothers, and HR personnel.

This study was guided by several research objectives, and the findings from the qualitative research were presented separately. This approach gives the opportunity to discuss the unique issues arising from each case company that were not predicted in the literature.

The qualitative study explored what work-family balance policies are available in the Nigerian banking sector, the lived experiences/challenges of returning mothers, the coping strategies adopted, and how work-family balance can better be improved and managed. It highlighted the work-family balance policies available in the two case companies, and how these policies were perceived as limited in accommodating the needs of the returning mothers, hence the challenges encountered in balancing work and family responsibilities.

In keeping with the broad aim of presenting a holistic account from the findings, this discussion is divided into subsections with focus on different aspects of the phenomenon under investigation. As mentioned in Chapter 2, different studies have tended to focus on different aspects of work-family balance implementation and its outcomes. While some studies discussed in-depth issues reflecting the rationales and drivers of work-family balance policies (Fagnani, 2011; Galinsky, et al., 2008; Strachan, et al., 2007; Aryee, et al., 2005), several other literatures focused on the theoretical framework and models which is centred on work overload, work-family conflict, work-family spill-over and border theory which provide ways by which organisations create balance, and ways by which employees can achieve balance (Yongkang, et al., 2014; McCarthy, et al., 2013; Chang, et al., 2010; Carlson, et al., 2009; Greenhaus & Foley, 2007; Greenhaus & Powell, 2006; Clark, 2002; Greenhaus & Beutell, 1985).

This study has attempted to tie these different aspects of work-family balance theories together to provide a more holistic and richer narrative of the findings. Recent focus and interest have been on the returning mothers' experiences and challenges in relation to the work-family balance policies available in the workplace. The main findings are hereby recapitulated.

This chapter presents the major findings from the data analysis presented in Chapter 5. Results suggest that the First Bank (old generation bank) and the Zenith Bank (new generation bank) were committed to the implementation of work-family balance policies. This implies that there was a good understanding of the concept of work-family balance and the effective operations of the concept in the workplace. It was however found that the work-family balance initiatives operating in the case companies were limited, hence the experiences and challenges faced by the returning mothers.

6.2. Conceptualising Work-Family Balance

The management and returning mothers of the case study Nigerian banking sector have a good understanding of the concept- work-family balance, which has been defined as equalizing work and family time, mitigating stress, by maintaining good health and wellbeing. These definitions collaborate with some of the views expressed in the literature, which indicates that work-family balance is the harmony or equilibrium between work and family domains (Chang, Artemis, McDonald, Paula & Burton (2010). Greenhaus and Foley (2007), explain work-family balance as the extent to which employees perceived they are experiencing positive relationships between their work and family roles, or where the domains of work and family are considered compatible, and or at equilibrium with each other. Clark (2002) also defines work-family balance as "...satisfaction and good functioning at work and at home with minimum role conflict..." (p.751). As good as these definitions sound, the empirical findings from this study stated otherwise, as the reported experiences of the returning mothers expresses the contrary. This was attributed to several factors, which ranges from the limited availability of work-family balance policies, Nigerian Labour Law, the Nigerian patriarchal system, organisational culture amongst others.

6.3. The Implementation and Availability of Work-Family Balance Policies

The Nigerian Labour Law formed the bedrock upon which organisations implement their policies. Hence, the work-family balance policies available in the Nigerian banking sector are

a reflection of the legislation. These policies range from varied leave arrangements, such as maternity leave, annual leave and other leaves granted on humanitarian ground. The returning mothers of both banks are entitled to 90 days statutory paid maternity leave, with an option of an unpaid 30 days extended maternity leave. Despite these similarities in the banks policies, there are still some variations that exist between the old and new generation banks operating in Nigeria. One such variation is: the new generation bank permits the pregnant women to take their annual leave (number of days, varies and depends on their positions) along with their 90 days paid maternity leave, which gives them extended days to bond with their babies. This is not operational in the old generation bank, as a mother on maternity leave cannot take her annual leave in the same year. Sick leave and other leave entitlements are granted on compassionate ground. These results corroborates the studies of Adisa, et al. (2014) and Epie, (2011), which stated that the common practice of maternity leave among the Nigerian banks is the kind of policies that is at variance with what is operational within the developed countries, such as the UK, US, and Scandinavian countries (Webber, 2010), where well-implemented work-family balance policies, such as, generous maternity leave, child-care support, and flexible work arrangements are found to be helpful to mothers in balancing and managing their work-family responsibilities.

Most of the developed countries have well designed flexible parental leave scheme, which has been extended so mothers can have more time to care for their babies. The provision of flexible work arrangements, such as, part-time, compressed work, job-sharing, and reduced duties, all of which offer nursing mothers in the developed countries the flexibility to manage conflicting work and family responsibilities. These help to reduce the undue concerns for presenteeism, while maintaining satisfactory levels (Metcalf & Rolfe, 2009). Working arrangements which give support to employees, particularly mother's flexibility in organising their work is key to the accomplishment of work-family balance. Flexible work arrangements are usually very effective at ensuring that mothers can reconcile work and family obligations. However, this policy is not readily available in the Nigerian banking sector, and this has been a source of concern to most of the returning mothers. The only policy which has close proximity to this, is the on-site childcare facility available at the new generation bank headquarter, where the returning mothers are permitted to breastfeed their babies intermittently. Other than at the bank headquarters, other returning mothers, upon their return from maternity leave, can resume one hour late at work or leave an hour earlier than the closing time for a period of three months to enable them to cater for their babies.

6.4. Nigerian Labour Law and Work-family Balance Policies in the Workplace: How effective in Meeting Returning Mother's Needs.

Unlike the developed countries policy support provided for working mothers, the Nigerian labour law and work-family balance policies operating in the workplace indicates otherwise. The Nigerian government does not have any intention of protecting working mothers from the operational culture of overindulgence in the banking sector. At best the government is insensitive to mother's plight and this explains why it finds it difficult to deal with infringement of statutory provisions. For example, the refusal of the banks to honour the stipulated working hours, which is between the hours of 8am to 5pm five days a week, rather, the Nigerian banking sector operates long working hour culture and six days a week without commensurable pay with impunity.

The misfit between the statutory standard and working time practices among the Nigerian banks was attributed to lack of government support for returning mothers with regards to monitoring the implementation of the legislation by the banks. The returning mothers lamented that the long working hour culture of the banks puts much strain on their ability to perform family obligations and requested that this law be reviewed to address these concerns. Below are the leave policies provided by the government as evident in the Nigerian Labour Act (2004)

- **Maternity leave-** The labour Act makes provision for maternity leave for women (up to 6 weeks with not less than 50% of her wages). While the banking industry allows up to 3 months maternity leave with full salary.
- **Annual leave-** The labour Act makes provision for at least 6 working days (only monetary wages will be paid during this period (no allowances and overtime payment). While the Nigerian banking industry allows 20-28 days paid annual leave depending on the employees' level in the organisation.
- **Sick leave-** Subject to the workers compensation act, a worker will be paid wages of up to 12 working days in any one calendar year during absence from work caused by temporary illness certified by a registered medical practitioner. The banking industry allows 2 working days and up to 1-week sick leave with doctor's report.

Other leave policies provided by the organisation include; compassionate leave, examination leave and casual leave. All these categories of leave policies are not provided or regulated by the Nigerian Labour Act (2004).

Legislating only on the above leave arrangements, implies that the legal protection of employees' personal and family time in Nigeria is limited and often employees are at the mercy of the employers who determine the terms and conditions of employment. Hence, the Nigerian banking industry operates a family unfriendly masculine work environment into which the returning mothers are compelled to fit, thereby forcing returning mothers to prioritize work over their families and childcare responsibilities. These mothers are expected to work unlimited hours without necessary support for those with childcare responsibilities. This study argued that maternity and annual leave cannot be a mechanism that has the purpose of balancing work and family, since it is meant to address the issue of the period of recovering from childbirth. Accordingly, the Nigerian labour law does not take into consideration the problem which is deeply rooted within cultural norms, values, and belief systems about gender biased childcare responsibilities, and parental roles prescribed exclusively for women. Moreover, the Nigerian Labour Law and the banks policies frame the issue of work-family balance and inequality as a women's problem for the labour market to rectify, rather than a culturally imposed gender role and relational problem, which requires dealing with the institutions and structures that perpetuate unequal gender relations in all spheres related to childcare responsibilities.

In addition, the labour law does not acknowledge paternity leave, hence the majority of the mothers in this study, regardless of their position who hold more contemporary views advocate for a reform in the culturally gendered roles towards more egalitarianism, indicating that the traditional beliefs on gender roles and paid work are no-longer acceptable to them. The returning mothers also pointed to the need for paternity leave to the fathers to support them during the birth of their babies and enable them the bond at this early stage of their life. Their perception show that they support a transformative approach to equality as advocated by ILO 2011 (see Chapter 2). Besides, the issue of paternity leave, and most importantly for those who feel the stress, the mothers offered a wide range of ideas on what could assist returning mothers, among them were childcare facilities, and flexible working hours. Interestingly, they are of the view that if their needs could be addressed, it would lead to increased productivity at the workplace.

On the other hand few of the male employees interviewed did not see the need to reform the current work-family balance policies to accommodate some of the recommendations like the paternity leave suggested by the returning mothers, since they have no childcare responsibility. This is where the issue of trade unions fits in, however, it is clear from the findings that the trade unions have limited power when it comes to the implementation of work-family balance

policies in the Nigerian banking industry. The limited power of the unions is due to the hostility of the banking industry towards trade unionism and the unwillingness of the employees to join trade unions. Particularly, employees from the new generation bank are not unionised and even those that are unionised would not interfere with changes that are not covered within statutory labour rights and constitutional rights. These findings corroborated evidence from the literature that trade unions are relatively marginal actors in the process of introducing and implementing work-family balance policies, and that the employer led initiatives often place them in a defensive and relatively weak position (De Menzes et al., 2009; Kirton & Greenw, 2005).

Furthermore, the returning mothers attested to having only a few women at the decision-making levels, hence a reason for the limited work-family balance policies, this is against the backdrop of organisations (see Chapter 2) where women workers predominate. Such is the case in service sectors in the UK, such as the NHS and the retail sector where women predominate in the workforce, the organisations in these areas encounter a high degree of pressure from women to implement work-family balance policies, which cannot be ignored (Dex & Smith, 2002). This is also similar to situations in most organisations in the developing countries, where the implementation of work-family balance policies was related to the existence of a higher proportion of women in the workforce (Bergman, & Gardiner, 2007). Although, it varies between contexts, for example, it might be expected that a high percentage of women in the Nigerian labour force, particularly in the banking sector, where women predominate in the marketing and frontline units could influence the extent to which this sector is inclined to adopt work-family balance policies, especially those practices which relates to child care. However, this is not the case, because in the Nigerian context, it is women who are traditionally responsible for caring for the home and children, receiving little or no support from their partners in such roles. This traditional way of life is well understood in the Nigerian culture, which possibly contributes to the lack of or ineffective work-family balance initiatives in the workplaces. This clearly indicates the importance of this study, to promote the equilibrium of work and family balance in society, as well as, the benefits of having work-family balance policies and practices in the workplace, particularly, to support the returning nursing mothers.

6.5. Reconciling Work-Family Responsibilities: Challenges Experienced by Returning Mothers

Findings from the interviews supported the bi-directional nature of balancing work-family responsibilities (Frone, 2002). The returning mothers were able to identify whether conflict

was due to experiences in the work domain or the family domain that impacted their work-family balance commitments. The findings indicated that working longer hours meant returning mothers were less engaged with family members. The number of hours an employee works constitutes a primary demand of any job, and long working hours are a reality in the Nigerian banking sector. Time is among the most highly valued personal resources, hence, the greater the number of hours the returning mothers works, the less of this precious resource they have to devote to family. Furthermore, long working hours can drain other vital resources, such as the energy required in fulfilling responsibilities in the family domain. Several past studies have found that long working hours are associated with greater work-family conflict with diminished work-family balance (Valcour, 2007; Voydanoff, 2005).

Work and family responsibilities are interrelated partly through an employee's allocation of resources, of which time is perhaps the most tangible. Given that time is a finite resource that cannot be expanded through engagement in multiple roles, an hour devoted to one domain represents an hour that is not available to the other domain. Energy may also be depleted through long working hours, such that returning mothers who work longer hours have less energy available to meet family demands. Since work and family domains are both compelling institutions that tend to demand as much as possible from the returning mothers, long working hours committed to work are expected to reduce their ability to meet family demands, thereby curtailing their satisfaction with work-family balance. The longer the working hours, the more likely it is that role demands will surpass resources and the less likely the returning mothers feel successful at handling all of their combined work and family responsibilities. This argument corroborates past studies that have found that working longer hours is connected with greater work-family conflict (Gragnano, Simbula, & Milgloretti, 2020; Baltes, Clark, & Chakrabati, 2009; Frone, 2002), which is, in turn, associated with lowered job and family satisfaction. In the end, the likely conflicts arising from the challenges experienced by returning mothers in struggling to reconcile work and family responsibilities are significant in that they affect returning mothers' endeavouring to achieve work-family balance. If not mitigated, such conflicts would have a far-reaching effect for the returning mothers.

The work-family conflict model developed by Greenhaus and Beutel, (1985) has been useful in explaining the work-family conflict experienced by the returning mothers as they struggle with work and family responsibilities. This model constitutes a role pressure incompatibility which is associated with stress and negative effects on wellbeing. Greenhaus and Beutell, (1985) argued that insufficient time as the main cause for work-family stress. This result was

consistent with the data from this study. Some of the mothers indicated struggling with determining whether they spent enough time with their children or if they should remain in the jobs to give them a better life financially. The concept of role overload was also related to this challenge and was supported by this study.

Using the model provided by Greenhaus and Beutel, (1985) this research study was able to identify the antecedents and stressors as well as the moderators of conflict. These antecedents contribute to a bi-directional work-family conflict brought about by work-family interference and family-work interference. Work spills over into the family domain, thereby affecting family functioning, particularly childcare and other family responsibilities, while on the other hand, childcare and other family problems spill over into the workplace and, in turn, affects the returning mothers work performance both at work and in the home front. Findings from this study shows much more work-to-family interference and conflict than family-to-work interference conflict, which suggests the permeability of family boundaries is greater than work boundaries, which is similar to Clark's, (2000) work-family border theory (See Chapter 2).

6.6. Work-Family Border Theory

Empirical findings identified a significant shift in the construct and application of border theory. This model is divided into the domains of work and family. In the work domain, daily activities take place, while non-work-related activities takes place in the family domain. Work domain comprises of task routine which the returning mothers are fully engaged all through their working hours. While the family domain, non-work activities include, such as family activities (childcare), domestic chores, societal activities, hair saloon, gym, leisure, religious activities, professional development, and community services. The work domain provides the returning mothers monetary benefits and a sense of achievement, while the family domain balances this by providing the returning mothers with accomplishment and personal happiness. Clark, (2000) describes borders as lines of demarcation that separate the work domain and family domain which are influenced by the five factors fully discussed below. These factors also determined whether blending or restriction prevails in the border area, Clark stated that when a great deal of permeability and flexibility occurs around the border, blending occurs (Clark, 2000, p.757). On the contrary, the work-family border model suggests that restriction occurs in the border area when all or any of these forces are present in the border area. Precisely, borders permit every domain member to move independently between work and family domains in a distinctive way. The development of this model has three main objectives (i). To

expound on work and family domains, returning mothers willingness to cross border, line-managers/supervisors support, colleagues support, and organisational time expectation. These major elements determine the permeable of the borders, and the flexibility of the border crossers. (ii). to explore other family related activities that are also important to the returning mothers besides childcare issue. (iii). to contribute to the literature on work-family border theory. For example, previous studies on border theory did not specify whether the formulated theory applies to all environments or not. Although, these studies have done exceptionally well to the discussion of work-family balance (Voydanoff, 2005; Clark, 2000), but they have all ignored other activities equally important to the returning mothers, such as having time for themselves: helping their children in their homework, going to hair saloon, nail studio, going to gym or other leisure activities, to which interference of attendance to these activities affects some of these returning mothers and cause imbalance. These elements determine how strong or weak the border area is, in that when any or all factors are prevalent in the border area, the border will be very strong and border crossing will be restricted. However, when the elements are less pronounced in the border area, then a border will be weakened, and border crossing will be easier and become more frequent.

6.7. Work Responsibilities

Work responsibilities mirrored the returning mothers' statements focused on the ways in which the demands of their work created practical (time) and psychological (stress and strain) dilemmas or their attempts to maintain a work-family balance. The returning mothers experience the pressure of work responsibilities were two-fold, firstly, as pressure within the work itself, and secondly, through spill-over effects on their family domain. Some of the returning mothers explained the challenges of coping with the pressure at work.

One of the significant points revealed by the findings was the importance of border keepers having other-domain awareness. As explained in Chapter 5, some of the returning mothers narrated how their line-managers/supervisors were aware of their domestic situation and they exercised discretion on such family matters as leaving the office early or taking time-off to take care of family issues. On the contrary, as explained by some of the returning mothers, their husbands, who are aware of their work pressures also modified their own demands on them. For example, few of the returning mothers explained how their understanding husbands support them by helping with some domestic chores. Besides the immediate family issues, there are other social responsibilities accrued to the Nigerian women, such as caring for their aged

parents which adds to the pressure on working women. For instance, it would potentially greatly increase the number of border keepers influencing returning mothers' choices as border crossers and imposing both physical and psychological demands.

According to Clark, (2000), Border Theory indicates that borders between work and family can increase and decrease (See Chapter 2). It is clear that the family domain differs from one mother to another, but as findings from this study have shown, the Nigerian culture of extended family and social obligation tends to increase the border of the home domain. On the contrary, long working hours and the pressure of a demanding job tend to increase the border of work domain, eroding the time and energy available for family and home as narrated by some returning mothers. The solution being to shrink their family responsibility and just do the basics in order to fit the time available. On the one hand, this could be understood as the returning mothers using their centrality in the family domain to shape their involvement in a manner that suited them. On the other hand, it can also be seen that they felt remorseful about this: "it's not enough time" indicating that they identified with traditional expectations to the extent that the temporal expansion of the work border and consequent contracting of the family domain meant that work psychologically impinge on their perception of their family obligation.

Although few other returning mothers established their abilities in balancing the work and family domains was due to their ability to construct and maintain clear temporal borders between their two domains of responsibilities. They indicated that time for work is only for work, time for family is only for family. Their ability to successfully separate their responsibilities in a way that other returning mothers found more challenging, may reflect their ability to construct not only temporal but also psychological barriers between domains in order to preserve their individual sense of work-family balance. As earlier analysed in Chapter 5, the ability to do this depends on variety of individual circumstances.

The returning mothers' efforts to balance work with family obligation faced several barriers, related to cultural opposition to women's work and consequently lack of institutional support. Work responsibilities were often demanding and took the returning mothers time and energy to a degree they found challenging to reconcile with family domain. Social norms give women primary responsibility for the home, children and social relationships. Findings indicates, balancing work and family is more challenging for the returning mothers in the Nigerian banking sector, as good quality and affordable childcare is limited. Also, time spent commuting to and from work act as barrier due to heavy road traffic. All these factors restrained returning

mothers work opportunities, made work-family balance difficult, and affected their physical and psychological wellbeing.

In summary, the factors identified in preventing the returning mothers in the Nigerian banking industry from attaining a satisfactory balance between work and family includes, national policy, limited work-family balance policies, culture, lack of suitable or affordable child care facilities, family and work responsibilities, as well as, heavy road traffic.

The returning mothers daily crossed socially constructed borders between work and family domains. Such border crossing involved not only physical crossing between the locations and timespans associated with each domain, but also, psychological border crossing, in the sense of the change from one mind-set and role to another. Based on the premise of border theory, the degree of permeability, flexibility and blending between work and family domains determines how strong or weak the border is, also there are other determinants such as border keeper's commitment and other-domain awareness that affects the ability to manage and make a balance between work and family. Although, it is a complex situation going by the differences among the returning mothers in their experiences, perceptions and strategies.

6.8. Family Responsibilities

Family responsibilities refers to mother's perceptions that their ability to attain a satisfying equilibrium between the work and family spheres was constrained by demands in the home-front that they perceived as specifically their responsibilities, as wives, and mothers. It comprises both explicit references to family responsibilities and to specific domestic chores, such as, taking care of husbands, child-care, cooking, laundry and social obligations. Even though, these mothers work same jobs and hours like the men, such family issues are considered essentially women's role and responsibilities. This has been attributed to the domination of men, women are expected to close from work to do all the domestic chores, as well as care for the children. It is not usual for Nigerian men to share in domestic chores, their responsibilities are outside the home-front, in earning income to support their families, and in this way gender roles in the home-front are considered to be balanced and complementary.

In Nigeria, in the family sphere, there are multiple border keepers (extended family, domestic helps to whom the returning mothers has obligation), not only husbands, but also aged parents, and relatives who define the extent of the returning mother's responsibilities in the family domain, adding to the challenges faced by borders crossers. When these extended family

members are supportive of the returning mothers' career, either by sharing some of the home-front responsibilities (like some of them insinuated in Chapter 5) or reducing their own demands, this can facilitate the returning mothers' management of their roles in the two domains. While on the other hand, when they imposed demands on the returning mothers time and energy, like some of the mothers stated in Chapter 5, their ability to negotiate the term on which they allocate their resources, practically and emotionally, between domains, is weakened, leading to feelings of conflict, such as those expressed by some of the returning mothers.

One of the interesting points established by this study, however, is the extent to which the returning mothers themselves had internalised the social cultural values assigning domestic chores and childcare responsibilities to women as part of the way gender is perceived. This was demonstrated, not only in the use of phrases such as "my responsibility" but also in their insistence, even when they hired domestic helps, on reserving certain roles for themselves. For example, some returning mothers claimed to clean their bedrooms themselves, prepare meals for the family by cooking in bulk. Hence, although the returning mothers' focal point in the home domain gave them some negotiating power, their identification with family domain values in some respects resulted in partly self-imposed burdens that challenged their work-family balance.

6.9. Returning Mothers Willingness to Cross Border

It is interesting to note that returning mothers' willingness to cross the border sometimes lies on some underlying elements, which are similar to those enumerated in the literature, such as, employees' marital status (Harkness, Borkowska, and Pelikh, 2019; **Chung, and Horst, 2018**); the degree of returning mothers' family commitments and responsibilities ((Ajayi et al., 2015; Mordi et al., 2013; Carlson et al., 2011); fear of negative consequences that crossing the border might have on their career (Putnik et al., 2018; Latif et al. 2016), and colleagues and managers attitudes towards mothers who are not satisfied with the available work-family balance policies (McCarthy, et al., 2010; Hammer, et al., 2009). For instance, findings found that most of the male interviewed in this study usually make less or no use of work-family policies as a result of them not having any care responsibilities. Studies have confirmed that employees who are not married or who have no care responsibility often perceived the mothers with childcare responsibilities who always make use of their work-family balance policies for childcare purposes as less committed to their jobs (Beauregard and Henry, 2009; CIPD, 2007) Similarly,

findings suggests that some line-managers perceived returning mothers who make use of work-family balance policies as less productive and less committed. Also, another element that determines returning mothers' willingness to cross the border is fear of lack of career progression. The management of the Nigerian banking sector place great importance on employees' presence at work and align this with the core tenets of their profession and career progression.

The study of Wu, et al. (2011), argued that employee's movement across the border will be grossly limited if such movement will have negative consequences on their career. A greater unwillingness to cross the border prevails in a situation in which there is a circulated perception among management and employees that crossing the border will have damaging consequences on their career progression. However, findings suggest that most of the returning mothers were not demotivated in any way from utilising the available work-family balance policies for childcare purposes, regardless of the effect this would have on their career. Some of them already have the mind-set of resigning their appointments with the banking industry, to get a more flexible work that would enable them to concentrate more on their families. In addition, the lack of line-managers/supervisors support as expressed by the returning mothers also contributes to their intention of resigning their appointments with the banking sector. A supportive work-family organisation will facilitate easy and frequent movements of employees across the border, while an unsupportive organisation will retrain employee's movement and that will eventually lead to work-family conflict.

6.10. Management and Line-managers/Supervisors Support

Findings revealed that line-managers/supervisors support is another element that determines the returning mothers' movement across the border. The work-family border theory suggests that, if managers and supervisors are unsupportive of work-family balance policies for any reason, the returning mothers' movements across the border will be restricted. Management support is the degree to which the returning mothers believe their companies care about their wellbeing and values their contributions. This support is critical to the success of their work-family balance policies (Adkins, et al. 2013). Past studies have identified the importance of both official and unofficial support from the line-managers/supervisors towards attaining work-family balance (McCarthy, et al., 2010; Hammer, et al., 2009; Polemans & Beham, 2008; Swody & Powell, 2007; McDonald, et al., 2005; Allen, 2001). Supportiveness in this context, according to the work-family balance border theory, refers to the degree to which the banks

management and line-managers/supervisors at all levels support and permits the returning mothers to make use of work-family balance policies whenever the need arises.

According to Polemans and Beham, (2008), the importance of management support to the success of work-family balance policies is vested in management's power of making choices regarding the implementation of work-family balance policies and when and who may utilise them. There is a growing body of literature that recognises the importance of management support in promoting positive outcomes, facilitating employee's general wellbeing and also enhances positive spill-over from work to family which is particularly useful in promoting employee's confidence in their workplaces (McCarthy, et al., 2010; Ayman & Antani, 2008; Hammer, et al., 2009; Polemans & Beham, 2008). The work-family border theory perceives that the responsibility of implementing work-family balance policies lie in the hands of the banks management who will then make those policies available and accessible to the employees or do contrarily.

The line-managers/supervisors support is the degree to which the returning mothers perceive that their line-managers/supervisors care about them, and values the inputs (Hammer, et al. 2009). However, line-managers/supervisors supports differs from management support, line-managers/supervisors represent management by overseeing and supervising the employees' performance and general behaviour. They are mainly responsible for operational decisions at work and they are responsible for the decisions about who uses what policies at what time, and their decisions are regarded by employees as reflective of the management views.

Line-managers/supervisors has great influence on employees who are likely to use work-family balance policies, and their support is crucial to employees' work-family balance. The work-family border theory indicates that line-manager/supervisors are saddled with power and ability to make the border very strong or very weak by preventing or allowing employees to use various work-family balance policies. This is because even if management enacts work-family balance policies for its workforce, the line-managers/supervisors can still prevent the use of these policies. They can restrict their usage or even not allow employees to use them to a great extent. Line-managers/supervisors determines whether employees use work-family balance policies or not. Findings showed that while some of the returning mothers gets minimal supports from their line managers/supervisors, others with unsupportive line-managers/supervisors by-passed them to seek permission from senior managers, and the senior managers' approval overrides the line-managers/supervisors' decisions.

The declination of the use of work-family balance policies by line-managers/supervisors could be personal or a reflection of the organisation's embedded culture. Since the banks perceived the presence of employees at their workplace on daily basis signifies commitment, line-managers/supervisors rejection of work-family balance to employees could possibly harbour the belief that employees who requested for work-family balance policies are not committed to their jobs.

6.11. Co-Workers Support

Several past studies have established the great extent co-workers support can help in ameliorating work-family conflict for the returning mothers (Damoah & Ntsiful, 2016; Simosi, 2012). According to the work-family border theory, co-workers support encourages employees to use work-family balance policies, which enhances free movement across border. This is consistent with the study of Damoah and Ntsiful, (2016), argument that having supportive colleagues can be very helpful and often lead to positive effects. Research has shown that team support offers cooperation, synergy and enhance efficiency such that each member in the team leverages on each other's strength thereby shadowing the weaknesses in the group (Jones et al, 2007). Other studies have revealed that co-workers support is a potential predictor of good work-family balance and its absence could lead to work-family conflict (Ferguson, 2012; Lu, et al. 2009; Ng, and Sorensen, 2008). In view of this, the research findings indicate that, while few of the returning mothers had their co-workers support, most of the returning mothers lack the support of their co-workers, which has increased childcare challenges and work-family conflict. Some of the reasons for inadequate co-worker support were described as work-overload. This finding is consistent with the views of Damoah and Ntsiful (2016), which states that organisations where working mothers find themselves in teams that support each other, the challenges of childcare impeding performance can be minimised. The study of Kirby and Krone, (2002), argued that resentment from co-workers often discourages particularly, the returning mothers from using work-life balance policies in order not to be seen as less committed employees.

Furthermore, work-family border theory stipulates that the absence of co-worker's support will restrict employees from using work-family balance policies, which will then prevent or slow down movements across the border. White, at al. (2003) delineate that fear of alienation and resentment from co-workers often form a significant concern for many employees, hence, work-family border theory proposes that unsupportive colleagues will restrict returning

mothers movement across the border and vice-versa. Thus, balancing family and work is particularly challenging for the returning mothers with childcare responsibilities, thereby making work-family balance difficult, which consequently affects their physical and emotional stability.

6.12. The Effect of Work and Family Balance on the Returning Mothers

The need for emotional management was a thread through the sacrifices that these returning mothers encountered. The returning mothers described a range of emotions that surfaced while striving to balance work and family with frequent challenges of varying degrees of intensity that may occur daily. Some of the mothers indicated the notion of being busy which according to Richards (2015, p. 117) is a code for I am overwhelmed, which they express literally. Past studies have found that women had experienced a sense of loss by the choices they made, resulting in feelings of guilt and inadequacy in their roles as mothers (James, 2010; Hochschild, 1997). Similar thoughts along with other emotions were supported by the responses of the returning mothers in this study. The mothers remorsefully described feelings like being emotional, frustrated, overwhelmed, and stressed.

Studies have found that working mothers who experience high levels of stress are susceptible to adverse health issues (Robbins and McFadden, 2003; Baruch et al. 1987). Some of them in fact mentioned having nervous breakdown because of the amount of stress in their lives. While others described the compromised health of their children and their aged ill parents. The experiences highlighted by the returning mothers in this study reiterates the importance of promoting the overall health of working mothers as it directly relates to the health of their families.

In addition, the majority of returning mothers criticised the management for their problems that have been brought about by the limited work-family balance policies in the workplace, and the masculine oriented nature of the work-contract, which implies that they are unable to retreat their work commitments for childcare responsibilities. Moreover, they also felt that although their work provides them with financial stability to care for their family, but equally feel remorseful and frustrated when their major care-giving role, especially in the case of child illness, interferes with their work, this frustrates their effort to show commitment to their work as requested. For the returning mothers, the limited work-family balance policies in the workplace mean separation from their children who are left in the care of their aged-parents,

extended family members or domestic helps. Regardless of all the challenges associated with being workers as well as mothers, and feeling torn between their work and childcare, majority of the returning mothers do not wish to trade their dual role for anything.

As discussed above, the limited work-family balance policies and the family-unfriendly working hours that prevails in the Nigerian banking industry leads to the inability of the returning mothers to balance work and family. This demonstrate that the needs of women in the labour force, and particularly nursing mothers, were not considered and accommodated at the workplace. The returning mothers call for a review of the current work-family balance policies to conform with today's realities, since they are the ones who have to deal with work-family conflict. This finding collaborates with the studies of Den-Dulk, et al., 2013; Lewis, 2006; Davis and Kalleberg, 2006, where female employees agitated for flexible working arrangements and unpaid leave, and these authors revealed that organisations with high percentage of women were twice the likelihood to offer flexible work schedule and were almost four times inclined to offer some kind of dependency care benefit, in order to minimise work-family conflict.

This study further explored the coping strategies of the returning mothers in the Nigerian banking sector, despite the numerous challenges experienced.

6.13. Returning Mothers Coping Strategy

One of the major themes that emerged from the findings is coping strategies. Strategies adopted by returning mothers in this study varied from emotional engagement in the form of positive thinking, acceptance of their fate and emotional support received from family members, and colleagues. Some of them have re-arranged their tasks and tapping into other people's resources through the outsourcing of domestic and childcare responsibilities and benefitting from the help rendered by families in reducing conflicts experienced within the work and family domains. More importantly is the realisation by most of the returning mothers that work, and family could be potential allies (Greenhaus & Powell, 2006) and that working is not all about conflict (Brough et al. 2014).

The potential stress face by the returning mother connected with everyday life, handling of domestic chores and childcare, and at the same time working outside the home, requires different coping strategies. The coping strategies discussed in the literature on work and family in developed countries may not help to solve many of the challenges returning mothers face in

cultural contexts differ and the environment also has its own infrastructural challenges. Contrarily to some developed countries, where support for returning mothers is seen as a state role (Cascio et al. 2015) researchers on work and family in the developing countries have discusses this concept mostly at the individual level because of limited support provided by the government (Akanji, 2013), and childcare responsibilities have been perceived as a personal rather than societal problem by returning mothers (Aluko, 2009).

A striking difference in the way coping strategies have been viewed in the developed and developing countries is that studies from the developed countries focused more on the role of government in supporting working families, while in the developing countries, discussions are more at the micro level. Although, the mothers are more likely to bear the bulk of the burden of coping in Nigeria by mobilizing a network of support system to help manage family and work responsibilities. They collaborate with extended family members for support relating to childcare and domestic chores, particularly, their aged mother who supports in caring for their child after birth. The closer the solidarity within the extended families, the greater the support provided by other members of the extended family, not without a cost, there is mutual support and benefit within this sort of relationship. The returning mothers reciprocates by providing financial and other forms of support to their extended families. Some returning mothers have turned to paid domestic helps but have also maintained the familial support system. This is consistent with the previous studies within the Nigerian context showing that women in general tend to rely on their extended family and domestic helps for support (Mordi, et al. 2014; Epie, 2011). A supportive family seems to buffer returning mothers from the negative effects of work-family conflict and to positively influence their effort to achieve work-family balance. This is similar to the study of Voydanoff, (2002), which stipulates that family support may be an effective mechanism in reducing work-family conflict, thereby increasing work-family balance. For many mothers, the extended family remains a crucial resource and, while some rely on both extended family and domestic workers, others rely on domestic workers only. This study adds the domestic workers to Aryee's (2005) work-family interface model. Aryee's work-family model has found this sort of social support system as a buffer for working mothers, which ameliorate work-family conflict within the domains.

Furthermore, Behaviour-based coping strategies were used drawing upon a combination of emotional and relational support by the returning mothers. On the part of the female employees, efforts were made to ensure women were supported through networking platform. An interesting finding from this study is the impact of female employees' networks in one of the

banks and their role in acting as a collective voice for women, as well as serving as a platform where senior female employees can mentor other women. It is important to note that this female employee's platform is available in one of the banks. Although, the importance of female mentors has been discussed in most literature, but the activities and importance of women's networks in workplaces has been scanty (Mordi et al. 2011; Chovwen, 2007; Omar & Ogenyi, 2004).

In addition, the returning mothers narrated how they strived to finish their task within the specific closing window for breast-feeding. While others discussed various ways they cope, some usually leave home early to avoid road traffic in the mornings during workers commuting time to work and at close of work. Likewise, majority indicates where financial resources allowed, and if property prices were affordable, they desired to reside closer to their workplaces to reduce commuting time to and from work.

It was also deduced from the returning mothers that soft skills acquired at home such as, multi-tasking, relationship management, and patience could be useful in surviving in the work-place, while skills like time-management and planning acquired at work can be useful in being more effective at home. Others prioritise their tasks into what they perceive as core, which they do themselves, while outsourcing other peripheral tasks.

Lastly, spirituality is a relative new concept in the field of work-family balance. In the Nigeria context spirituality involves the belief in God, a higher being who can run individual affairs in the best way. God is central in the mind of most of the returning mothers and the belief in God serves as a succour during troubled times or stressful situations.

6.14. How Work-Family Balance can be Improve and Implemented

Findings revealed various aspects in which work-family balance could be improved. The factors explained below are particularly demanded by the respondents, particularly, the returning mothers from both banks.

6.14.1. The Concept of Flexible Work Arrangements

The Nigerian banking industry operates rigid hours of opening, to which all employees were required to adhered, as indicated in their terms and contract of work. Majority of the returning mothers were perceived to be dissatisfied with their existing work schedule, and they tended to feel that they would benefit from more flexible working arrangements, such as, reduced hours,

and flexible scheduling, to accommodate diverse personal situations such as, frequent breastfeeding of their babies, and general childcare. There has long been a perceived wisdom that those with caring responsibilities want to work reduced hours. There is evidence that returning mothers, do want to work part-time, and were looking forward to the opportunity for flexible working just like their counterparts in the developed countries.

In Chapter 2, the literature reviewed indicated that the work-family balance policies in the developed countries were implemented primarily from leave arrangement policies, flexible working policies and childcare facilities which were utilised by employees, particularly the nursing mothers to balance their work and family responsibilities. For instance, reducing working hours through the part-time system helps the working mothers to be in the workplace, engage more fully with families, as well as leisure and other pursuits (Gomes, 2013; Lewis and Campbell, 2008; Eikhof, et al. 2007; Torrington, et al. 2005). These policies were implemented as a result of the growth of women in the labour force, to boost economic development, increase tax base, and to minimise absenteeism in the workplace (Lewis and Campbell, 2008; Gambles, et al. 2006; Bond, et al. 2002). The issue of flexible work arrangements has not been a concern to the Nigerian government and banking sector until now, that the returning mothers are agitating to have this scheme as part of the work-family balance policies.

The agitation or demand for flexible work arrangements is a quest to find equilibrium in the two domains. For example, role overload was a major source of work-family conflict for the returning mothers. Within the literature, there are considerable number of work-family research devoted to the perception of gender differences with focus on the role of men and women in Nigeria with regards to family responsibilities. With the patriarchal system, the impact of role overload on the returning mothers is very challenging. Thus, the culture of patriarchy in Nigeria puts the returning mothers in a position where family commitments come into serious conflict with their jobs.

The male dominated system in Nigerian culture is one of the main reasons returning mothers are subjected to work stress, as well as imbalance in family responsibility. Hence the more important need for work flexibility options in the banks, with women's roles being more family oriented. Better work-family balance might be attained not only with flexible working for returning mothers, but also encouraging men to shoulder equitable domestic responsibilities through the implementation of paternal leave for the male employees. It shows that the main reason for demanding flexible work arrangements among the returning mothers related to

family/home, particularly indicating childcare and achieving a better balance between work and family life.

Although, the returning mothers have a wide range of unmet work-family balance needs. They really desire flexible work arrangements to be part of their work policies and fully implemented. It is also alleged that flexible working options can help men take a greater role in childcare and other domestic responsibilities. Besides child-caring responsibilities or not, have outside interests which, if working long hours, it would be impossible to participate in. Having flexible working hours employees can be used to wait at home for someone to do a repair, or make delivery, or for doctor/dentist appointments. Employees who worked flexible hours valued being able to take time to deal with all other routines.

Workplace flexibility policies can improve employee health, and reduce absenteeism, reduced days lost, also reduced direct costs and indirect costs of organising cover and lost or delayed business. Employees would be more able to effectively deal with family issues or take emergency leave without affecting their jobs when having the flexibility to adjust working hours or work part-time. Flexible work schedule can also improve employee health, may indirectly improve productivity and morale, as returning mothers are able to work to their full capacity

If the Nigerian banking industry must deliver on their mandates, and to help the banks achieve their goals through employees, flexible work arrangements must become a critical aspect of the banks work-family balance policies. Organisations must develop a deep understanding of employees' and their roles, so as to create a work environment that is friendly, motivating and productive. Policy makers, particularly, human resource should champion an effective conceptualisation of work-family balance that requires a holistic approach to human resource management, implying a greater awareness of the total context of returning mothers daily lives, and not just those hours they spend at work (Beakware, 2008; Elloy & Smith, 2003).

6.14.2. Childcare Facilities

Childcare is an example of how a woman's ability to negotiate the border between work and family domains is influenced by factors often outside their control. Because most of the returning mothers had responsibilities for childcare and family, the ability to achieve a satisfactory work-family balance depended to great extent on the ability to make suitable childcare arrangements. Inability to do so would constrain the mothers work hours and work

opportunities, in order that they might attend to childcare responsibilities themselves or cause general stress and feelings of guilt due to the need to entrust these responsibilities to others. However, good quality, affordable childcare is not easily available, hence the demands for workplace childcare facilities to ameliorate the returning mothers' childcare challenges.

Having a workplace child care facilities or crèche would bridge the family and work domains, allowing the returning mothers, for instance, to visit their babies during work breaks for breastfeeding, at least to meet the WHO/UNESCO six months compulsory breastfeeding advocated, and to monitor the care provided. For most of the returning mothers, childcare was a constant source of concern, which impinged on their working lives. As the mothers in this study, demonstrate the validity of Karassvidou and Glaveli (2015) suggestion, based on research in Greece, that organisational culture (here, represented by its policies and practices related to childcare facilities for employees) is an aspect that shapes the nature of the work domain, and of its borders. As these authors noted, mothers cannot benefit from central participation at work, unless family-friendly attitudes are reflected in the banking culture.

Effective work-family balance policies and practices promote a good work environment and increase both job and family satisfaction through the reduction of bi-directional work-family conflict. The development of positive work environment will reduce stress experienced by the returning mothers and will further facilitate banking industry gaining from work-family balance policies.

6.14.3. Paternity Leave

More interestingly, it was found that the existence of paternity leave was perceived to be anomalous in the banking sector because, childcare responsibility is perceived as a woman's role domain in Nigeria. This reflects the ethos of masculine gender culture which was discussed in Chapter 3. In the developed countries, paternity leave has become more common, despite the resistance by many organisations (Hegewisch & Gornick, 2011; Ray et al. 2009). Since the era of globalisation work-family policies to help fathers take care of their family and work responsibilities after the birth of their children, have been implemented by most governments and organisations. In some studies, fathers were found to have a paid entitlement to paternity leave in most developed countries (O'Brien & Moss, 2010; Heymann et al. 2007). However, paternity leave policy is less extensive in developing countries, particularly Nigeria, hence the agitation for the implementation of paternity leave for the fathers to support the

mothers during and after childbirth. Nigerian fathers are reluctant to take leave if not supported by workplace policies and practices.

Finally, the existence of effective work-family balance policies in an organisation will do both the employer and employee good. For the organisation, work-family balance policies create positive employer branding, promote being an employer of choice, foster organisational citizenship, and support diversity initiative. For the employee, there is lesser stress, increased happiness, motivation, and productivity, and a better chance of reaching both personal and career goals satisfactorily. The key role of human resource, therefore, is to understand the critical issues of work-family balance, integrate it into the organisation's HR policy, and champion work-family balance policies and practices.

Although, the critical factors that determine adoption of a management strategy are the costs and benefits of such concept. The banks management interviewed, cited costs or limited funds and facilities as obstacles to implementing flexible work arrangements. Yet there is evidence that adopting flexible working arrangements leads to significant benefits for employers, in the form of reduced turnover, improved recruitment, and increased productivity. Implementing these policies may also reduce costs for employers by improving employee health and decreasing absenteeism.

6.15. Conclusion

With more women in the labour force and increasingly sharing breadwinning and childcare responsibilities, today's working mothers need modern workplace, one with workplace flexibility, paternity leave, and access to family-friendly and work-supporting policies like flexible work schedule, childcare facilities to allow the returning mothers make choices that best fit their needs. Such policies lead to higher labour force participation, greater labour productivity and work engagement, and better retention of talents. Working mothers will continue to face complex decision about whether to combine their childcare responsibilities with their careers as bankers, and many are already of the view of disengaging from their jobs or take up alternative job with reduce hours in order to best meet the needs of their families. However, both government and organisation policies should make it easier for the returning mothers who by choice or necessity, are combining childcare responsibility with work.

Most governments and organisations in the developed countries have already adapted to the changing realities of the workforce, however, there is still a long way to go in the developing

countries, particularly, Nigeria. Majority of the returning mothers believe they could do their jobs better with more flexibility, and few stated they have rejected higher assignments that warrant outstation services because of its conflict with family obligations. The returning mothers from both banks report that work interferes with their family obligation.

The unsupportive work-family balance culture such as long working hours that exist in the banking sector should be discouraged in order to minimise work-family imbalance among the returning mothers. The long-working-hour regime coupled with a masculine workplace culture and lack of family-friendly work environment, as well as, the lack of men's participation in childcare and domestic chores means that returning mothers struggle to reconcile work and family responsibilities.

Findings echoed the difficulties face by the returning mothers as they saddled the workplace and family domains. Inability to reconcile work and family responsibilities is widespread among the mothers and the experience of such challenges amongst parents is gendered. The Nigerian culture dictates that the women shoulder the burden of childcare; this helps to explain the reasons why it is the mothers who are inundated with difficulties and struggle to reconcile work and family responsibilities. The returning mothers appear to experience diverse and complex challenges emanating from their conflicting multiples roles. As a result, they experience an abundant amount of work-family conflict brought about by work-to-family interference and family-to-work interference. Work spills into the family domain, thereby affecting family activities, and family and childcare functioning spill over into the workplace domain and affect their performance. Evidence from this study shows work causes bidirectional interference as argued by the study of Yang (2005), as well as that found by Aryee (2005) in the sub-Saharan studies- whereby work tends to interfere with family more than family interfere with work. This means that family boundaries are more permeable than workplace boundaries. There are several reasons why the workplace is identified as interfering with family, the major one being the lack of workplace family-friendly policies. This study unravels how the lack of adequate work-family balance policies of the banks continue to disadvantage working mothers, thereby creating a work-family dilemma for them.

As earlier indicated, challenges experienced by the returning mothers seem to be exacerbated by a lack of institutional support for working parents. The banks employment contract demands commitment and sacrifice, and this seems to take precedence over childcare. This implies, that childcare is seen as a private issue to be dealt with by parents and not the responsibilities of the

banks. The lack of family-friendly policies has brought about a myriad of multi-faceted challenges for the returning mothers. Mothers experience a myriad of multi-faceted problems pertaining to motherhood and work-family reconciliation. These experiences did not differ in the two banks.

Aryee (2005) suggests that what is needed to reduce work-family conflict is a change in the organisational culture such that it becomes family-friendly through the implementation of family-friendly policies, such as flexible working arrangements, paternity leave, and policies regulating working hours, longer maternity leave in addition to the statutory maternity leave that is in existence. Flexible work arrangements and organisations supported childcare are critical resources for ameliorating the work-family conflict in the developed countries. Aryee (2005) asserts that such measures may help reduce work-family conflict by providing greater flexibility, reducing workhours, and providing childcare facilities or assistance.

Chapter 7: Conclusion

7.1. Overview of the Research Findings and Discussion

This final chapter provides the Conclusion comprising an overview of the research findings and discussion in relation to the research objectives as outlined in the chapter one of this study. The rationale for this section is to demonstrate that the research objectives have been achieved. Thus, the overview will be discussed in ascending order of which the research objectives were listed in chapter one. This is then followed by consideration of the theoretical, methodological, and practical contributions, as well as the limitations, recommendations, and future research.

7.2. Overview of Findings and Discussion of Research Objective 1

The first research objective of this study sought to examine the concept of work family balance, and the availability of work-family balance policies in the Nigerian banking sector. The findings indicated that the respondent's knowledge of work-family balance is not limited to just work and family commitments. All the respondents define the concept of work-family balance as having time for work, family, social activities, and other events and activities. This implies that the employees have the desire to be involved in various activities, alongside their professional commitments. This study therefore revealed that the returning mothers' inability to attend to these activities and events, such as childcare and other family obligations often leads to under-performance at work and conflict at home.

This study also revealed that employees are aware of the limited work-family balance policies that exist in the banks, such as maternity leave, annual leave and compassionate leave on bereavement and child illness. Several other work-family balance policies such as, flexible work arrangements (part-time work, reduced working hours, home-working); paternity leave, on-site crèche or childcare facilities are non-existence in the Nigerian banking sector. Unfortunately, the few available work-family balance policies are not adequate to enable employees to balance work and family responsibilities as attested by the returning mothers. With women increasingly combining employment and childcare responsibilities, today's working mother's needs a modern workplace- one with workplace flexibility, access to family-supporting and work-supporting policies, such policies would go a long way in alleviating and cushioning their work-family balance.

The extant literature in this field explains several employee and organisational benefits to be had from implementing robust and effective work-family balance policies. According to Mescher et al. (2010) work-family balance policies help to develop employees' unique capacities. Collins, (2007) went further in explaining that work-family balance can help organisations to maximise the contribution they receive from their workforce. While Kossek et al. (2010) establishes that clear business outcomes can be associated with the reduction of work-family stress through work-family policies. Positive organisational outcomes that are referred to by Kossek et al. (2010) include decreased absenteeism and turnover and increased organisational commitment. Organisational success depends on employees, and positive employee outcomes allows for positive organisational outcomes (Spinks, 2004). Work-family balance policies can have positive, negative and no specific outcomes for employees and organisations.

7.3. Overview of Findings and Discussion on Research Objective 2

The second research objectives of this study sought to investigate the lived experiences/challenges of working returning mothers in the Nigerian banking sector, and work-family balance policies and practices available to them. The study revealed limited number of work-family balance policies are available in the case-companies studied. Thereby subjecting the returning mothers to undue challenges to balance work and family responsibilities. Work-family interference and family-work interference, thereby affecting work and family functioning, particularly childcare and other family responsibilities. These mothers go through strain to meet up with the demands of both work and family responsibilities, which consequently results to stress, tiredness, conflict, and lack of happiness.

The long working hours of the banking culture, work overload, unsupportive line managers/supervisors, and inflexible factors of work interfere with work-family balance, on the other hand, childcare, and home care responsibilities, are identified as family demands which interfere with work activity. These were some of the major challenges for the returning mothers. The long working hours prevent the returning mothers from attending to family duties. The expectation on returning mothers to work such long hours, on its own, is an indication of the lack of a family friendly environment at the workplace. This study, consequently, argues that long working hours is a great obstruction to balancing work and family responsibilities. If work-family balance is not maintained, it can affect the returning mothers' performance at the

company level which can also affect family. This research study has identified various negative aspects of work-family imbalance at work and family for example, lack of proper childcare, deficiency in lactation, increased absenteeism, poor family relation with spouse and other family members, stress, poor mental and physical health at family and personal level, low level of job satisfaction and low productivity at organisational level.

The returning mothers experience more work-family conflict as compared to the male employees, due to immense pressures and demands from the home and particularly work domain. These conflicting demands from each role spill-over into the work role, resulting in the returning mothers experiencing multiple role conflict. The conflicting demands included a depletion of energy resources from work and preoccupation of thoughts about work which spilled over into the family and work domains. Guilt of not spending adequate time with their children was another prominent conflict for most of the returning mothers that has affected them at work.

A profound finding of the study is that most of the returning mothers indicated it is exhausting coping with work and family responsibilities. The need for paternal leave for partners to take on more of the responsibilities that are traditionally women's role, such as domestic chores and childcare is further resounded by the respondents. This is in consonance with the next research objective on the coping strategies of the returning mothers.

7.4. Overview of Findings and Discussion on Research Objective 3

The third research objectives of this study sought to investigate the coping strategies adopted by returning mothers. For most of the returning mothers, combining childcare, looking after their husband, and domestic chores with an equally demanding paid job is indeed particularly challenging. The majority of the mother's responses demonstrate the feelings of uncertainty brought about by the difficulties of having to negotiate and reconcile family and work responsibilities. They attested that having children has had a positive impact in their lives, however, this was alongside a myriad of challenges encountered in combining work and motherhood and demonstrates that balancing work and family responsibilities is much more challenging than anticipated, especially when you do not have any support system.

They stressed the importance of having a good support system and sharing the responsibilities of managing their family and home in their goal of work-family balance achievement. The

returning mothers use various methods to cope with and make up for their long absence from home because of work. Furthermore, the patriarchal and collectivist nature of Nigerian society subject women to be wholly responsible for the management of their homes regardless of their job. In essence, returning mothers are expected to meet these demands but are not exempt from performing their full domestic responsibilities. In fact, if they default on performing these duties, they may face internal crisis and social sanctions (Adisa, Mordi and Mordi, 2014). The Nigerian patriarchal system perceives the women's career as secondary to their domestic obligations, and self-sacrifice for the family. Hence, the returning mothers are solely responsible for childcare and domestic affairs in addition to their work roles with little or no support from their husbands/partners. This resonates with the study of Adisa, et al. (2014) where they contended that most husbands stick to their traditional role as the breadwinner or financial providers and do not extend domestic help to their wives.

In view of all these issues and to function well on both fronts, the returning mothers often use some coping strategies to achieve work-family balance. They attributed their coping strategies in achieving work-family balance to developing and maintaining a social support system. Included in this support system, is the hiring of domestic help. Most of the returning mothers hire domestic help to assist them with domestic chores such as laundry, cleaning and running of errands. Another work-family coping strategy employed by the returning mothers is the use of extended family members and aged parents to assist with childcare and domestic chores. These two mechanisms constitute massive sources of support for the returning mothers. Less privileged relatives from the rural area are usually brought to live in the urban area and help with domestic chores for which they receive educational training in return. It must, however, be noted that the issue of aged parents supporting their daughters or daughters-in-law has been an age-old culture among Nigerians most especially when a child has just been born into the family (Amao-Kehinde & Amao-Kehinde, 2010). Other coping strategies adopted are setting up an alarm clock and waking up early, cooking meals over the weekend in bulk and grocery shopping in bulk.

One of the most disheartening findings of this study is that the returning mothers are not allowed to switch to flexi-working hours, since the Nigerian banking sector does not have provision for flexible working schedule, a choice that is by law open and available to their counterparts in the developed countries, such as the UK. This situation further makes work-family balance incredibly challenging for returning mothers in the Nigerian banking sector. The finding resonates with the general assumption that Nigerian banks are not supportive of

work-family balance as they prioritise targets, profits, and achievements over the returning mothers' wellbeing.

It is, therefore, expedient that the Nigerian government and organisations give work-family balance serious and genuine attention to ameliorate the sufferings of the Nigerian working mothers. In addition, Nigerian society has a lot to learn from the developed countries of work-family balance coping strategies. There is an extensive list of coping strategies in most developed countries that the working mothers can take advantage of and effectively manage their work and family demands. These include, flexible working arrangements, using registered childcare centres that are provided by employers, extended maternity leave, emergency childcare leave, and family medical leave.

The Nigerian government and the banking sector need to understand the exceedingly difficult requirement to combine work with family responsibilities in corporate institutions. This knowledge can then guide the formulation of a variety of work-family balance policies for Nigerian working mothers who occupy the inescapable role of the main carer of their children and home. As a matter of urgency, the Nigerian banking sector should implement comprehensive work-family balance policies and frameworks to be able to recruit, engage, and retain the best talents in the industry. A comprehensive work-family balance policy and framework upgrade would not only improve employee performance, but the logic of the business case would be the expected commercial benefits accrued from transforming the banking sector into world competitors like their counterparts in the developed countries.

7.5. Overview of Findings and Discussion on Research Objective 4

The fourth research objectives of this study sought to explore effective ways to improve implementation of work-family balance. As the labour market participation of women has increased, government and organisations in the developed countries, have stepped up to find ways to support working mothers by implementing robust work-family balance policies, such as, long maternity leave, paternity leave and childcare facilities amongst others, this cannot be said of Nigerian government and organisations.

In Nigeria extraordinarily little progress has been made on work-family balance or family-friendly initiatives with negative consequences for the returning mothers' childcare and wellbeing, health and wellbeing, and gender equality. What is needed to reduce work-family

conflict is a change in the organisational culture such that it is family-friendly through the introduction of family-friendly policies, such as parental-leave and policies regulating working hours, in addition to statutory maternity leave that already in existence. Flexible work arrangements and organisational supported childcare are critical resources for ameliorating the work-family conflict in the workplace. Such measures may help reduce work-family conflict by providing greater flexibility, reducing workhours, and providing childcare facility.

For most of the respondents, ideal work policies and practices in facilitating work-family balance for the future include flexible work arrangements and being actively involved with their human resource department in shaping work-family balance policies. The returning mothers generally stated that having flexible working schedule was crucial for them to satisfy their family need. The demand for and use of flexible policies for childcare and domestic affairs, as in the case with many women in the developed countries, would enable them to have the satisfaction of being members of the workforce and so be productive employees and mothers. Thus, work-family balance is a complex phenomenon that poses a significant challenge for the returning mothers who wish to advance in their careers and be family oriented.

The returning mothers also expressed a sense of increased work-family balance with the integration of family-friendly policies in the working environment. Thus, incorporating on-site childcare facility may address the need some returning mothers feel are vital to balance work and motherhood roles. Immediate access to one's child will provide a comfort for the mothers that allows them to focus on their task at work and relieve any concern about meeting the child's needs in case of an emergency.

In addition, implementing a comprehensive work-family balance policy, therefore, should include harmonizing the gender equity policies. Central to this ambition is a more father inclusive approach to work-family reconciliation. Thus, expanding national policies to promote a stronger engagement of fathers in family care duties, this will help modernize work-family policies to catch up with the changing role of women. This necessitates the implementation of paternity leave. Family-friendly initiatives from the banking sector and government can and do have a constructive role to play in supporting parents to raise the future labour force generation. The presence of comprehensive work-family balance policy in an organisation can show positive and harmonious labour relations and demonstrates a corporation's sense of social responsibility.

The lack of reform in the Nigerian Labour Act of 2004 has resulted in a misfit between the legal standard and working time practices in the banking sector. Such cases are the long working hour and the 90 days maternity leave accorded to the pregnant women. The returning mothers have requested that this law be reviewed, to extend the 90 days paid maternity leave just like their counterparts from the developed countries, as they (mothers) still need time to recuperate and settle back into work after childbirth (Epie, 2011). They argued that the present work-family balance policies do not reflect the reality of today's labour force, which has seen more women taking up white collar-jobs, while at the same time performing their family obligations. Therefore, they demand a review of the Nigerian Labour Legislation unchanged for over a decade, as well as a review of the work-family balance policies in the Nigerian banking sector, to promote family-friendly policies in the workplace.

In summary, based on the case companies (First bank and Zenith bank), this study set out to explore the lived experiences of returning mothers, and the extent of which work-family balance policies and practices in the Nigerian banking sector are a reality in balancing work and family obligations. This study has drawn on various theories to explain the complexities confronted by returning mothers and the challenges experienced in term of maintaining a work-family balance. The findings show that most of the returning mothers from the two commercial banks studied are very unhappy about the way their work schedules affect their ability to fully be involved in the lives of their children and family.

Opening of opportunities for women's employment has increased women's burden because they now experience equally demanding paid work and family roles. This study has demonstrated that women experience complexities in combining work and family responsibilities more than men, as detected in the multiple difficulties the returning mothers voiced when discussing balancing work and family. Neither legislation and policies have addressed the root of the problem, which lie in the society dependent on its cultural beliefs about the nature and social value of gender differences, gender division of roles and gender relations in the family and at home, and where mothers are treated at the workplace as if they are free from childcare and domestic chores. The implication here is that even the workplace currently seems to be favourable to men, while it has added more challenges for the working mothers. As a result, the returning nursing mothers are suggesting change to current work-family balance policies currently in existence.

The evidence lies in the lack of family friendly policies and long working hours culture operating in the Nigerian banking sector. The returning mothers hold the government and top management responsible for the lack of comprehensive work-family balance policies and practices in the banking sector. This view is consistent with Hyman and Summers (2004), who found employees normally perceived that work-family balance policies were strictly controlled. The unwillingness of senior management to actively implement or include flexible work arrangement or childcare facility on work-family balance issues can be consequential to the incremental change in productivity. Therefore, it is crucial that top management of the Nigerian banking sector take work-family balance policies seriously and make every effort to implement them in the workplace.

In addition, this study argues that the institutional and cultural forces responsible for driving work-family balance policies in the Nigerian banking sector are weak. For instance, the nonchalant attitudes of the Nigerian government towards family-friendly policies. This attitude prevents Nigeria from joining the league of the developed nations who have in place employment laws, regulations and monitoring frameworks that ensure the best of work-family balance policies for the benefit and general wellbeing of their working citizens. Thus, it is vital that the Nigerian government reconsider employment legislation in relation to work-family balance values in the workplace.

This research study acknowledges that the banking sector is probably one of the most important industry of a nation. This is because the industry provides specialized financial services through the services of the bankers. However, findings from this study show that Nigerian bankers, particularly the returning mothers are unhappy with their long working hours and heavy work schedule which are attributed to the insensitivity of the management due to the lack of family-friendly policies in the workplace.

An overwhelming majority of the returning mothers blame the government for this dire situation. An interesting dynamic in the findings of this study is that many of the returning mothers believe that the long working hour culture of the Nigerian banking industry does not align with the tenets of work-family balance practices. According to them, the main culture on which the banking profession was founded stands at variance with the doctrines of work-family balance and that it will take huge efforts and determination to alter this culture. The returning mothers also believe that the lack and inability to have access to various work-family balance policies and practices when needed is detrimental to their performance at work and their family

related obligations. This is consistent with the view of McCathy et al. (2010) that the unwillingness of the government and management to enact and implement work-family balance policies can be detrimental to employees' performance at work. It is hoped that this study will serve as a wake-up call to the Nigerian government and the banking sector to emulate the government and corporate human resource practices of developed countries and flag up work-family balance campaign just as the British government did in 2000. It is also hoped that management of the banks under study will try to implement better work-family balance policies and practices in their respective workplaces. In view of this, the next section presents the contributions to study.

7.6. Theoretical Contribution

This research study has contributed to the existing literature by demonstrating the dynamics of work-family balance policies and practices available to the returning nursing mothers in the Nigerian banking sector. This study has drawn upon the work-family theory as a basis to explore the lived experiences of the returning mothers in the Nigerian banking sector. The theory focuses specifically on the strength and permeability of borders between the work and family domains, the role of border keepers, and border-crossers status within each domain in influencing the returning mothers' ability to negotiate the borders. The study of Putnik et al. (2018) indicated that Border Theory did not take culture into account, and the authors considered it necessary to combine it with intersectionality theory to address this. Other authors have, however, applied Border Theory in other contexts including Greece, but none on Nigeria. The present study, thus, offered an opportunity both to explore the ability of Border Theory to provide insights into the lived experiences of the returning mothers and the challenges of work-family balance in the Nigerian banking sector, and to develop the theory with evidence from the study context. Indeed, the findings from the Nigerian context potentially enrich this theory by bringing to light the individual (family culture, flexibility, and financial income) and institutional (National policy and social culture) factors that may generate different perspective on the balance between work and family domains, as well as, influencing the strategies such as third-party proxies (domestic helps and relatives), available to border crossers to help them in negotiating the border between domains. In this way, the study shows how Border Theory can be developed to better make sense of the issues that the returning mothers face in the Nigerian banking sector, enabling exploration of the dynamics, which has so far been neglected in other studies. Some past studies included one or more such factors, for instance, the study of Karassvidou and Glaveli, (2015) considered organisational culture as institutional factor;

Emslie and Hunt (2009) considered caring responsibilities; and the study of Donal and Linington (2008) considered gender role orientation among men, and type of work. However, none of reviewed studies included the range of factors addressed here, or border crossing strategies. These proposed additions to Border Theory are illustrated in Figure 7.1 below which expands the original model proposed by Clark, (2000).

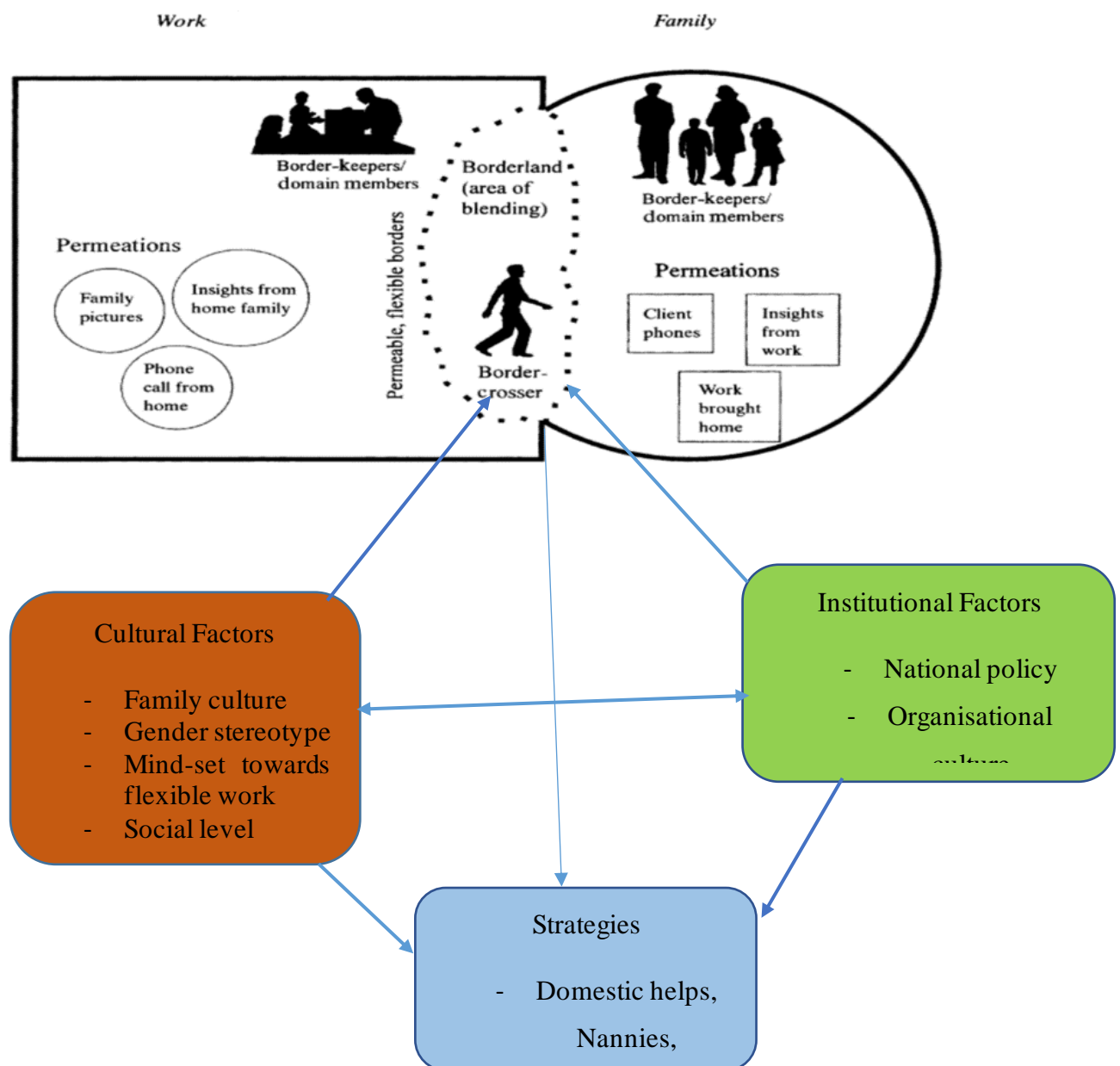


Figure 7.1: The Revised and Expanded Model of Work-Family Border Theory Model

It can be seen from Figure 9 that, by recognition of the individual and institutional factors, this study develops Border Theory's concept of border crossers and border keepers, with refinement to define their roles in controlling border-crossing in specific cultural contexts.

The category of institutional factors responds to Putnuk et al. (2018) who suggest that Border Theory does not consider such factors, thereby contributing to filling a gap in the original theory. Furthermore, by the addition of strategies, the research contributes to addressing the criticism of McDowell and Lindsay (2018) that Border Theory does not address how individuals can enhance their border crossing ability.

The above diagram depicts how the interacting individual and institutional factors influencing border crossers negotiation of boundaries directly, by exerting pressure and influencing needs, expectations, and values. They also affect the strategies available to border crossers for negotiating the boundary. Individual factors influencing the returning mothers experience as border crossers (identified by some returning mothers in their responses in Chapter 5) include financial income, gender stereotype, had implications for the relevant border keepers in the family domain (childcare, aged-parents, husbands amongst others), and their perspectives towards flexible work arrangements. For example, financial income was found to be important in several ways, it fuelled the returning mothers' desires and expectation of personal fulfilment, as well as financial contribution to the family (Section 5), which might influence the returning mother's own willingness to accept compromises in either domain to keep their jobs.

All these factors influenced the returning mothers' own perspectives on their family and work responsibilities, where they assigned primacy, what they perceived to be their duties in each domain, and the strategies they adopted to balance the demands of their dual roles. In addition, the returning mothers' attitudes towards flexible work, in terms of what they thought it meant, and the extent to which they perceived it would be compatible with their job values, for example, their sense of obligations to be always available for their families. Such factors would benefit from further research and discussion, for better understanding for how they may impact the nature of borders and the challenges of border crossing for different working mothers in different circumstances.

It was notable that several of the individual characteristics mentioned above have culture-specific manifestations, such as childcare and domestic chores. This calls attention to the contribution of this study in adding knowledge regarding the ways in which culture-specific social and institutional factors modify border crossers' understanding of domains and borders, and impact on the negotiation strategies available, and, hence, the potential for work-family balance, for example, returning mothers use of domestic helps as third-party proxies, which enabled them to work while fulfilling culturally imposed family duties at a distance. Domestic

helps as role proxies helped the returning mothers to bridge the gap or blur the boundary between family and work domains. By using domestic helps as surrogate housekeepers and carers, the returning mothers were enabled technically and psychologically to fulfil their domestic responsibilities while still devoting the requisite time to the work domain. Thus, the role of such proxy domain actors and border crossers in enabling returning mothers to manage and balance their roles, and the consequent blurring of the distinction between the two domains, have not so far been addressed in the Border Theory literature and are new contributions of this study.

An interesting way in which the Nigerian context challenges the developed countries presentation of Border Theory is regarding the issue of domain values and dominance. This study view work-family Border Theory as presented in Western literature appears value-neutral, in that it does not make assumptions that certain values are necessarily attached to the family domain and work domains or assign dominance to one over the other. It recognises the relevance of gender role perceptions and the possibility of pressure and conflicts, but appears to view these as negotiated by individuals, according to their own values and circumstances.

In the Nigerian context, however, the situation is somewhat different. The Nigerian culture assigns women to the domestic domain and asserts that, even if women have careers, the domestic realm has primacy. That is why, as noted previously, despite the hectic workload of the returning mothers, they saw childcare and domestic chores as their primary responsibilities. This was reflected, for example, in the role conflict and strain reported by several of the returning mothers, in the guilt expressed by them who coped with their dual roles by restricting their domestic chores to basics to fit the time available (it is not always enough).

In addition to the Nigerian context, women appeared to occupy a hybrid, ambiguous position in both domains, because of institutional (Cultural and Structural) factors which in turn constrained their capacity for negotiating their domain roles and the terms of their border crossing. The family domain is purportedly assigned to women, they have the key role in managing the family domain and childcare, which is their socially ascribed gendered field of expertise. In this sense, the returning mothers should be central. However, as reflected in the returning mothers' experiences, social norms are such that it is the men or husband who is considered as the breadwinner and has the decision-making power, whose permission is required for women to work outside the home in most circumstances. Thereby, placing the women in a peripheral position. This is similar in the work domain, women are rarely promoted

to decision making positions, they are relegated to peripheral status, and hence the presence of few female bankers in the management team, and the lack of female mentors in the two case companies studied. It appears in a society where women have traditionally been subordinated, it is difficult for them to hold an unambiguously central position. Even if they meet the criteria for centrality described in Border Theory, this does not necessarily give them the power to control their domain roles or significantly influence the terms of their border crossing.

Another way in which institutional factors constrained the returning mothers' flexibility in negotiating domain borders concerned childcare. Not only were childcare facilities not available, but also, the mothers are much concerned that they must delegate the culturally important task of early socialisation with their babies to strangers (domestic helps). This leads to their concern to have childcare facilities in their workplace to preserve borders around their babies.

In conclusion, this study demonstrates the applicability of the value of work-family border theory in explaining attitudes and behaviours around border crossing and work-family balance in a distinctive, developing country context. At the same time, the Nigeria evidence suggests ways of developing the theory to take account of the role of culture in shaping the context in which border crossing takes place and the terms of which it can be negotiated, as well as pay attention to strategies to facilitate border crossing and work-family balance. The specific factors identified within each of the three proposed new components in the revised model related to the Nigerian context. However, the inclusion of these components within the model potentially offers an enhanced understanding of the factors influencing the attitudes, roles and status of border crossers, and the way they seek to enhance their border crossing ability, within the parameters of their own and others domain expectation and refinement to define their context in specific cultures.

7.7. Methodological Contribution

In recent years, there have been an increase in the use of quantitative survey-based design to establish the degree and nature of problems relating to work-family balance (Clutterbuck, 2003). Given that work-family balance is predominantly a subjective and individual phenomenon, quantitative research methods are unlikely to provide rich and robust understanding. Thus, understanding the lived experiences of returning mothers needs detailed insight, which can be facilitated by qualitative interviews. In this study a qualitative strategy was employed to gain enhanced understanding about the returning mothers' work-family

balance experiences. It can be argued that interviews would be a better way of exploring these complexities, this is because the interview creates a platform for the returning mothers to put across their personal experiences and views (Neuman, 2007). In addition, the interview approach was more valuable for this study, because it gave the returning mothers a rare opportunity to express the meanings they gave to their experiences of work-family balance. Previous studies such as Epie, 2011 and Mordi, et al. 2014, have done this, but returning mothers experiences have not so far been heard.

It is acknowledged that the philosophical stance of this study and research method used are not in themselves novel. To appreciate their significance in this study, it is necessary to bear in mind the unique cultural context of Nigeria. The country's immature research culture, along with cultural norms that attach great importance to personal privacy, combine to make a general preference for quantitative research such as mailed or online questionnaire that do not require direct contact with respondents. It is only relatively recently that qualitative studies have been conducted in the management field, and they are still comparatively few. This study has demonstrated the feasibility of using such a research method in the Nigerian context, subject to sensitive awareness of areas of cultural reticence and reflexive acknowledgement of the implications for the study.

7.8. Practical Contribution

The findings of this study revealed that the returning mothers were unhappy with their present inability to achieve work-family responsibilities which is attributed to the limited work-family balance policies in the workplace, long working hours, and lack of empathy from their managers/supervisors. The management of the banks needs to be more aware of the returning mothers needs to achieve work-family balance, and how this can reduce the rate of concerns currently experienced. Thus, the issue of implementing a comprehensive work-family balance policies and practices should be conscientiously investigated, this would ameliorate the challenges of working mothers in coping with work and family obligations. Also, it will reduce the rate of stress, conflict, and employees' turnover. Management should understand the fact that having a healthy and stress-free workforce will contribute to and improve mental and physical health, job satisfaction and ultimately a more productive workforce, while maintain competitive advantage. It would also boost the organisational brand, and a good retention strategy for highly skilled employees and increase efficiency and productivity.

The Nigerian banking sector leaned towards negative classification of work-family balance as the industry is known to boast because they have work-family balance policies which are management driven such as in the case of maternity leave, which do not necessarily cater for the needs of the returning mothers. Thus, the management need to offer more initiatives, such as, longer maternity leave, flexible work arrangements, paternity leave, and on-site childcare facilities, which are more employee focused so they can lean towards the positive typology. The ranking of the concept of work-family balance from the interviewees show the level of importance of work-family balance policies and should act as a guideline in establishing work-family balance initiatives which suit not only the organisation, returning mothers' expectation, but the employees in general.

7.9. Potential Policy Implications

Understanding how returning mothers negotiate the border between work and family, their needs, and challenges, is the first step towards identifying practical measures that help the returning mothers to achieve work-family balance. As indicated previously, it emerged in this study that the returning mothers varied considerably in their experiences, depending on their individual characteristics and family situations, so it is not possible to offer general recommendations. To a large degree, returning mothers work-family balance will depend on their experiences and status, and the attitudes of border keepers within each domain, and must be negotiated individually. However, there are some measures that can be suggested to the government and banks that would facilitate returning mothers' management of work and family responsibilities.

This study appeals to policymakers to carefully consider the implementation of family-friendly policies like the ones operational in the developed countries. With such policies in place, organisations, like the banks are more likely to adopt inclusive and robust work-family balance policies to promote equilibrium in work and family domains, which may lead to increase productivity and satisfaction. Academics and policy makers have promoted these reforms in the developed countries as an equitable mechanism for bridging the inequitable gender stereotypes in their societies, this, the Nigerian government, and organisations can emulate. The present limited work-family balance policies in Nigeria have implications not only for the returning mothers, but also for the health and wellbeing of the general labour force.

One of the key contributions of this study is to highlight the importance of implementing flexible work arrangements in the Nigerian banking sector. It emerged clearly in Chapter 5,

that most of the returning mothers expressed a desire for work flexibility, which they felt would alleviate pressure in both work and family domains, improve their work-family balance, and enhance their involvement, creativity, and productivity. Whilst this would not resolve all the complex challenges facing the returning mothers, many which are embedded in socio-cultural arrangements such as male dominance, and gender stereotypes, they would at least alleviate some of the challenges to work-family balance that persist. Various challenges that have been explored in this study, such as cultural, national policy, commuting and crèche should be reported to the Nigerian government, and the management of the Nigerian banking sector, to inform labour policy development, and encourage cooperation to reduce the challenges that returning mothers face. Another benefit of this may be to facilitate returning mothers' engagement, thus contributing to addressing the government's concern to increase employment among women.

Another challenge encountered by the returning mothers which adds to their stress was the issue of road traffic experiences due to poor road conditions and congestion on Nigerian roads. To alleviate this problem would be to improve the quality of the roads and quantity of public transportation. For example, fixing the roads, and by introducing safety and service quality regulations for bus companies, private bus operators and taxis, requiring them to meet certain criteria to be awarded an operating licence. This might make such services more appealing to women and more acceptable to the families. Consideration might also be given to encouraging, or even requiring companies with great numbers of women to provide their own mini-bus service to transport women to and from work, to reduce stress.

Also, the other main concern raised by the returning mothers was childcare. One of the commercial banks provided a crèche at the headquarter, it would be beneficial to have the same provision in all their branches to ameliorate the major challenges returning mothers experienced, which is the issue of childcare responsibility. With more women entering the labour force, and the government and employers keen to tap their potential, more priority needs to be given to ensuring an adequate supply of childcare facilities to meet present and future needs. In addition, consideration should be given to ensuring the quality of crèche facilities, including private crèche, through adequate training and strict qualification requirements for those managing or employed in nurseries, as well as a system of inspection and accreditation as provided in the developed countries. At the same time, when childcare facilities are on-site, it would be easier for returning mothers are supported, psychologically as well as physically, and reassured in the knowledge that their children are being well cared-for. This, in-turn, might

help the mothers in attaining a dominant rather than casual position in the company, and thus their ability to control aspects of their work and the border between domains. Such measures might alleviate the concerns expressed by the returning mothers in this study, such as having uncertainties about their domestic helps.

Further, the absence of a comprehensive national policy on work-family balance is a significant barrier to the implementation of comprehensive work-family balance policies in the Nigerian banking sector, and this should be addressed as a matter of urgency.

7.10. Limitations

The present study, however, has some limitations. Firstly, the sample focused on commercial banks and returning mothers thus the findings may not represent returning mothers from other industrial sectors of the economy. Extending this study to other industrial sectors of the Nigerian economy and increasing the sample size in future studies is recommended. Therefore, this author proposed to explain the phenomenon further, that future research needs to adopt the mixed methods approach (qualitative and quantitative methods). In this way cross-industry differences of lived experience of the returning mothers on work and family responsibilities can better be understood by combining micro level individual experiences, and macro level structural processes, state policies, cultural institutions, and labour markets. Thus, such exploration would produce more comprehensive rich and robust results for recommending future policy developments in Nigeria.

7.11. Future Research

This exploratory study has contributed to the extant literature in the specific context of Nigeria. The study is justified by the relative dearth of knowledge in existing literature on work-family balance among the lived experiences of the returning mothers in the Nigerian banking sector. Undoubtedly, this study will enhance further work-family balance discussion and human resource management studies in Nigeria and Africa. It is expected that the ideas in this study will be seen as a case-study for future studies. Since this study focused on one industry (banking sector) and commercial banks, further studies should explore non-commercial banks (investment, corporate and development banks) and industries. The findings of this study should not be generalised as being representative of all industries in Nigeria. In addition, it will make an interesting study to investigate the influence of the Nigerian labour law and culture on work-family balance policies and practices on working mothers in Nigeria. The author of

this study further recommends that future research should employ the mixed-methods approach to produce a robust data set. It would equally be useful to investigate the negative health consequences associated with returning mother bankers' work overload and work-family imbalance in Nigeria, given the exceptionally long working hours culture in the Nigerian banking sector.

7.12. Recommendations

This study makes several recommendations for the Nigerian government, the policy makers and management of the banking sector. In view of the serious implications of the lack of work-family balance among the returning mothers, the Nigerian banking sector, this study makes the following recommendations.

7.12.1. Elimination of Gender Role Stereotyping in Nigeria.

Firstly, while most women work outside the home, childcare and family chores remain the primary responsibility of the Nigerian women. This study recognises the role of culture and tradition, and it calls for the elimination of gender role stereotyping in Nigeria. In Nigeria, childcare, and family chores, are the culturally prescribed responsibility of women and now that of a breadwinner inclusive. Comprehensive implementation of work-family policies and practices will help women to challenge the assumptions of gender-based division of labour and have a fair hearing.

In addition, the increase in diversity in the workplace and reduced attention on the family and need for family time has increased awareness of the problem of long-working hours or inflexibility in the Nigerian banking sector as a major problem for returning mothers, leaving insufficient time and energy for family life. In view of this, the Nigerian policy makers should mirror the EU and legislate a Nigerian Working Time Directive to protect not only returning nursing mothers health and safety, but workers in general by stipulating the maximum number of hours that they can stay at work daily. This would, however, require a re-engineering of the banking sector system. The long working hour's culture is putting much pressure on the employees, particularly, the returning mothers, as well as, causing strains in marriages. Secondly, this study recommends that flexible working arrangements should be encouraged and strengthened, which will enable nursing working mothers to work from home and relieve them of excessive workload.

7.12.2. Shared Childcare Responsibility Between Parents

Furthermore, this study recommends the Nigerian culture of seeing childcare issue as the sole responsibility of the woman should be reconsidered by enacting a national paternity leave policy and programme that entitles fathers to a period of paid time off work to assist their partners in caring for their children. In providing paid paternity leave as an incentive for fathers may have a positive impact on improving the gender equality in the domestic division of labour. In addition, this study recommends that the development of a national paternity leave policy should be a precursor to the development of a more comprehensive maternity and family leave policy to address work family balance.

7.12.3. Cultural and Attitudinal Change of Management and Supervisors

Lastly, this study recommends a cultural and attitudinal change to the banking sector management and supervisors. The banking culture, which always detains workers at the workplace and for longer hours must change if working mothers ever hope to have any form of balance between their work and family lives. Similarly, the lack of empathy by some managers and supervisors towards the experiences of working mothers balancing work-family commitments must change for the better. Thus, this study, recommends frequent training sessions for increasing knowledge and awareness of the managers/supervisors. Changes in the banking sectors corporate culture towards family friendly policy and practice can have a positive impact on returning mothers in balancing work-family commitments, directly impacting on employee engagement, retention, organisational performance. This study suggests that implementing national and corporate family friendly policy would be an opportunity to strengthen working families in Nigeria and contribute to a greater gender equality both within households and out of the home, with more equitable distribution of household responsibilities between women and men, as well as additional time in the workplace for women for promotion to senior and executive positions involved in ongoing evaluation of work family balancing employment policy and practice.

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Appendices

Appendix 1: Ethical Approval



Research, Innovation and Academic
Engagement Ethical Approval Panel

Research Centres Support Team
G0.3 Joule House
University of Salford
M5 4WT

T +44(0)161 295 7012

www.salford.ac.uk/

5 January 2016

Dear Osarobo

RE: ETHICS APPLICATION SBS 15-13 - Returning to work after childbirth: A study of work-life balance policy in the Nigerian banking sector

Based on the information that you provided, I am pleased to inform you that your application SBS 15-13 has been approved.

If there are any changes to the project or its methodology, please inform the Panel as soon as possible by contacting SBS-ResearchEthics@salford.ac.uk.

Yours sincerely,

A handwritten signature in black ink, appearing to read "David Percy".

Professor David F. Percy
Chair of the Staff and Postgraduate Research Ethics Panel
Salford Business School

Appendix 2: Participant Invitation Letter

Invitation Letter

About the Study

Research Title: A study of work-family balance policies and practices for returning nursing mothers in the Nigerian banking industry

Researcher: Osarobo Naomi Ogunbor

PhD student, Salford Business School, University
of Salford Manchester, United Kingdom.

Outline of Research:

Work-Family balance has been defined by Greenhaus and Foley (2007) as the extent to which an individual experiences positive relationship between work and family roles, or where the domains of work and family are considered compatible and /or at equilibrium with each other. The changes within the family structure, globalisation and technological advancement in recent decades has led to a shift from the male breadwinner household to a dual breadwinner and lone parent household causing more women to be involved in paid work while carrying out their primary obligations as mothers and wives (Mordi, Simpson & Okafor, 2010). The benefits of Work-family balance policies and practices cannot be overemphasised for both employees and the organisation as it enables employees to balance demands of paid work and family/childcare obligations thereby improving employee health and wellbeing; while promoting effectiveness, productivity, increasing business growth and competitive advantage within the organisation.

The Nigerian banking sector is selected for this research due to its continuous contribution to the economic growth and development of the country bringing 3.52% real GDP in the first quarter of 2015 despite reforms

undergone over the years (National bureau of Statistics, 2015). Also the sector has a high percentage of female employees which makes the phenomenon a major concern for women especially returning mothers due to the work overload, long hour culture, weekend work and stress associated with the sector; coupled with the demands of childcare and domestic duties.

The critical intention of this study is based on the desire to improve the everyday lives of mothers returning to work after maternity leave in the Nigerian banking sector. It is anticipated that the findings of this study will improve the work-family balance policy making and implementation process in the Nigerian banking sector for returning mothers in order to reduce the challenges they face trying to juggle multiple roles and incompatible demands of paid work and family obligations.

Appendix 3: Information sheet



November 11th, 2015

Information Sheet

Research Title: A study of Work-family balance policies for returning nursing mothers in the Nigerian banking Industry

Dear [Name of participant]

My name is Osarobo Naomi Ogunbor a PhD researcher at the University of Salford, Salford Business School Manchester, United Kingdom. I am conducting a research aimed to critically assess the work-family balance policies and practices for employee who are returning nursing mothers in the Nigerian banking industry.

Research aim

The aim of the research is to explore the lived experiences of returning nursing mothers, and the extent of which work-family balance policies and practices in the Nigerian banking sector are reality in balancing work and family obligations.

Research Objectives

- To examine the concept of, and work-family balance available in the Nigerian banking industry

- To investigate the lived experiences/challenges of working returning mothers in the Nigerian banking sector, and work-family balance policies and practices available to them.
- To explore coping strategies adopted by returning mothers.
- To explore effective ways to improve implementation of work-family balance.

Voluntary participation

Your participation is voluntary, and you may withdraw at any time from participating in this research without giving a reason. If you do not wish to participate you do not have to do anything in response to this request. If you are happy to participate in the research, we will ask you to read this information sheet, sign the consent form and return it to the researcher.

Risks and discomforts: This research study does not have any known risks or discomforts associated with it.

Benefits: The study does not offer any personal benefits for your participation. The information you provide will help the researcher gain more insight into this research work and the result of the study could be beneficial to the Nigerian banking Industry.

Anonymity and Confidentiality: Any comments / inputs made during the course of the study will be treated with confidentiality by the researcher. All data collection, storage and processing will comply with the principles of the Data Protection Act 1998. Hardcopies will be reserved in a locked box, and all digital copies of files and backup copies will be stored on a password protected USB and password protected computer. After completion of the research, all the tapes and drafts will be secured properly to prevent any misuse.

The information provided by you will be used solely for the PhD Thesis and other academic publications therefore openly accessible; under no circumstance will identifiable responses be provided to a third party. The use

of pseudonyms will be employed to protect the identity of all research participants.

If you do have any queries or would like to contact me to receive further information about this research work, please do not hesitate to contact me through my Email: o.n.ogunbor@edu.salford.ac.uk

Appendix 4: Consent Form



CONSENT FORM

Research Project Title:

A study of work-family balance policies and practices for returning nursing mothers in the Nigerian banking industry

Name of the researcher:

Osarobo Naomi Ogunbor

Name of the supervisor:

Professor Kirk Chang

Please tick the appropriate boxes

Yes

No

I have read and understood the project information sheet dated..... ☐ ☐

I have been given the opportunity to ask questions regarding the above research project. ☐ ☐

I agree to take part in the project. ☐ ☐

Taking part in the project will include being interviewed and audio recorded. ☐ ☐

I agree to the use of my statements as anonymous quotes in publications. ☐ ☐

I understand that my taking part is voluntary; I can withdraw from the study at any time and I do not ☐ ☐ have to give any reasons for why I no longer want to take part.

Name of participant [printed]

Signature

Date

Researcher [printed]

Signature

Date

Contact- Email: o.n.ogunbor@edu.salford.ac.uk

Appendix 5: Semi structured interview transcript (RFB10)

Organisation-First bank of Nigeria Ltd

Name code-Respondent 10, First bank (RFB10)

Total years of experience-6 years

Gender-Female

Age-34

Role-Accountant

Number of children- 2

Age of the youngest child-10 months old

Date-01-05- 2016

Researcher- Good afternoon, my name is Naomi, may I know your name please?

Interviewee- I am (Respondent A), but you can call me (Res A) ...

Researcher: uh that's fine, what a lovely office you've got.... quite airy and nice

Interviewee: oh well, thanks

Researcher- I have a few questions I would like to ask you today, and I would appreciate your honest feedback. This whole session should not last longer than 1 hour.

Kindly let me know if you want me to stop at any time should you need a break. You are free to opt out of the research at any time without giving reason, and I can assure you that your decision will be respected.

Interviewee- Thank you.

Researcher- I will be recording the entire session, I hope you do not mind. Your response will be kept strictly confidential, and the tape recorder will always be stored in a safe place.

Interviewee- That is quiet reassuring

Researcher- Are you married?

Interviewee- Yes, I am, been married for 9 years now and it still seems like yesterday.....yeah

Researcher-Aww that's great!

Researcher- Have you got any children? If yes, how many are they and how old is the youngest?

Interviewee- oh yes, I have 2 kids... and I must say they are a handful..... 3 year, and the youngest is 10 months old.

Researcher- Have you ever heard about work-family balance? If yes, what does it mean to you?

Interviewee- Work-family balance to me is making sure that my family life isn't affected, and we can continue to do or have a normal life where I can be with my husband and children and not be over-extended in my work time. My job is very demanding, but I don't have a choice because of the economic situation of the country which is not friendly, and the banking industry is one of the major employers in this country. This is the third bank I am working, and they all have the same working schedule

Researcher: What work-family balance policies/ initiatives available in your organisation?

Interviewee: Hmm, the policies available are very limited, but I will tell you anyways. Maternity leave (3 months with full pay), is not enough for any mother, nursing a baby is a hard work. There are other leaves we are entitled, such as the annual leave, but once you have gone on maternity, you are no longer qualified for them in that same year. We are entitled to sick leave (2 days to 1 week with doctors' report), examination leave (depends on the exam timetable), and compassionate leave (in case of bereavement 1 week) and casual leave (for emergencies and unforeseen circumstances).

Researcher: Who is/are responsible for initiating and implementing the work-family balance policies in your organisation?

Interviewee: Leave policies are formulated based upon regulations made by the government. It is considered the criteria that are used to reserve rights of organisations and employees. If any change occurred in the Nigerian Labour Law, it will be considered in organisation's policy. The bank itself has limited leave policies.

Researcher- How effective are the work-family balance policies in your organisation?

Interviewee: well! The policies are not very effective because the implementation is not enforced by the Nigerian labour law and the government does not really care about the welfare of employees in private sectors, which places these employees at the mercy of their employer. The effectiveness lies

in the hands of the leadership or the organisation who have the final verdict for leave approval and other flexible working initiatives.

Researcher- How important is it for you to balance your work and family life as a returning mother?

Interviewee: It is very important to me because work and family are essential part of my day-to-day life. The lack of adequate work-family balance policy in our bank is really impacting on our families. For example, it is always a problem to take my son to the dentist every 6 months because he wears braces. Each time I have to close early or come in late because I have to take him for his appointment, my boss always make some nasty comments like, you are joking with your job, or are you the only one that has a child in this company?

Researcher- How do you cope with the challenges you experience when juggling work and family responsibilities?

Interviewee: I depend solely on my family for support, I have never had any difficulties. I have a very supportive family, who are willing to always assist me. That is how I have been able to cope with this banking job, by the time I gets home, food is already prepared, children have eaten, and homework done. I am super grateful to God for giving me such as understanding and supportive family, how would I have coped?

Researcher- In your opinion is it possible to achieve a work-family balance in the Nigerian banking industry? Please explain in detail.

Interviewee: Some colleagues are very insensitive.... their attitude sometimes is

unbelievable.... I have worked with the bank for 5 years now and I think some of the problem also comes from co-workers. I believe in the saying that...if you cannot change the world, make a difference! We complain a lot about how the bank should improve on work-family balance policies, but amongst ourselves as colleagues we hardly look out for one another. Why can't we start by changing our attitude towards one another, then maybe things will start getting better? I don't know if it is some sort of competition or some people are just generally insensitive. There was a time when my son was very sick

and I had to take him to the hospital which required me to be off work for about 2-3 days...when I resumed back, one of my colleague made a sarcastic statement saying:hmmm this holiday package in disguise of sick leave.....I was dumfounded....this is the lady that was supposed to cover for me....apparently she kept a pile of work waiting for me at my desk.....she didn't help me at all while I was off work”.

Researcher - How supportive is your organisation towards your work-family balance needs?

Interviewee: There are some policies in place, even though they are limited. It all depends on your direct boss/supervisor because they have the final say regarding leave approval. If your boss is nice and understanding, then you would not have much problems. I have an understanding boss, so I count myself lucky.

Researcher -What do you think the Nigerian banking industry and the government can do to help returning mothers achieve a better work-family balance?

Interviewee: I think there is a lot that can be done, but we can start with baby steps like increasing the maternity leave to 6 months at least Also, the bank should introduce more effective work-family balance policies (work flexibility) that will alleviate the difficulties in balancing work and family life among working mothers. On-site crèche will also make life easier for returning mothers, because most of us have to drop and pick kids up from crèche which usually makes us late for work as a result of the distance between work and the crèche, and the road traffic.

Appendix 6: Coding and Themes Creation

NO.	NARRATIONS	CODE (Work-Family Balance)	THEMES	REFERENCE
RES. Q1	What work-family balance policies are available in the Nigerian Banking Industry, particularly to the returning nursing mothers?	Coding	Themes/Subthemes	Zenith Bank Participants
1	It simply means having time for family and work, these two domains are very important. One domain cannot replace the other, because you cannot feed your family with love, it is the salary earned from working that you would use to feed the family and pay the bills	Work and family both important to a man's life	Concept of Work-Family Balance	
2	The term work-family balance for me is having time for my wife, children, aged parents and extended family members. But my job as a bank manager does not permit me that luxury of time for my family.	Time a scarce resource	Time for family	
3	It is having the ability to obviously do a day's work and then making sure that the quality of life is good as well. So not just focusing on work, but having time to balance	Not allowing anything at all hinder their ability to balance both work and family life		

	with family, leisure, and all those sorts of things			
4	Work-family balance is not new to me...I attended a seminar in church recently which was centred on issues bothering the work and family life of men in ministry. In my opinion workfamily balance means finding fulfilment in my work and my family life	Finding fulfilment in both domains		
5	For me, it is the absence of stress and tension between my work and family life, whereby I worry less about the stability between both aspects of my life.	The absence of stress	Health and wellbeing	
6	I would define work-family balance as having enough time to be successful at my work and being able to do my job to the best of my ability, which is not going to impact too greatly on my personal or family life. It is a balance between the amount of work you are doing and the amount of time you get to recharge	Success at work and family	Time for work	
7	I play golf, attends friends and family's weddings and birthday parties, so I see a good work-family balance as	Having time for recreational activities and leisure	Time for leisure	

	the ability to have time for recreational activities when necessary.			
8	Having a good health, means efficiency and productivity which drives banking jobs, therefore, work-family balance to me, means having time to work and more importantly time to take care of myself and my family	Efficiency and productivity		

9	For me, work-family balance means the ability to combined work and still have a great social life. If I don't have fun now, when would I, is it when I die	Having a great life		
RES Q1	What work-family balance policies/ initiatives available in your organisation?	Policies	Knowledge of the available work-family balance policies	
2	Pregnant female employees of this new generation bank are entitled to 90 days of fully paid maternity leave, and 28 days annual leave paid, this could be taken along the maternity leave. It is worth noting that, the annual leave is only available for staffs that have work continuously for a period of 12 months. There is also unpaid extended maternity	90 days maternity leave 28 days annual leave	Leave Arrangements	

	leave which depends on the health of the mother or baby based on medical report.			
3	After the expiration of maternity leave the returning mothers are permitted to leave the office 2 hours before the normal closure time for twice a week for three months, for the purpose of breastfeeding	2 hours off-work twice a week		
4	There is no social policy support for fathers, such as paternity leave in connection with childbirth, childcare or child illness.	No paternity leave		
5	Every staff at the bank headquarters with a baby have the right to register their babies in the crèche. The crèche emerged about 7 years ago to comply with changes in our society, to help minimised lateness and manage workfamily conflicts	Creche' at the bank's headquarter	Availability of Crèche'	
5	I should be given more time not only for paternity leave which we do not have, but also, when the kids are sick, and to attend the children school activities like	Paternity issues		

	sports, parents-teachers association meetings.			
6	My husband was not with me when I had my baby last year (2016), he was at work. Since there is no paternity leave in Nigeria, he can only apply to take his annual leave early, and this depends on the availability of someone else to cover for him. Paternity leave is a necessary requirement, at least for the first week of the child's birth.	Paternity issues		
7	Every staff at the bank headquarters with a baby have the right to register their babies in the crèche. The crèche emerged about 7 years ago to comply with changes in our society, to help minimised lateness and manage workfamily conflicts	Availability of crèche at the headquarter		

8	In the case of illness, bereavement both banks grants between 2-7 days paid leave on compassionate ground	2-7 days sick and bereavement		
RES Q1	Who is/are responsible for initiating and implementing	Implementation of Policies	Implementation and	

	the work-family balance policies in your organisation?		effectiveness of Work-family balance policies	
2	The Nigerian Labour Act set limited standard of work-family balance policies that have been adopted in the workplaces	The Nigerian Labour Act	Government	
3	The management tend to provide support beyond the minimum stipulated by the Nigerian Labour Act. For example, 100% paid maternity leave for three months, and upon resumption from maternity leave, returning nursing mothers can close work 2 hours earlier for another three months to breastfeed their babies.	The management team	Role of Management	
4	The human resource department plays a strategic role in achieving the implementation of work-family balance policies in ensuring the company is supportive of the needs of mothers with family responsibilities, thereby engaging the most talented and skilled workforce.	Human Resource Personnel	Role of Human Resource	
5	Human resource personnel are responsible for making policies to guide the employees, the responsibility of their implementation lies primarily	Line-managers and Supervisors	Role of Line-managers/Supervisors	

	with the line-managers or supervisors. For work-family balance policies to achieve the objective for which they were implemented, the support of linemanagers/supervisors is of necessity.			
6	The trade unions are not directly involved in the implementation of work-family balance in the bank, but have been involved over many years in fighting against the banks who unilaterally try to change conditions of work or retrench their employees, where such decisions have to be made, this has to be discussed with unions and they have ensured that large severance benefits are paid by the banks to their employees	Trade unions	Role of the Union	
7	The issue of work-family balance is relatively new, and the union officials are only getting a grip of what it is about. The unions would look more closely into it as it would help the employees at work which is our utmost priority	The Unions		
RES Q1	How effective are the work-family balance policies in your organisation?	Supportive mechanism		

1	The effectiveness of these policies depends greatly on Workplace social support and the Organisational culture.	Organisational culture		
2	The supports of the managers/supervisors and co-workers go a long way in ensuring that WFBPs policies are effective and used to maximum potential by returning mothers, bearing in mind that the implementation of these policies lies in the hands of the branch managers who are usually the first point of contact for leave approval.	Line-managers and Supervisors support		
3	Hmm.... how effective these policies depend on how supportive the supervisor/branch manager is. This basically has to do with the personal relationship the staff has with the supervisor. In my case, my boss is too cool. If I need to close early or miss work , he always understands as long as I don't abuse it ...my colleagues are very helpful too and they assist me as long as when they need me, I will be there for them ; tit for tat....aahh	Personal relationship with the managers/supervisor		

4	My branch manager is the first point of contact for leave approvals in my organisation, and the kind of rapport an employee has with him determines if the leave will be approved or not....i have never been refused any leave I request for, but have heard some of my colleagues complain	Rapport		
4	There are policies in place...although maybe not enough, but the implementation and effectiveness of these policies is the problem... I have stayed back several times past the mandated closing time for nursing mothers... my boss did not allow me close early she said I need to complete my work before going home. In my opinion I don't think this should happen, since the organisation's policy states that nursing mothers are allowed to close 2 hours early. It is only for three months post maternity leave! So, I see no reason why returning mothers should not be allowed to close early	Increased Workload		

5	The policies we have are very effective.... I have never refused anyone's request to take maternity leave or any other leave they are entitled to. Even the 2 hours closing early for nursing mothers is available for anybody who needs it....I will never refused or prevented anybody from closing early.....I am a man that also has a wife at home who just delivered a baby, so I won't treat another badly.	Rights granted, and have never been denied		
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RES Q2	What are the lived experiences/challenges that returning mother's face in combining work and family?	Experiences/Challenge	Experiences/challenges	
1	The challenges of balancing these duties in a patriarchal society like Nigeria, are enormous and very challenging. In Nigeria, the primary responsibility of women is to take care of their family, which include caring for their children, husbands, parents and any member of the extended family. These enormous responsibilities rest primarily on women while their careers are considered	Patriarchal society	Childcare issues	

	secondary to these responsibilities and should not affect their primary responsibilities			
2	Any Nigerian woman who prioritises her career prospects and neglects her primary responsibility as a home carer faces a domestic crisis and social sanctions, you know it, as a Nigerian woman.	Gender stereotyping		
3	Family responsibilities takes preeminence. That is why my career is not progressing as it ought to be. I have four children all below the ages of 12. I cook the food everyone eats, although bulk of these food is cooked over the weekends, ready to microwave and eat. I also ensure everything such as laundry, the general home-front is in order	Traditional gender ideology		
4	I can't think of anything more challenging than trying to manoeuvre and create a balance between my duties as a mother, carer and a professional banker. I have had series of challenges over the years and in my effort of combining these	Conflicts over roles	Complexity of combining multiple roles	

	responsibilities, trust me, the task is herculean, I almost lost my marriage. This banking job is challenging on its own, much more combining it with family responsibilities			
5	This may sound weird, considering the Nigerian cultural stance on woman's age and marriage, I am still single at 35, although, I already had a child and I am not considering marriage soonest. Nigeria is a patriarchal society where caring for one's husband, children and other members of the family are exclusively the woman's primary responsibilities. In our society, a woman is expected to subservient and serve her husband at all time, without any excuse. Balancing my responsibilities as a	Stress and Anger	Stress and Wornout	
	single mother and a professional banker is already tricky and very challenging			

6	The fact is that, with my kind of profession, as a banker, it is relatively impossible to balance my roles as an employee, wife, mother and a care giver. One role will, for sure suffer. As a typical Nigerian woman, it is my career that always suffers the role congestion. As you can hear from my earlier phone conversation few minutes back, it was another parent that helps picked my son from school and dropped at home for me.	Role congestion/Conflicts		
7	The long working hour's culture of the bank is not good for family and employee's wellbeing. Closing very late does not allow me to see her children. For example, they might have gone to bed before I gets home, and sometimes they would still be sleeping before leaving the house, they are left at the care of the house-help, which of a truth, I am not too comfortable with	Long-working ho stress, lack of wellbei	Time management	
8	My feel guilty that I am not there enough for my baby. I am constantly beating myself up and having the reminder that I feel bad that my son does not have a father figure in his life, never has and probably never will. I am a	Guilt and frustration		

	single parent anyways, and I am always trying to overcompensate for that. I think I get a little frustrated and stressed out from time to time when I know that we have a big obligation at work and I have to work a little bit late and well, children would not understand that			
9	Time management... not having enough hours in the day is my biggest challenge, between having to work, cook dinner, and get grocery amongst others, it is overwhelming. There is no time I will not quit this job because of the effect my long working hours is having on my family, particularly, my kids.	Time management, bulk cooking and shopping	Time Management	
10	The job is very stressful; I feel very tired sometimes to the extent I have to take painkillers to be able to reconcile work with family responsibility. I am always nervous when I have to go to work, and I feel unable to achieve some goals set at work	Stressful and tired	Impact of work demands on nursing mothers	
11	I wish there is flexibility in where and when I work, as long as I deliver my work according to deadlines and quality standards. Although, my children are of age, they can fend for themselves	Long working hours		

	when I am at work, but they still do need my presence around			
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12	If you want a proper work-family balance, the bank is clearly not the place to be as a young mother, as the work environment does not encourage it, you work long hours, and very heavy workload. The workload is ever increasing, how can any mother achieve any form of balance	Heavy workload and unfriendly policies	Lack of trusted support systems	
13	As we speak now, my marriage is in disarray, at the brink of collapse because my husband has asked me to choose between my job and the family. The reason is because I rarely spend time with my family, I work from Monday to Saturday	Marital conflict		
RES Q3	What are the coping strategies of the returning mothers in managing work-family conflict?	Coping Strategy	Coping strategies and adjustment techniques to balance work and family obligations	

2	Most of the weekends I am free, I do cook different kind of dishes and store in the freezer, this saves time and helps a lot in meeting the family needs	Planning and prioritising work	Time-based	
3	Properties on the mainland are more affordable than the ones in the Island where her office is located. Although I used to live a bit further down, I had to reconsidered as a result of the traffic, so I moved a bit closer just to be sure that I leave the house at 5.45am and still get to the office by 7am, unlike the 5am I used to leave home to work	Nearness to workplace and leaving home early		
4	I engaged the service of a domestic help, but this contractual relationship did not work. I then seek help from relatives and friends who needs help too, particularly those from the rural area. By living in urban area, rural dwellers believe that they can access better education or better standard of living. As a result, this becomes a mutually beneficial relationship for me and my relatives.	Services of domest and friends	Social supports	

5	I really want to appreciate my husband for his encouragement in the pursuit of my career. He has been my inspiration and support system. There are periods when we are searching for help, between when the former helps leave and the new one comes, there is that window and he is usually very helpful with the house chores, cooking and taking care of the children	Husband's support	Family supports	
6	Spirituality and positive thinking, supportive colleagues and emotional management system helps them cope with the challenges they experience	Spirituality and positive thinking	Strain-based	

	when juggling work and family responsibilities			
7	When I think about the regional assignment, I am like, God, am I doing the right thing by accepting this assignment, and please God help me convince my husband to allow me for this assignment, once my husband agrees, I know it was God's will and I have to plead with my mother with the support of the housemaid to take care of my two kids and home, for the period I was going to be	Seeking help from God		

	away, and God actually answered my prayer.			
8	I have a female manager, anytime I need a favour, such as taking my baby for her immunization, I always approach her first for permission, because I know her approval will override my supervisors who is a man and might not really understand what I am going through	Empathy from manager	Female mentors	
9	I know how to work my way into my colleagues' hearts, and it helps me get things done. I need that support sometimes, particularly when I try to be involved in my children's lives. I meet my colleagues for help, and you will be surprise what would have taken me hours to do.... with some good ideas from my colleagues such situation would be solved within minutes	Supports from colleagues	Supportive colleagues	
10	The tendency is if you don't know how to step out of work emotionally, you will take it home and you will find yourself being really upset. You will be	Stepping out of emotions	Emotional management	

	asking yourself what is wrong, undermining the fact that pressure from work can affect your relationships at home.			
11	This bank is committed to good workfamily balance, equal opportunity, fairness, professionalism, mutual respect and dignity at work for all employees. It creates a work environment where inclusion was part of the corporate culture, where employees were valued for their skills and talents, and where they are appreciated for their uniqueness. In recognition of the need of a platform to channel information about women employees needs to management, it officially launched an initiative called Women's Talk in 2013	Commitment and support of the bank, skills transfer and professionalism	Behaviour-based	
RES. Q4	How can work-family balance be better improved and managed?	Improvement on work-family balance	Strategies to improve workfamily balance	
2	Since the banks mirrored the Nigerian Labour Act of 1974, which is basically obsolete, and do not reflect the realities	Reform of the Labour Act	Review of the Labour Act	

	of today's workplace, as a matter of urgency, there is need for reform, and to conform to today's workplace reality.			
3	The management should often research workforce trends to understand their staff and conduct regular needs assessments, policy reviews and policy revision when necessary, especially on the issue of family-friendly policies, since the growing trend of women in the labour force.	Policy reviews and Policy revisions		
4	Having women represent them at decision making point can influence inclusive work-family balance policies, such as having a longer paid maternity leave, just as its been practised in the developed countries.	Female mentors	Women in Decision making positions	
5	Both government and the management should enact policies that would promote work-family balance policies such as, flexible schedules, job sharing and homeworking, these can provide opportunities that may enhance the experiences of returning mothers in the bank.	Promotes flexible working and homeworking	Flexible working arrangements	

6	They should also take advantage of technology and structure work in such a way that staffs can work from anywhere and not necessarily be at their desk every day of the week, would help women with childcare responsibilities to still be able to work and build careers in the industry.	Use of technology and restructure of work		
RES Q1	What work-family balance policies are available in the Nigerian Banking Industry, particularly to the returning nursing mothers?		Concept of WorkFamily Balance	First Bank Participants
2	Work-family balance as the ability of an individual having sufficient time to be successful at work, as well as, having sufficient time for the family. It is the balance between the amount of work you are doing and the amount of time you get to recharge	Time as an essential resources		
3	It is about maintaining a healthy balance between focusing on work, and balancing family and social life. It is a balance between what we do here at work, our staff versus family.... And obviously, it is crucial to maintain healthy work-life balance	Balance between work and family responsibilities		

3	<p>Work-family balance its part of our family friendly policies and we also ensure that our staffs are trained annually about work-family balance and its benefits.</p> <p>Hmmm! from my own understanding, you can't concentrate on your work and not spending enough time with the family and friends,</p>	Spending enough time at both domains		
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	otherwise, your relationship would be affected, not only with your children, but your spouse			
4	<p>My work-family balance now is not fantastic, in as much as I needed more time to care for my family, I likewise needs the job to be able to take care of them financially. So, I believe workfamily balance is the ability to balance these two important roles in one's life, which for me, it's really challenging going by the policies the bank has for the staff</p>	Time a crucial element of balance		
5	<p>I hear about work-family balance all the time and this is something that concerns me especially as a mother. I believe balancing my work and family life means equal satisfaction in both areas of my life, which I am not getting now</p>	Having equal satisfaction		

RES Q1	What work-family balance policies/ initiatives available in your organisation?	Availability of work-family balance	Knowledge of available workfamily balance policies	
2	The duration for maternity leave is 90 days with pay, with an unpaid extension for a period of 30 days. Besides the 3 months maternity leave, and upon resumption, the nursing mothers are allowed 2 hours off work for the period of 3 months for breastfeeding purposes.	90 days maternity leave and 2 hours off-work a week	Maternity leave	
3	Sick leave is 2 days to 1 week with doctors' report, examination leave depends on the exam timetable, and compassionate leave in case of bereavement 1 week; and casual leave for emergencies and unforeseen circumstances	2-7 days sick leave, bereavement and exam.	Wellbeing	
3	Let me start with the maternity leave, it is usually 3 months with full pay and can be extended to 30 days in case of medical condition. A returning mother can only take maternity leave every 2 years... for instance, if I become pregnant again before 2 years, I will be asked to use my annual leave instead of maternity leave.	90 days maternity and 30 days extended in case of ill-health.	Childcare	

4	Annual leave varies, it depends on the employees' status (15-28 days), sick leave (2-7 days with doctor's report), examination leave, compassionate leave (1 week) and casual leave.	15-28 days paid leave	Annual leave	
5	Paternity leave is not part of the Nigerian labour law. This can be associated with the traditional role of women which is that of a nurturer, wife, mother and caregiver	No paternity leave	Paternity leave	
6	I work as a cashier in this organisation and I am entitled to fifteen working days annual leave which is lesser than that of the branch manager or head of	Annual leave based on positions occupied		

	operations, but we all work long hours and weekend work. My workload is sometimes more than theirs.....so why can't we all have the same length of annual leave?			
RES Q1	Who is/are responsible for initiating and implementing the work-family balance policies in your organisation?	Implementation of workfamily balance	Implementation and effectiveness of Work-family balance policies	
2	The Nigerian Labour Law stipulates certain rules and regulations governing work-family balance, and this formed	The Nigerian Labour Act	Government	

	the bedrock upon the adoption of workfamily balance policies by the bank.			
3	Leave policies are formulated based upon regulations made by the government. It is considered the criteria that are used to reserve rights of organisations and employees. If any change occurred in the Nigerian Labour Law, it will be considered in organisation's policy	Based on government regulations		
4	The implementation of work-family balance policies clearly relates, in part at least, to the existence of competitors in the market environment. The company does not wish to be in the position of having to hire new employees, a process that would be costly, hence the company logically adopts work-family balance policies deemed beneficial to women and with the company's overall strategy.	Competitive market environments	Competition of labour supply	
5	Increased number of women in the workforce partly contributed to the implementation of few of the policies. Yes, it was an increase in the number of married women that was partly	Growth of female in the labour force	Existence of female employees	

	behind the implementation of childcare practices. It is also because we have strong position and skill in workplace, and labour union used to help and support us as women in the past			
6	Management drives individual benefit from an employee relationship viewpoint... the trade union is allowed to present its views and demands but as management we decide what benefits the company and the workforce as well. So, the implementation of work-family balance policies has nothing to do with the presence of the trade unions. Although, we cannot ignore the union's role in increasing an awareness of the management's desire to improve participation in these policies	Limited input from the trade union	Trade union	
7	A number of the senior management team made changes in the company's policies, particularly as a result of bringing with them their international experiences... this is apparent in their intention to implement paternity leave in the company very soon	Senior management team	Management	

8	Some of the management team and staff visit international organisations every year, this they do, to learn about the latest developments in different fields, and from such experience and knowledge they have gained, the company has become motivated to work according to international standards and policies, which is on the pipeline	Influence from the international organisations	International influence	
RES Q1	How effective are the work-family balance policies in your organisation?	Effectiveness of work-family balance		
2	Our work-family balance policies are fair, and all employees can benefit from them. Returning mothers are entitled to closing (2 hours) early hours for three months after resuming from maternity leave.	Fair and effective policies		
3	The policies are not very effective especially for branch staff. At the head office, policies are more effective, and employees usually benefit more. I think it is because the Human capital management department (HR) in charge of policy formulation and implementation is based at the head office. While at the branch level, employees are at the mercy of their	Partially effective		

	managers/ supervisors. The closing time for nursing mother is not effective at all...I have been refused to close early several times by my branch manager			
4	My workload this week is unbelievable, I doubt if I will even finish by the end of the week. My manager is not so friendly with me and we don't really get along so well. Whenever I want to close at 3pm she will not allow me go.....she keeps emphasising that I make sure my work is complete by the end of the week if not I will be queried. Most of these returning mothers who close at 3pm even have more workload than me, what makes the difference is usually the rapport they have with the manager	Unsupportive manager		
5	It all boils down to how understanding the branch manager/supervisor is....some managers are not considerate at all...Also since I came back from maternity leave I have been working extra hard due to the piled-up work load....my	Lack of support		

	colleagues have not really been of assistance because, I guess everyone has a target and sees the other			
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	person as a competition. No one wants to spend time helping you with your workload when they have to do their job.			
RES Q2	What are the lived experiences/challenges that returning mother's face in combining work and family?	How important is it for you to balance your work and family life as a returning mother?	Experiences/Challenges	
1	Work and family is an aspect of my life that I don't joke with and balancing both is very crucial. I got married about a year ago and we still believe, and we just had our first baby few months ago. I don't think I want to continue working in the bank because, I sincerely don't think that the banking sector is the best place for a married woman to work especially those with young children because of the working conditions.	Banking work not ideal for married women with kids. Intention of disengagement		
2	I don't need to tell you the situation, you understand the patriarchy system puts women in a position where family	Work conflicting with family time		

	commitments come into serious conflict with our career.			
3	I must confess, my job as a banker is very demanding and does not give the luxury of time for my family. I don't have choice because the economic climate is not friendly, and banks are one of the major employers in the country. Long-working hours of the banking industry have serious adverse effect on us as mothers.	Demanding job		
4	The lack of adequate work-family balance policy in our bank is really impacting on our families. For example, it is always a problem to take my son to the dentist every 6 months because he wears braces	Work conflicting with family		
5	Nigerian banks are not supportive enough, there should be facilities established for nursing mothers who intend to continue breastfeeding after returning back to work, like, lactation room for expressing breastmilk and a refrigerator for storage	Unsupportive management policies		

6	The female toilet is not hygienic enough for daily use, making it unsuitable for breast extraction. The fridge provided for employees to store their personal food is usually over-crowded thereby exposing the expressed milk to the dangers of cross contamination which is a food safety management issue	Lack of facilities for nursing mothers		
7	The bank is not my father's company, my family is my all in all, so, I would have to resign from this banking job soon, the job is too demanding, and focus on my family, what is the essence of making the money and raised useless	Intention of disengagement from the banking job		

	children that would cause me pain in the near future			
8	Having Flexible work schedule would have helped me to manage the needs of my three children and husband, but right now I am struggling and overwhelmed. I am taking care of these children alone which has not been easy to manage along with the pressure of work.	Struggling and overwhelmed with work pressure		
9	It is impossible to achieve work-family balance while working in a bank here in Lagos, not only	Road traffic and congestion		

	that the job is demanding, the traffic congestion I have to put up with every day is crazy			
10	It is difficult for me to balance my work and family life at the same time.... mostly due to the amount of time I spend on my way to and from work, besides the hours I spent at the workplace	Long working hours		
11	Unfortunately, there is no flexible work arrangement in the Nigerian banking industry. In my view it would be better if the management could look into the issue of work flexibility, particularly for mothers, because the home and family need us more	Lack of work flexibilities		
12	Most of the times I work more than 10 hours, even through the weekend. For instance, if an investor is unable to come into the bank during the weekdays, but can only meet with us by weekends, I have to meet such client on the date specified	Clients are opportune to flexibility		
13	There is no flexibility in the Nigerian banking sector, and this is gradually killing us as mothers. It's exhausting and overwhelming for the returning nursing mothers.	Lack of flexible work arrangements. Exhaustion and stressful		

RES Q3	What are the coping strategies of the returning mothers in managing work-family conflict?	Coping Strategy	Coping strategies and adjustment techniques to balance work and family obligations	
1	I needed both my mum and husband support before delivery, especially my mother's assistance during my maternity leave was very paramount, so I have to bring my mother from the rural area to leave with us. She was with me during the birth of my cute baby and my recovering process. Later just before resuming work, I have to bring my younger sister, who was yet to gain admission into the university to assist our mother. With the support of my family members, I was both	Family supports	Family and domestic helps	

	psychologically and mentally ready for work			
2	I depend solely on my family for support, I have never had any difficulties. I have a very supportive family, who are willing to always assist me. That is how I have been able to cope	Supportive family		

	with this banking job, by the time I gets home, food is already prepared, children have eaten, and homework done. I am super grateful to God for giving me such as understanding and supportive family, how would I have coped...			
3	I support my sister financially for her help as she awaits her admission into the university. My mum has a steady financial monthly upkeep, whether she is here with us or in the village. Family can go at any length for you, when you take good care of them, that was the secret I discovered, and it works very well for me	Family and relative supports		
4	It is not a new thing that, as mothers we experience endless conflict in our lives as a worker, wife and a mother, and our employers are less concern of how we balance work and family responsibilities that is our personal issues. I am determined against every odd to succeed as long I still got a job that pays my bills which is always my primary concern	Personal management	Monetary gain and self-motivation	

5	Although, I can afford a domestic staff, but I just refused to toll that line as a solution to having house chores done. I personally try to manage my time, by multitasking.....	Multitasking	Multitask	
6	It is pathetic that most of us, working mothers in Nigeria have to get poorly trained housemaids to care for our children, imagined the kind of values and norms they will be inculcating into our children. The nature of our banking job, with its long-working hours denials us of spending quality time with our children	House maids		
7	I am very lucky to have a manager who is family oriented and believes in workfamily balance, probably because she is a mother, she is very helpful anytime I need time off for family commitments.....	Supportive manager		
8	Managers and supervisors are trained on how to manage their subordinates, provide the necessary support, resources and skills needed for them to carry out their task efficiently. Whether they put into practise what they have learnt from the training, depends on the	Line-managers/supervisors support		

	individual character of the manager/supervisor			
9	I believe the bank can do a lot more to support returning mothers outside the closing hours for nursing mothers the support we receive is not enough but we cannot really complain....that is why when most women start having children they resign from the bank to start their own small business or look for employment somewhere else.	Intention to resign and sought employment in less demanding job		
RES Q4	How can work-family balance be better improved and managed?	Improve work-family balance	Strategies to improve workfamily balance	
1	An increase in the length of maternity leave, this would enable them to recover health wise, encourage exclusive breastfeeding and bonding between mother and child.	Extended maternity leave		
2	Having onsite-crèche and discounted vouchers can also help in reducing the challenges returning mothers face when trying to balance work and family roles	Crèche' facilities		

3	There is a lot of work to be done by the management of this bank.... bearing in mind that one cannot change the culture of the Nigerian society; A culture that places the burden of childcare and domestic responsibilities on women. Maternity leave should be extended to at least 6 months	Reflection on culture		
4	The bank should introduce more effective work-family balance policies (work flexibility) that will alleviate the difficulties in balancing work and family life among working mothers.	Implement work flexibility.		

- **Research Question 1:** What work-family balance policies are available in the Nigerian Banking Industry, particularly to the returning nursing mothers?
- **Research Question 2:** What are the lived experiences/challenges that returning mother's face in combining work and family?
- **Research Question 3:** What are the coping strategies of the returning mothers in managing work-family conflict?
- **Research Question 4:** How can work-family balance be better improved and managed?