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## SOCIOLOGY | RESEARCH ARTICLE

# Work-family conflict: Evaluating the mediating role of personal intervening strategies

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**Abstract:** Balancing family and work roles places serious demands on working women most especially in African context where women also doubled as home keepers, and this represents a key factor in achieving sustainable productivity (SDG 8.2.3). The study was to expound work-family conflict experiences by married female workers in financial institutions, and to determine whether personal interventions play a beneficial role to improve productivity. The study adopted social survey with the use of self-administered questionnaire among 730 randomly selected married women bank employees. The study shows that 78.8% of female bankers experience work-family conflict due to strain to keep the jobs and meet up with expected family roles. In the absence of effective workplace relief, several women resort to personal coping strategies this is statistically insignificant and having a negative relationship depicting it is ineffective. The study concludes that the individual or personal intervention-based approach at minimizing work-family conflict could not be adjudged as effective. Therefore, a systematic and robust organization-based approach may be necessary as panacea for work-family conflict within the sector considered and the country as a whole.

**Subjects:** work-life balance, Family friendly work environment, personal work-life balance initiatives

### ABOUT THE AUTHOR

The authors are domiciled at Covenant University, Nigeria and member of faculty at the College of Business and Social Sciences but from different disciplines, which are Sociology and Demography and Social Statistics but all have kin research interest in gender studies, health and worklife balance and are all members of a research cluster. The paper is one of their several researches embarked on by the research cluster.

### PUBLIC INTEREST STATEMENT

The paper studied the worklife balance policies or initiatives in the financial institutions in Western Nigeria. While there are obvious evidences of implementation of work-life balance (WLB) policies in these organisations, challenges exists. Although studies have explored work-life balance policy in financial institutions, this paper analysed the existing policies because this sector is a male dominated work sector but with recent influx of female promoting increased proportion of female into non-agricultural employment (SDG 8.2.3), However, gaps were found gap in policy implementation or efficiency. Since inefficiency is the gap, this paper explored how cultural work roles in Nigeria influences female bankers WLB and explores the impact of personal initiative and family support to bridge the gap. The paper concludes that wide range of individual coping strategies improves the WLB of women working in the sector in Nigeria.

**Keywords: Work-family conflict; coping strategies and interventions; female employees; bank financial institution**

## 1. Introduction

The African agenda 2063, the UN 2030 Agenda and the SDG-8 stress not only the relevance of employment but also that women participation in labour force is fundamental, especially in the drive towards reduction of poverty. Despite, the various empowerment schemes unleashed to achieve this goal, the bottleneck of balancing the work in offices and expected women's roles at home in traditional African setting have been posing serious impediments to progress, engendering occupational burnout, job stress, decreasing health, and lower productivity from women (Adebola, 2005; Bowen, Govender, Edwards, & Cattell, 2018; Ajayi & Abimbola, 2013; Mmakwe & Ojiabo, 2018). Female labour force participation is substantially growing in Sub-Saharan Africa (OlaOlorun et al., 2017; World Bank, 2016). However, as women are joining the labour force in ever-mounting numbers (NDHS, 2003; World Bank, 2002), gender borders became distorted and the emerging work-family conflict has not till date being finally resolved. Work family balance is vital to economic productivity and crucial to the achievement of the target 8.2.3 of sustainable development goal (SDGs 8.2.3). Work-family conflict happens to both gender—male and female (Young & Schieman, 2018), but it is more pertinent to women in African setting where they are expected traditionally to perform certain roles, chores, irrespective of responsibility they have outside homes (Gage & Thomas, 2017; Marphatia, Ambale, & Reid, 2017). While there have been tremendous efforts to increase public understanding and intervention on the phenomenon (define the phenomenon and cite refs on sources of such 'efforts'), there have not been adequate solution from the public angles (government, organisation) and reference to women personal coping strategies to achieve balance are not popular in the literature, especially as it relates to the Nigerian context.

Conceptually, work-family conflict could be described as experience of incompatible demands between work and family roles that makes participation in both roles more difficult (Greenhaus & Beutell, 1985; Young & Schieman, 2018). Basically, work conflict occurs when the employees extend their efforts to satisfy their work demands at the expense of their family demands or vice versa (Cole, 2004; Frone, 2000; Frone, Russell, & Cooper, 1992). This could arise from work interfering with the family life, such as working overtime to meet demands of the job or from family demands when there is illness with a family member. A significant number of researches have concluded that work-family and family work conflicts are related but distinct constructs (Akintayo, 2010; Ellen Ernst, Pichler, Bodner, & Hammer, 2012; Frone, 2000). In this context, work family-conflict simply means that work is interfering with family duties or family roles are interfering with work responsibilities.

Specifically, while work-family conflict is primarily caused by excessive work demands that can predict negative family outcomes, the family-work conflict is primarily determined by family demands and capable of influencing negative work outcomes (Adebola, 2005). Women participation in the labour force has increased greatly since the turn of the 20<sup>th</sup> century compared to pre-50s when female participation in labour force was less than a third of female population (Onyeonoru, 2005). The rate increased during World War II and then fell again after the war year. However, by the 60s and 70s, the proportion of women engaged in the paid labour force has increased tremendously (Onyeonoru, 2005; Lero & Bardoel, 2009; Fogli & Laura, 2011; Olivetti, 2013). In addition, the length of the average work per week has changed little over the past 20 years depending on the career types, the aggregate amount of average work hour per individuals has increased dramatically (Gabor, 2014; Gicheva, 2013; Jacobs & Gerson, 2001; Mishel, Bernstein, & Schmitt, 2001). As a result of this, individuals have difficulty maintaining the home, nurturing and maintaining good relationship within the family, especially in caring for children and/or aging family members.

From time immemorial, Nigerian women have been engaging in diverse traditional economic and non-economic activities sacredly guided by patriarchal tradition system that places attention

on male superiority and dominance (Amoo, 2017; Amoo et al., 2017). In this system, women are to manage most home chores and assist on the farm (Amoo, 2017; Amoo et al., 2017). With the decline in farming and upsurge in modern employment activities coupled with drive for women participation in paid job, the challenges of integrating work and family life have become part of everyday reality for the majority of Nigerian working women.

However, over the past couple of years, the apex bank in Nigeria (Central Bank of Nigeria) has introduced a number of intervention policies in the bid to mitigate these numerous challenges in the banking sector (Sanusi, 2011). The banking strategies, including the recapitalization exercise, brought about the adoption of risk-focused and rule-based regulatory, which makes banking work more demanding for employees. This regulation seems to be oblivious of women's family responsibilities, including house chores, caring for children and other assignments that women have to contend with as their traditional primary responsibilities (Mordi, Mmieh, & Ojo, 2013; Sanusi, 2011). While the idea behind the banking strategies is to promote productivity and economic advancement, the regulations have accelerated the preliminary conflict in both the nature of employment and its connection to life outside the work environment. This is becoming more problematic with progressing changes in the social, political and economic framework of Nigerian societies especially the globalization effect. The trend birthed the devotion of less time on non-work related activities and dispense of energy on work activities by women. Thus, the study attempted to identify work-family conflict predictors among female workers and to identify the personal work-family balance intervention strategies adopted.

## **2. Materials and methods**

### **2.1. Study design**

The study adopted both quantitative and qualitative research approaches. The quantitative used structured face-to-face interview among 730 purposively selected ever-married female bank employees of the specific banks that permitted our interviews in the commercial city of Lagos, Nigeria. The choice of Lagos State is based on the concentration of banks in the metropolis (Ojo, 2013). The quantitative method was specifically design to underscore the personal coping mechanisms use by employees to cushion the impact of family-work conflict in the absence or non-effective organizational based work-life balance policies. The qualitative approach made use of responses from 10 in-depth interviews.

### **2.2. Recruitment of participants**

The study used five randomly selected commercial banks. In the first stage, permission was sought from the various human resource manager of the selected banks. Wherever this permission was granted, personal consent was obtained from every prospective respondent before administering the questionnaire. Overall, 730 ever married female bank workers willingly participated in the interview. In the qualitative segment, two female workers were selected in each of the five banks chosen for the study. It was mixed with one senior female married women and one other women in lower cadre. The choice of the respondents was guided by purposive sampling technique but intermediated by the willingness to participate. Those prospective female workers who disagree to participate in either of the two approaches were exempted from the interview.

### **2.3. Data collection**

Information from the questionnaire were entered into the computer via SPSS directly while the qualitative data was gathered using a tape recorder and notes taken. The responses were later transcribed, summarized and classified into themes and analysed using content analysis. The content of the interview notes were read several times, recurrent responses and common themes were classified using scissors and paste approach (Green & Thorogood, 2004; Amoo et al., 2017; Amoo, 2017).

### 2.4. Data analysis procedures

The qualitative responses were transcribed and analysed using framework analysis in combination with content analytical procedure (Amoo et al., 2017, Amoo 2017; Ritchie & Spencer, 1994; Green & Thorogood, 2004), while the quantitative data were analysed using univariate and binary logistic regression techniques. The reports from the qualitative segment were used not only to compliment findings from the survey but also to buttress conflicting issues pertinent to female employees in the banking sector in Nigeria.

## 3. Results

### 3.1. Background information of the respondents

The distribution of selected respondents according to the bank where the women work. All the banks were commercial banks and identified as A, B, C, D and E, for ethical consideration. No bank is given higher priority than another, though the proportion of women interviewed was a function of willingness of female staff to participate.

The proportion covered (18.0%), (18.2%), (27.8%), (17.3%) and (17.3%) from Bank A to E, respectively. The classification of respondents by religious affiliation revealed that Christianity was the most dominant religion among the female workers interviewed. This accounted for 70.8%. The proportion that practiced Islam was 21.5%, only 2.5% indicated that they were traditional worshipers. Others (about 5.2%) claimed to be free thinkers (Table 1). All women covered in the interviewed have ever married and have family to keep. Apart from those that are currently married (61.5%), other categories of ever married include the divorced, separated and widowed making up 22.7% and those who are co-habiting represent only 0.7% (Table 1).

The analysis revealed the predictors of work-family conflict as work-role interference and family-role interference among female bankers. Secondly, the extent to which work worries or distracts

**Table 1. Background information of the respondents**

| Bank                         | Frequency  | Percentage % |
|------------------------------|------------|--------------|
| Bank A                       | 131        | 18.0         |
| Bank B                       | 133        | 18.2         |
| Bank C                       | 203        | 27.8         |
| Bank D                       | 137        | 18.7         |
| Bank E                       | 126        | 17.3         |
| Total                        | 730        | 100.0        |
| <b>Marital Status</b>        |            |              |
| Currently Married            | 449        | 61.5         |
| Divorced                     | 44         | 6.0          |
| Separated                    | 114        | 15.7         |
| Widowed                      | 7          | 1.0          |
| Living with a partner        | 5          | 0.7          |
| Single parent                | 111        | 15.2         |
| <b>Total</b>                 | <b>730</b> | <b>100.0</b> |
| <b>Religion affiliations</b> |            |              |
| Christianity                 | 517        | 70.8         |
| Islam                        | 157        | 21.5         |
| Traditional/others           | 56         | 7.7          |
| <b>Total</b>                 | <b>730</b> | <b>100.0</b> |

Source: Author's Fieldwork, 2016

the respondents from fulfilling family obligations is the second predictor of work-family conflict. Thirdly, work-role interferes with personal time. Evidence from the responses indicated that the distraction experienced by the respondents impact negatively on the work duties and consequently on family roles. Relatively, 8.9, 23.8, 53.7 and 9.7%, respectively, asserted that their work-role interferes more than family roles resulting to work-family conflict to a little extent, to some extent, to a great extent and to very a great extent respectively (Table 2).

Four out of every 10 respondents (40.3%) indicated that the worries experienced that at work negatively impact on their family roles to a great extent while 16.6% responded it impact negatively to a very great extent (Table 2). The result of the interrelationship using correlation statistics (Pearson's R = -0.103; Spearman Correlation = -0.078) shows negative relationship indicating that either way work-role or family roles will interfere with each other and this will likely lead to experience of pressure. Further analysis also presents a negative correlation between limited time for personal assignments and responsibilities at work. The result also revealed that 19.1, 47.45 and 20.1% indicated that work does interfere with family obligation to some extent, great extent and to a very great extent respectively.

The survey data identified a list of individual-based strategies employed by women as interventions to work-family conflict so as to balance work-role and family-role. Although, these are personal interven-

**Table 2. Perceived predictors of work-family conflict**

| <b>Work role Interference with family role</b> |                                |                                      |                               |
|------------------------------------------------|--------------------------------|--------------------------------------|-------------------------------|
| <b>Extent of interference</b>                  | <b>Work Roles interference</b> | <b>Family roles interference</b>     | <b>(Conflict level) Total</b> |
| To no extent                                   | 26 (4.0%)                      | 8 (14.5%)                            | 34 (4.8%)                     |
| To little extent                               | 58 (8.9%)                      | 12 (21.8%)                           | 70 (9.9%)                     |
| To some extent                                 | 155 (23.8%)                    | 6 (10.9%)                            | 161 (22.8%)                   |
| To great extent                                | 350 (53.7%)                    | 18 (32.7%)                           | 368 (52.1%)                   |
| To very great extent                           | 63 (9.7%)                      | 11 (20.0%)                           | 74 (10.5%)                    |
| <b>Total</b>                                   | <b>652 (100.0%)</b>            | <b>55 (100.0%)</b>                   | <b>707 (100.0%)</b>           |
| <b>Pearson's R = -0.095</b>                    |                                | <b>Spearman Correlation = -0.054</b> |                               |
| <b>Work worry distracts me from my family</b>  |                                |                                      |                               |
| To no extent                                   | 38 (5.8%)                      | 9 (16.4%)                            | 47 (6.6%)                     |
| To little extent                               | 41 (6.2%)                      | 10 (18.2%)                           | 51 (7.2%)                     |
| To some extent                                 | 205 (31.2%)                    | 12 (21.8%)                           | 217 (30.4%)                   |
| To great extent                                | 265 (40.3%)                    | 12 (21.8%)                           | 277 (38.8%)                   |
| To very great extent                           | 109 (16.6%)                    | 12 (21.8%)                           | 121 (17.0%)                   |
| <b>Total</b>                                   | <b>658 (100.0%)</b>            | <b>55 (100.0%)</b>                   | <b>713 (100.0%)</b>           |
| <b>Pearson's R = -0.103</b>                    |                                | <b>Spearman Correlation = -0.078</b> |                               |
| <b>Work role reduces time for relaxation</b>   |                                |                                      |                               |
| To no extent                                   | 25 (3.8%)                      | 7 (12.5%)                            | 32 (4.5%)                     |
| To little extent                               | 56 (8.5%)                      | 8 (14.3%)                            | 64 (9.0%)                     |
| To some extent                                 | 129 (19.6%)                    | 7 (12.5%)                            | 136 (19.1%)                   |
| To great extent                                | 319 (48.6%)                    | 19 (33.9%)                           | 338 (47.4%)                   |
| To very great extent                           | 128 (19.5%)                    | 15 (26.8%)                           | 143 (20.1%)                   |
| <b>Total</b>                                   | <b>657 (100.0%)</b>            | <b>56 (100.0%)</b>                   | <b>713 (100.0%)</b>           |
| <b>Pearson's R = -0.060</b>                    |                                | <b>Spearman Correlation = -0.026</b> |                               |
| <b>Source: field survey 2016</b>               |                                |                                      |                               |

tional initiatives, an average female banker would always strive to balance the managing of home front with her official work-role. The different personal strategies adopted are illustrated in Table 3.

Table 3 presents the various strategies adopted by women to manage their work schedules as well as family chores or responsibilities. Almost one in every five women usually wakeup early to meet up with various responsibilities around the home, examples include; getting the kids ready for school on school day, fixing breakfast amongst other house chore. The proportion of women who simultaneous engage in multiple roles is 33.6%, about 15.2% delegate duties and where possible contract out such assignment as shown in Table 3. Also, 8% of the sampled respondents indicated that the adoption of time management has been helpful to them in coping adequately with their family and office works. This category would prefer using a reminder, clock alarm and allotted time to each specific duty. Related to this group are those who believed in prioritizing (adopting scale of preference) to cope with their duties. Another category of women (5.7% of the total sample) expressed that they normally use the evening hours to touch on their assignments and thus usually sleep very late. While 4.2% said they needed help, which they got from housemaid or assistance of relatives and friends to cope with their jobs, about 3% would rather forgo their leave period and concentrate on their work. Other categories believe in self-motivation (2.8%), just ‘manage to cope’ (3.1%) and 1.9% would only pray to their divinity (Table 3).

The study further revealed that overtime or working late is negatively related to the ability to balance work and family roles In other words, individuals in this category are unable to balance work and family roles. A profound finding of the study is that the majority of the women who were married indicated that it is exhausting coping with work and family role. It is also important to note that the results revealed that women are, to a great extent, cumbered with work role demands. This in turn reduces the time they can have for family role and themselves. This is statistically significant at p-value 0.026. The study employed framework analysis to underscore the major coping strategies the women have employed to sustain their works as well as managing the home front effectively. Specific common personal interventions are: early waking up, contracting out family chores (such employment of housemaid, where affordable), seek relative assistance, stringent time management and prioritization of assignments. The analysis of qualitative data from the in-depth interview produced

**Table 3. Personal coping strategic towards work-family conflicts**

| Personal Interventions                     | Frequency  | Percent      |
|--------------------------------------------|------------|--------------|
| Engage in multitask                        | 193        | 33.6         |
| Wake early                                 | 115        | 20.0         |
| Delegate/Contract out Assignments          | 87         | 15.2         |
| Time Management (Reminder/use clock alarm) | 46         | 8.0          |
| Sleep Late                                 | 33         | 5.7          |
| Need assistance, Use maids & folks         | 24         | 4.2          |
| Manage/to cope                             | 18         | 3.1          |
| Wave leave                                 | 17         | 3.0          |
| Self-motivation                            | 16         | 2.8          |
| Scale of Preference                        | 14         | 2.4          |
| God's grace/pray                           | 11         | 1.9          |
| <b>Total</b>                               | <b>574</b> | <b>100.0</b> |

Source: field survey 2016

certain common themes from the responses of the participants. The respondents were asked questions about how they are managing career work with traditional feminine roles, such as childcare and house chores and what are the strategies put in place to minimize work-family conflict.

The excerpts from the interviews are indicated below:

*Although, I can afford a maid or domestic helper, but I refused to toll that line as a solution to having chores done whether I am around or not.  
I personally manage my time, by multitasking i.e. doing as many things as possible at once.  
I like cooking and washing at the same time.  
I also set alarms to wake me up very early even if I slept late, because what has to be done has to be done* (TKY, aged 29)

#### How do you balance bank job with childcare?

*I attend to everything about childcare and the home chores most of the time.  
Sometimes my husband helps out with one or two things around the house, thanks to him.  
I don't know how I would have been able to cope without my husband; he helps a lot.  
But as you know, the bulk of the work still lies on the woman's head or shoulder.  
I always wake up early to set things before they are up.  
My job is really tasking coupled with house chores.  
I do whatever, I can do over the weekend and take things easy* (BCD, aged 35)

*I am really bothered about leaving this job because this is the only way to support my husband and home financially. My sister and mother live with us which makes house chores and childcare burden divided between us. This makes it a little easy for me to cope with coupled with paid work.* (GHD, aged 40)  
*At the early years of my marriage, coping with duties at home and work front was tedious for me but now my children are all grown to an extent the pressure at home is reduced because they each have house chores assigned to them. This has taken some chores off me, but I know that my duties at home is my major duty that must never be left unattended to at any time* (XHM, aged 47).

#### 4. Discussion

The study revealed several types of unnoticed work-life balance initiatives among women bankers in a country with sacred traditional identity for women as home-keepers (Amoo et al., 2017; Amoo, 2017; Cole, 2004; Frone et al., 1992; Frone, 2000). The fundamental result from this study show case different strategies female bankers employed to stem the frequent disagreement, conflict and inefficiency of low productivity both at home front and workplace in other to achieve higher levels of economic productivity at work and home. Rather than following a transitional sequence of juggling from one role to another role, women are required to multitask therefore requiring them to employ the identified coping strategies to help with the multiple roles. Female bank employees have been able to perform an accumulation of disparate roles simultaneously, each one with its unique pressures notwithstanding thus achieving the desired productivity contributing to the growth of the economy.

The identified coping strategies by individual woman range from delegation of duties, multitasking approach (i.e. engaging in several things at the same time in order not to leave anything undone), sleeping late/waking up early enough and waiving working leave. Notwithstanding the availability of some coping mechanisms, dual responsibilities still put the burden on women. Where a woman has to sleep late or wake up early to meet up with duty demands, it may be health-wise dangerous and inimical specifically to their reproductive healthy living. Finding of Ajayi, Stella, and Chima (2015) revealed that female employees feel guilty when they are unable to fulfil traditional maternal roles that include taking proper care of the home.

The study also gave insight into the challenges women face in the bid to augment the resources at home by engaging in paid work along with mandatory traditional home keeping roles as wives and mothers. This implies that women combine two jobs at the same time: as paid employees and as mothers or wives but the association between reproductive role and productive role is relatively incompatible because both roles are demanding (Isuigo-Abanihe, 2009, 2011).

Women who are engaged in traditional male fields find it more difficult to combine work and family duties because of their work schedule (Aluko, 2009; Mordi & Ojo, 2011) and example of this field is the banking sector jobs (Ajayi, 2013). Aryee (2005) and Epie (2006) noted that there is a minimal arrangement for employees by their employers in the Nigerian banking sector to utilize work and family balance initiatives and policies. The result (Table 3) shows that married women were 0.873 times less likely to balance work demands with family roles. It specifically highlighted that married respondents experienced work family conflict more than the singles or separated. In addition, women with children experience some strains to meet up with the demands of work and family roles.

Although it should be noted that the husbands of employed women and egalitarian wives participate in more housework and child care Edwards & Rothbard, 2000, Arnstein, Giulia, & Letizia, 2014) and there is near equality (though not equal), in the division of domestic labour (e.g., the household division of labour and child care), the study by (Bianchi, Sayer, Robinson, 2004, Jacobs & Gerson, 2001; Sabrina, Miriam, Erchull, Samantha, & Sarah, 2010) revealed that household division of labour is far from equal within the same family setting. The findings revealed that women are still taking care of family responsibilities because when asked about their views concerning combining the role of wife, mother, caregiver, breadwinner, etc. they responded that it is exhausting, stressful, and that they feel tired. This result suggests that there is relational tension associated with wives' paid labour participation and taking care of the home front.

This finding seems important considering the home front might not be uniform though they all share from African traditional home system where men are traditionally dominant and mostly exempted from household chores. Hence the variations in the specific strategic steps taking by the females. The picture of how women will describe work-family conflict experience was also considered of a great importance in feeling the pulse of women as regard gender roles ideology, because as more women join the labour force, more dual-earner families will face challenges such as time constraints and ideological change in their perspectives to major family issues and who takes over the duties at the home front while the woman is away.

## 5. Conclusion and recommendations

Evidence from the study affirmed that while the majority of women work in the full-time paid employment sectors outside their homes, child rearing and household chores still remain women primary responsibilities. However, the intensity and the timing of such assignments varied by family size or household compositions. The study recognises the role of culture and tradition on the livelihood of women and not noting some other important roles they often have to take on with their traditional role responsibility. In many Nigerian households, child rearing and care, house chore and other salient roles are the non-negotiable traditional but 'formal' responsibilities of women including their role as breadwinners in certain cases (Ajayi, 2013; Campbell, Campbell, & Kennard, 1994; Gage & Thomas, 2017). The authors therefore recommend that traditional gender role sharing be completely eliminated in Nigeria to give allowance for equity. The study also suggests an effective implementation of work-life policies where existing including other practices that could lessen women dual responsibilities in terms of home and workplace assignments.

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