Work-family Balance: A Case Analysis of Coping Strategies Adopted by Nigerian and British Working Mothers

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Abstract

Purpose – Given the reality that working mothers experience difficulties in achieving work-family balance as a result of the social restrictions that arise from parenting combined with career goals, this article explores the various coping strategies that are employed by working mothers in the cities of London (Great Britain) and Lagos (Nigeria).

Methodology – Semi-structured interviews were conducted with 72 mothers who worked in banks in London (Great Britain) and Lagos (Nigeria). Thematic analysis and investigator triangulation are used.

Findings – The findings reveal various coping strategies used by working mothers in the cities of Lagos and London. The article also unearths the efficiency and the shortcomings of the use of au pairs among British working mothers and the similarities and disparities in terms of such use compared to the traditional use of housekeepers in Nigeria.

Originality/value – This article contributes to the existing work-family balance literature by exploring the coping strategies of working mothers as a result of socio-cultural and institutional differences in Great Britain and Nigeria.

Keywords: Work-family balance, working mothers, coping strategies, Nigerian, British

Introduction

With a particular focus on Nigerian and British female employees who have childcare needs and responsibilities, the purpose of this paper is to examine the various coping strategies that are used by working mothers in terms of achieving a desirable work-family balance (WFB). WFB has been identified as a major problem for working mothers (Aryee et al., 1999; Ng, Fosh and Naylor, 2002) and has received increased attention from organisational researchers over the years (Grzywacz and Marks, 2000; Valk and Srinivasan, 2011). This is because women (specifically female single parents) continue to engage in paid employment in order to provide sufficient resources for their families. This trend exists for both British and Nigerian women who are in paid employment and those who are involved in other economic activities in addition to their traditional responsibilities as home managers (Inman, 2015; Okonkwo, 2012). For instance, Okojie (2000) noted that approximately 38.1% of women are involved in paid employment (both in public and private sectors) in Nigeria. Furthermore, Ekwe (1996) noted that women have become the pillars of trading and merchandising, subsistence agricultural business activities, and the cottage industries in Nigeria. In addition, they have also been involved in various levels of governmental and organisational management. Women also hold various parastatal positions and are involved in policy-making. These positions have hitherto been regarded as masculine preserves (Okojie, 2000). Furthermore, the Office for National Statistics (2013) confirmed that there is a rising number of women in employment in Great Britain (67% of women aged 16-64). In addition, 7.7 million women had dependent children in Great Britain in 2014 and approximately 70% of these women were in employment (Office for National Statistics, 2014). In essence, both British and Nigerian women are well-represented in different professions in addition to their primary roles as homemakers. The fact that these women are working mothers who combine careers with familial responsibilities means that they may encounter more WFB

challenges than their male counterparts or spouses. This may well be the reason why many work-family researchers argue that managing work and familial responsibilities remains the most significant challenge that confronts female employees (Guendouzi, 2006; Noor, 2004; Welter, 2004).

What do researchers know about coping strategies in terms of achieving WFB? Much of the attention in this area of study (over the past few decades) has been focused on work-family conflict (Kreiner, Hollensbe and Sheep, 2009). According to MacDermid (2005), over 180 articles have been published on the subject of work-family conflict. As the problems that surround work-family conflict are now understood, sufficient empirical research which investigates the various methods/strategies employed by working mothers in order to manage the challenges of WFB has not been provided. Therefore, an important objective of this article is to examine the various coping strategies that are employed by working mothers in order to achieve a desirable WFB. These strategies will be analysed separately in terms of what is available for working mothers in London (Great Britain) and Lagos (Nigeria). London and Lagos have been chosen because there is a high percentage of working mothers in these cities and the two cities represent the financial hubs of their respective countries. This article has been designed to contribute to the existent literature on WFB, with specific reference to working mothers. Another objective of this article is to discover the differences and similarities between the various coping strategies employed by working mothers in the two countries. The key research question is: What are the various coping strategies employed by working mothers in order to achieve a desirable WFB? This will help to reveal the ambiguities and incompatibilities in terms of the different coping strategies. It will also help working mothers in the two cities to learn about the different coping strategies that may be adopted in order to help them combine their work

demands and familial responsibilities. In order to achieve these objectives, 72 working mothers who work in banks in both London and Lagos were surveyed. This article is written in response to the country-specific research call made by scholars (Adisa, Mordi and Mordi, 2014; Epie and Ituma, 2014).

The Perspective of WFB

Work and family are probably the two most important aspects of human life. This is why WFB research has dominated organisational studies (Grzywacz and Marks, 2000; Parasuraman and Greenhaus, 2002). The importance of WFB for both employers and employees cannot be overstated (Adisa, Mordi and Mordi, 2014). This is because a desired balance between the two domains will enhance job satisfaction, employee performance, organisational commitment, and productivity (Lapierre et al., 2008; Poelmans, O'Driscoll and Beham, 2005). Research such as that of Halpern (2005) and Greenhaus, Collins and Shaw (2003) have also highlighted the importance of WFB in terms of enhancing employee well-being and being a lynchpin for a healthy and well-functioning society. However, definitions of the term "WFB" are numerous and a unified definition remains elusive. According to Grzywacz and Carlson (2007), WFB is defined as finding leverage by satisfactorily negotiating both work and family domains. Clark (2000) defined WFB as the extent to which individuals are equally engaged in and satisfied with their work and family roles. In contrast, for Voydanoff (2005), WFB is a global assessment of how work resources meet family demands and how family resources meet work demands such that participation is effective in both domains.

This study defines WFB as the extent to which an individual is happy and experiences a satisfactory equilibrium between their work and family roles. This inclusive definition incorporates the important phrase "satisfactory equilibrium" and the word "happy", both of

which have been included in prior definitions. The word "balance", according to Osoian, Lazar

and Ratiu (2011) does not mean allotting an equal amount of time and energy to the two

domains; rather, it means a satisfactory level of involvement in the two domains. Furthermore, it

is essential to note that employees differ in needs, wants, and family compositions. WFB matters

remain a core issue which is paramount to human resource development (HRD). This is because

the absence of a balance between work and family roles results in work-family conflict (Noor,

2002), with organisational outcomes such as high turnover (Kossek and Ozeki, 1999), a high

level of employee absence from work due to sickness (Jansen et al., 2006), and reduced

performance at work (Butler and Skattebo, 2004; Greenhaus, Tammy and Spector, 2006). This

evidence indicates that the issue of WFB is important in HRD and resides at the core of HRD's

primary functions (Grzywacz and Carlson, 2007).

It is, however, pertinent to note that female employees bear the heaviest consequences of the

need to combine work and family roles (Adisa, Mordi and Mordi, 2014), even though the issue

of WFB affects both genders. Women are engaged in paid employment for different reasons.

Some work in order to augment their family's financial means, while others work to actualise the

self-fulfilment and self-independence that paid employment usually brings. However, this creates

some level of intrusiveness into some women's domestic responsibilities. For instance, in a case

of over 3,000 dual-earner Canadians, Higgins, Duxbury and Lyons (2010) found that family

demands were stronger predictors of role overload for women than for their male counterparts. In

addition, the study found that the women employed various coping mechanisms in order to deal

with the high demands of work and family life. There are also reports which confirm that British

working mothers are struggling to cope with their heavy work and family demands and they

therefore engage in various coping strategies to balance these two important aspects of their lives

(Noor, 2004). Sub-Saharan African (SSA) working mothers are involved in paid employment (Aryee, 2005) without any corresponding decrease in their domestic responsibilities. Therefore, coping strategies have been identified as an important means of easing work and family burdens in parts of Africa (Amao-Kehinde and Amao-Kehinde, 2010).

Coping Strategies in Context

Since World War II, the participation of women in the labour market has increased substantially (OECD, 2008). This phenomenon is often referred to as the feminisation of the labour force (Jenson, Hagen and Reddy, 1998). During the post-war period, social and family policies were designed and targeted at protecting the male breadwinners who had lost their income as a result of sickness, unemployment etc. (Boje and Ejrnaes, 2012). Today, family policies are required 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, specifically for women with children and adults for whom they must care (Taylor-Gooby, 2004). For example, as in Nigeria and in many other African countries, women are now actively involved in shouldering the responsibilities of the family economic provider or breadwinner (Mokomane, 2012; Okonkwo, 2012). Similarly, research undertaken by the Institute for Public Policy Research (IPPR, 2013) indicates that there is a huge rise in the number of women who are family breadwinners in Great Britain. This situation exposes numerous working mothers to the possibility of role conflict when they try to combine work and familial responsibilities. Evidence in the literature suggests that active involvement in work and family roles inevitably fuels work-family conflict, specifically for working mothers (Amao-Kehinde and Amao-Kehinde, 2010; Aryee, 2005; Emslie, Hunt and Macintyre, 2004). However, an overwhelming number of studies have argued that coping strategies can mediate the relationship between work demands and family responsibilities, role

experiences, and outcomes (Lazarus and Folkman, 1984; Frone, Yardley and Markel, 1997; Voydanoff, 2002). Voydanoff (2002) argued that the harmonious relationship between work-family interface and deriving satisfactory outcomes can be harnessed through various mediating mechanisms. In other words, the effects of work-family interface can be moderated by the use of coping strategies. "Coping" has been defined by Herbst, Coetzee and Visser (2006, p. 12) as "an effort to create conditions that permit an individual to continue moving towards desired goals… coping is a response which follows a stressful experience". For Higgins, Duxbury and Lyons (2008), coping is any response to external stressors that prevents or minimises emotional distress. The importance of coping strategies in easing work-family conflict cannot be overstated (Tracy, 2008). This may well be the reason why researchers have become interested in understanding the various strategies employed by individuals and families in order to cope under stress and to balance work and non-work responsibilities (Gunton, 2012).

According to Higgins, Duxbury and Lyons (2008), coping behaviours or strategies perform the following functions: (a) decreasing individual and family susceptibility to work-life conflict by removing causes of stress, (b) strengthening and maintaining the resources used to protect an individual and their family from damage (for example, family cohesiveness and adaptation) (c) decreasing or eliminating stressor events and their corresponding adversity, (d) manipulating the individual's and their family's environment by actively seeking to alter societal circumstances, and (e) controlling the impact of stress and its destabilising impacts on an individual and their family, if stress cannot be avoided. This further shows the importance of work-family coping strategies in employees' WFB. The two major theories for coping with work-family balance were developed by Lazarus and Folkman (1984) and Hall (1972). The main difference between the two theories, as identified by McVeigh (2003), is that Lazarus and Folkman's model

proposed two coping foci (emotion-focused coping and problem-focused coping) and Hall's model clustered coping strategies into three: (a) Structurally imposed demands (structural role definition). This coping strategy allows for negotiation and communication between individuals in order to alter role responsibilities, which Kahn et al. (1964) referred to as a lasting solution for reducing work-family conflict. (b) Personal role conception (personal role definition). Individuals do not alter their roles in this type of coping strategy. Rather, they adjust how they perceive others' expectations and attitudes to their role; and (c) Role behaviour. This concept places obligations on individuals to meet all of the demands placed on them. There are concerns about the required support and social isolation for working mothers, specifically in SSA, where there is less support available for women to allow them to balance their work and familial responsibilities (Wusu and Isiugo-Abanihe, 2006). An important coping strategy for working mothers in Africa has, for a long time, been the extended family. Relatives are called upon to assist with childcare and other household chores (Muasya, 2014). This is common among working mothers who do not have the financial strength to employ a housekeeper or to enrol their children in private day care centres (Amao-Kehinde and Amao-Kehinde, 2010). Similarly, British working mothers are also confronted with the problems of role conflict. However, coping strategies for British women are not the same as those employed by working mothers in Nigeria. Factors relevant to the situation in Africa (such as family structure and orientation, economic ability, and societal development) are reflected in the types of strategies that working mothers employ in the SSA countries (Amao-Kehinde and Amao-Kehinde, 2010; Mokomane, 2012; Muasya, 2014). WFB is increasingly acknowledged as a strategic issue for Human Resource Management (HRM) and is recognised as a market-driven approach in terms of attracting and retaining highly skilled employees (Cappelli, 2000). This study, therefore, aims to expound the

different types of coping strategies used among the surveyed British and Nigerian women and to

identify strategies which prove to be effective and can be reproduced by working mothers in

either of the countries in order to provide working mothers and HRM with strategic insights in

terms of how to reduce work-family conflict and move towards the desired WFB.

Methodology

Data were collected from 72 mothers who work in four high street banks in London and another

four high street banks in Lagos (36 women in each location). The banks offer both corporate

investment and retail banking services. A disproportionate number of female employees work in

various units of the banks. Due to the importance of London as a leading global financial centre

for international business and commerce and Lagos as an important commercial hub in Africa,

many bankers work outside of the standard working hours of 8am-5pm or 9am-5pm. Employees

who work in London's banks enjoy an array of work-family benefits which is unknown to their

counterparts in Lagos. While there are differences in terms of the coping strategies employed by

the working mothers in the two countries, the qualitative analysis of this article shows very few

similarities in terms of the coping strategies used by each of the two study groups.

Each interview lasted between 40-60 minutes. All respondents who agreed to partake in the field

work were screened in terms of the eligibility criteria. Each respondent was required to be a

female banker who has childcare responsibilities. Respondents were asked questions about the

various work-family coping strategies that were available to them. Their personal and

organisational details were written in pseudonyms in order to preserve their anonymity (as

requested). Consent forms were presented to the respondents at the start of each interview which

stated the purpose of the study. All of the respondents were, however, informed of their right to

participate or decline at any stage of the interview process. All of the interviews were conducted

in English language and audio recorded with the permission of all interviewees. Strict interviewing protocols were observed.

After transcription of the interviews, the researchers meticulously reverted to the beginning of the recording and followed through every word of the transcription in order to ensure that the transcribed version of the interviews exactly matched the recorded version. After a narrative summary for the interviews had been drafted, open coding (the identification of key points and objectives which seemed to be significant to the data) was applied (Boeije, 2005). The researchers then grouped the first set of codes into categories according to their common codes. The researchers did not impose coding categories a priori; rather, the researchers remained open to potentially surprising insights by allowing the categories to emerge from the data in order to avoid missing any important themes. The main categories were further fine-tuned by frequent comparisons until a representative overview was achieved. Due to the exploratory nature of this study, data-driven thematic analysis was employed. The application of thematic analysis was based on the guidelines of Braun and Clarke (2006) and the steps involved in the data analysis were based on Corbin and Strauss's (2008) recommendations. Emergent themes from the data became the categories for analysis (pre-arranged enigmas were verified twice in order to ensure reliability) and investigator triangulation (Polit and Beck, 2004) was applied.

Insert Table 1

All of the respondents were female. The number of years they had been in employment ranged between 3 and 15 years. All respondents were aged between 25 and 50 years old. Each respondent from both countries had at least one child.

Findings

Working Mothers and WFB

Regarding the issue of WFB, the responses from working mothers both in Nigeria and Great

Britain are similar. The majority (82%) of the respondents shared their experiences with regards

to how the pressure of work-related demands and expectations of familial duties (specifically

parenting) make it difficult to achieve satisfactory WFB. A respondent in London said:

> *Yes, it is difficult…combining work demands and familial responsibilities is a huge task*
> *such that, despite the various strategies available to achieve WFB, I am still not 100%*
> *happy and satisfied because there are lots of things I would have loved to do for my*
> *children but which I am unable to do…for example, I spend less time with them from*
> *Monday-Friday because my work keeps me away (Respondent J, Quid Bank).*

Another respondent in Nigeria said:

> *'Two hard works' – one at home, the other at work. As a mother, a wife, and a*
> *professional banker, achieving WFB is difficult. Yes, coping mechanisms help, but I*
> *cannot say that I have a satisfactory WFB…the societal expectations and duties placed*
> *on a typical Nigerian woman in terms of looking after the children and caring for the*
> *husband and other relations (as the case may be) further make achieving WFB*
> *difficult…that's the truth (Respondent X, Fox Bank).*

Another respondent said:

> *My work takes too much of my time and prevents me from attending to important*
> *familial duties. For example, my house-help (sometimes my sister) has been*
> *representing me at my daughter's school's parent-teacher meetings…I always feel*
> *guilty and bad as a mother…do I have a WFB? I will say I do not have a desired WFB*
> *(Respondent I, Med Bank).*

The above statements represent an overwhelming majority (96%) of the respondents' views

regarding WFB. Responses suggest that, despite the various coping strategies available,

achieving satisfactory WFB remains difficult. It is even more difficult for Nigerian working

mothers because of the societal expectations and duties of women.

Coping Strategies for Working Mothers in London

Following detailed interviews with 36 working mothers in four high street banks in the city of

London, it was found that there was a number of coping strategies available to them (besides

statutory benefits (such as maternity leave) in order to help them manage their work and family demands. Most of these coping mechanisms have been established by the banks and the government in recognition of the fact presented by Poelmans, O'Driscoll and Beham (2005) that employee performance, organisational commitment, and productivity are greatly enhanced when employees are able to maintain satisfactory balance in their work and familial responsibilities. The majority (89%) of the respondents acknowledged that they face challenges due to the demands of banking work combined with parenting and other domestic duties.

Respondents shared their experiences of work-family conflict and the various coping methods that are available to them in order to reconcile the demands of their professional and family lives. One respondent said:

> *My work and family demands are so enormous, sometimes very hard to bear; but thanks to different programmes my employer introduced in order to help working mothers to manage their work demands and familial responsibilities. One of the programmes allows me to switch from full-time to part-time for as long as I have a child whose age does not exceed five, we have a registered childcare centre that is a stone's throw from my work place, I could take an extended maternity leave (in fact I was granted a six-month extended leave during my last maternity leave), an emergency childcare leave, and family medical leave. I could also apply for reduced working hours which could stretch up to a year after my maternity leave and I sometimes work from home for few days (Respondent A, Sea Bank, London).*

Another respondent (a single mother of two) related her experience in terms of using *au pair* as a coping strategy in order to achieve a balance between her work-related demands and familial responsibilities. Similarly, 68% of the respondents indicated that they currently use an *au pair* or that they used an *au pair* at one point.

> *It is difficult to combine work with family demands, and this is a very big issue for most working mothers. There is, however, a couple of coping mechanisms out there, but I prefer an au pair…What is an au pair? (Asks the interviewer) Hmmm…au pairs are people (normally aged between 18-27) who come to Britain from other EU countries to learn English and the British culture. They are not domestic staff, cleaners, or nannies*

and, of course, they are not slaves. They live with you as part of the family, join the family for meals, and have their private bedroom in exchange for providing childcare needs and doing light housework. They generally work Monday to Friday and have the weekend off. I pay my au pair £90 a week...most people don't use them because you have to feed them and provide them with accommodation, but I have been using an au Pair for 5 years now and it has made my work and family life easy (Respondent B, Look Bank).

Another respondent said:

I came to the Britain as an au pair myself. To me, it is the best way of coping with work demands and parenting responsibility provided you have the wherewithal (Respondent C, Super Bank).

A Human Resources (HR) Director, who is also a married mother of three, gave a full scale of

the coping strategies that are available in her workplace:

In an effort to help working mothers balance their work and family lives and because of our past experience with women finding it very difficult to combine work with parenting and other familial responsibilities, the Bank came up with a long list of work-family programmes entitled: "Everything you need to make work and family really work – all in one place". The strategies include: emergency childcare incentives, backup adult and elderly care, school holiday cover, webinars for parents and carers, on-site WFB expert counselling, nanny share, childcare search, and adult and eldercare search. All of these programmes were aimed at providing employees with better options on how to manage their work and family demands (Respondent D, Ox Bank).

Although the programmes at Ox Bank aim to help the general workforce to balance their work

and family demands, the HR Director said that 83% of the feedback about such programmes

came specifically from working mothers and they expressed satisfaction about the programmes.

In fact, one of the other members of staff at Ox Bank said:

It could not be better, I think. The programmes are excellent, they enormously reduce my burdens and work-family hassles...they make working and parenting a lot easier and better (Respondent X, Ox Bank).

This view represents the majority of the respondents' views (91%) about the effectiveness and

advantages of the various coping strategies available to them and how these have helped them

function well as professionals and as mothers. The respondents indicated that the various coping

measures at their disposal eliminate the distress of work-family demands. Furthermore, the

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respondents (58%) used childminders and after school club facilities as coping strategies. A

single mother of one underscored the importance of having a childminder and an after school

club facility:

> *I normally drop off my son with the childminder in the morning before I go to work. The minder will drop him off at school and takes my child to an after school club for kids. The childminder plays a crucial role in balancing my work and family demands, though it's got some financial implications (Respondent F, Tool Bank).*

Another respondent said:

> *The after school club is good for me…it stretches my son's hours in the school till 5:30pm…and I can collect him by myself (Respondent H, Born Bank)*

Another respondent stated:

> *I drop off my child in the nursery in the morning, and his dad picks him up in the afternoon. My working hours are flexible and I also work from home two days a week. Although nursery care is expensive, for me, it helps me cope with work and parenting duties (Respondent G, Safe Bank)*

These statements represent the views and experiences of the respondents. Cumulatively, the

various coping strategies that are available to British working mothers as deduced from the

interviews include: part-time employment, registered childcare centres provided by employers,

extended maternity leave, emergency childcare leave, and family medical leave. There is also the

opportunity to benefit from reduced working hours and to work from home. Other benefits

include: nurseries, emergency childcare, backup adult and elderly-care, school holiday cover,

webinars for parents and carers, on-site WFB expert advice, nanny share, childminders, after

school clubs, *au pairs*, and, of course, the standard statutory maternity leave. All of the

aforementioned strategies have been found to be in use among working mothers in Great Britain

in order to help them cope with their professional duties and family demands.

Coping Strategies for Working Mothers in Lagos

The same interview questions produced a very different set of responses in terms of the coping

strategies that are available to working mothers from Lagos (Nigeria). Overall, the coping

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strategies that are available to working mothers in Lagos are few. The majority (89%) of the

respondents partly attribute this to the cultural perception in Africa (specifically Nigeria) that

females are required to manage most of the familial and domestic responsibilities. Fewer coping

methods were noted among Nigerian working mothers thank British working mothers. A typical

response is:

> *Working in the city of Lagos is very challenging in terms of the poor road networks.*
> *Resuming work at 8 in the morning means I have to leave my house as early as 5am to*
> *beat the traffic and the earliest I always come back home is 8pm, sometimes 9pm...this*
> *coupled with the traditional female role expectations that the Nigerian society places on*
> *married women makes life very difficult for me and most working mothers...however, I*
> *have been able to cope because my mother lives with me; she helps with childcare and I*
> *have a house-help who I pay to do all of the domestic chores (Respondent V, People's*
> *Bank).*

Another female banker explained how extended family members have proven to be a good

coping strategy for managing her work demands and familial obligations:

> *Parenting four children with full-time work is difficult. In fact, things were getting*
> *worse because I could not meet up with my duties as a mother, wife, and a career*
> *woman. This was affecting my performance at work. I had to employ two house-helps,*
> *and I brought two distant cousins from my village to live with me, and a driver. I pay*
> *the house-helps, the driver, and I sponsor my cousins in vocational training which is a*
> *massive help to them and their future (Respondent Q, Western Bank).*

A mother of four (who is also a bank manager) gave comprehensive details of the several coping

strategies that are employed by working mothers in her place of work:

> *To cope with my work demands and familial obligations, I have a house-help, two of my*
> *husband's cousins, and my mother-in-law living with us. All of the house chores and the*
> *everyday parenting of my children are shared between them all...I would not say I*
> *achieve a desired WFB but it makes work-family life a bit easy for me (Respondent T,*
> *Met Bank).*

Another respondent commented:

> *The bank provides standard statutory maternity leave. Some banks, like where I work*
> *and a few others where my friends work, will let you close 3 hours earlier for 6 months*
> *after your maternity leave, and, thereafter, every other measure you can use to balance*
> *your job and family life demands is entirely up to you. The traditional culture places a*

>   *heavy load of social and domestic duties on Nigerian women, which is expected to take*
>   *priority (Respondent U, Any Bank).*

Few respondents (24%) indicated that they use childminders and nannies. They explained that

these strategies are reserved for elite and middle–class workers because of the sizable financial

costs involved.

>   *I usually have a childminder and nanny to look after my children. Even though the*
>   *service is expensive, for me, it is the best method of coping with my work demands and*
>   *familial duties (Respondent W, Cool Bank).*

All of the above statements reveal the various coping strategies that are employed by Nigerian

working mothers. Interestingly, 12% of the respondents indicated that they use their neighbours

as a coping strategy. One respondent said:

>   *I normally leave my daughter with my neighbour, she cares for her and does school*
>   *runs on my behalf...although, I pay her to do this. It is expensive but that is the reality*
>   *of being a Nigerian mother...as for what are the coping strategies provided by my*
>   *employer? Nothing except the normal maternity leave (Respondent V, Good Bank).*

In summary, the various coping strategies that are employed by working mothers in Lagos are

what Rotondo et al. (2003) described as 'help-seeking' coping methods. A 'help-seeking' coping

method is a situation in which actions are mobilised through relevant others (relatives, friends, or

neighbours).

Insert Table 2

Table 2 above provides a concise summary of the available coping strategies using illustrative

extracts from the two cities of London and Lagos. The next section provides a comparative

analysis of these coping strategies in order to identify the differences and similarities between

them.

The Similarities and Differences between the Coping Strategies

It is evident that working mothers rely on diverse personal coping mechanisms in order to manage their professional duties and family demands. Parental and domestic responsibilities (within the two contexts) are squarely conferred on women regardless of their marital and/or employment status. There is, however, some understanding (in terms of sharing domestic responsibilities) among British families. This is probably due to the generally egalitarian nature of British society. This situation is not the same among Nigerian families. Women are expected to shoulder the preponderance of the domestic responsibilities, regardless of their work demands. This article has shown that statutory maternity leave and leaving children with nannies or childminders are similarities between the strategies that are employed by working mothers in London and Lagos. Furthermore, the data showed a slight similarity in terms of domestic helpers (used in Nigeria) and *au pairs* (used in Britain). Domestic helpers live with their employers and must undertake childcare responsibilities and other related household chores. *Au pairs*, on the other hand, live with their employers (hosts), undertake childcare responsibilities (for an appointed time, usually Monday-Friday), but are not required to undertake household chores. In the instances in which they are so required, they are usually required to perform very light domestic chores. The difference between the two, therefore, is that *au pairs* are treated with relative civility and are considered as part of the family for whom they work, they only do light housework, and they are entitled to days off. Meanwhile, housekeepers (popularly referred to as "house-helps" in Nigeria) who work full-time and live with the family for whom they work seldom take days off work and do nearly all of the housework. They are not restricted to light housework in the same way as *au pairs*. Anecdotal evidence suggests that most housekeepers in Nigerian cities are hardly accorded respectful treatment by their employers and do have to work extremely hard and long hours. This claim is also supported by Amao-Kehinde and Amao-

Kehinde (2010). Clearly, there are more differences than similarities between the coping strategies of British and Nigerian working mothers. Furthermore, the traditional culture and family settings are different in the two contexts. For example, using grandmothers and other relations as support for WFB is less common in British culture than in Nigerian culture. However, using such strategies is a part of life in SSA, especially in Nigeria (Aryee, 2005). A respondent who used to work in Nigeria before relocating with her family to London said:

> *There are many differences in the way we manage work-family demands in Nigeria and Britain. When I was in Nigeria, I had two house-helps, a maternal cousin, and my mother living with me. The house-helps and my cousin assisted with the domestic chores while my mother helped in parenting my children because I was always absent from home. The scenario is different here in Britain, with no house-help, the idea of cousins living with you does not exist, and no grandmother lives with you except when they voluntarily visit…the cultures are very different (Respondent J, Super Bank).*

It is important to note the cost implications of employing housekeepers (house-helps); although, the majority of working mothers in Lagos believe that the cost is affordable and that it is the best way to manage their jobs and family demands. A Nigerian respondent commented:

> *I have worked in the banking industry for ten years now and I also have friends who work in other banks. I do not know of any of them who have infants or school-age children and do not have at least one house-help…it's a common trend among working mothers in Nigeria and, for me, it is the best way of keeping my family and work demands balanced (Respondent K, Pears Bank).*

The collectivist culture of Nigeria and the individualist culture of Britain are important factors in terms of considering the adoption and use of different coping strategies by working mothers. Coping strategies such as engaging grandmothers to look after children, employing housekeepers, and bringing in less privileged relatives from rural areas are foreign to British tradition. This is something that is, however, common in Nigerian culture. This is also implicit in the way in which the two nations separate self, work, and family. Another difference between the coping strategies that are employed by Nigerian and British women is the use of part-time work.

British working mothers are permitted to switch from working full-time to part-time in order to balance their professional and family demands. On the other hand, part-time employment or switching from full-time work to part-time work is uncommon in Nigeria (specifically in the banking sector). The following statements typify the respondents' views and experiences:

> *After the birth of my third child and the unfortunate loss of my husband, I had to switch from full-time to part-time and I was on part-time work for about three years before I later went back to full-time work...and the switch really helped me cope with my work demands and the challenges of parenting (Respondent N, Let Bank, London).*

On the contrary, one of the Nigerian respondents said:

> *If I were presented with a choice, I would have switched to part-time work in order to function very well at work and home...however, the part-time option is not available to us (Respondent M, Lagoon City Bank).*

The above comments show the various coping strategies that are employed by working mothers in the banking sectors of Lagos and London. The strategies are clearly different between the two countries and working mothers have a choice in terms of which strategies to employ and maintain. The decision about the choice of coping strategy could change as their circumstances change.

Implications

The findings of this study demonstrate that there are huge differences between the coping strategies used by working mothers in London and Lagos. Coping strategies for working mothers are often regarded as emancipatory mechanisms through which employees (especially working mothers) are able to successfully combine work demands and familial responsibilities. This article shows that Nigerian working mothers have few options in terms of what coping measures their employers provide for them, unlike their London counterparts who have a myriad of options from which to choose. It has been argued that coping strategies mediate the relationship between work demands and familial responsibilities (Frone, Yardley and Markel, 1997;

Voydanoff, 2002). In light of this, financial organisations such as banks need to be more aware of the potential gains of providing working mothers with various coping strategies. In addition, such organisations must make a concerted effort in terms of reviewing their professional culture of long working hours in order to accommodate employee flexibility (work-life balance). This will make it easier for working mothers to combine their work and family lives. Furthermore, financial organisations risk a high rate of employee turnover and an unhappy workforce if working mothers are not provided with adequate support in terms of coping mechanisms to enable them to successfully combine their work demands and familial responsibilities. Therefore, the findings and discussion about coping strategies could be important in terms of reshaping bank policies with the aim of achieving WFB for working mothers in both countries.

Discussion and Conclusion

This article highlighted the various coping strategies that are employed by working mothers in Lagos and London. The study revealed that achieving WLB is extremely difficult for working mothers regardless of their geographical location. Nevertheless, the extent of the difficulty differs depending on social and HR interventions. Working mothers use various measures to cope with and make up for their long absence from home because of work. Furthermore, the patriarchal and collectivist nature of Nigerian society compels women to be wholly responsible for the management of their homes, regardless of their employment status. In essence, working mothers are expected to meet their work demands but are not exempt from performing their full domestic duties. If they default on these duties, they may face internal crises and social sanctions (Adisa, Mordi and Mordi, 2014). As explained above, the patriarchal system that is prevalent in Nigeria perceives women's employment as secondary to their domestic duties and self-sacrifice for their families. Hence, Nigerian women take care of all domestic affairs in addition to their

work roles with very little or no support from their spouses or partners. This resonates with the

surveys carried out in India (Rajahyaksha and Smita 2004; Valk and Srinivan, 2011), wherein it

was contended that the majority of husbands stick to their traditional role as financial providers

and do not extend domestic assistance to their wives. In view of all these issues and in order to

function well on both fronts, Nigerian working mothers often use some coping strategies in order

to achieve WFB. One of these methods (probably the most common) is hiring housekeepers. The

majority of working mothers in Nigeria employ housekeepers ("house-helps") to assist them with

domestic chores such as laundry, cleaning, cooking, gardening, and running errands. Another

work-family coping strategy that is found among Nigerian working mothers is the use of

relatives and elderly parents (i.e. grandparents) who assist with parenting and domestic chores.

These two methods constitute huge sources of support for working mothers in Nigeria. Less

privileged cousins and/or other relations from more rural parts of Nigeria are often brought to the

city as live-in guests while they help with domestic duties for which they receive educational

training in return. It must, however, be noted that the concept of grandparents coming to help

their daughters or daughters-in-laws is a longstanding culture among Nigerians, most especially

when a child has just been born into the family (Amao-Kehinde and Amao-Kehinde, 2010).

Furthermore, there is no social care system in Nigeria that caters for the elderly. Most elderly

people live with their children and help to look after their grandchildren when their parents are

away at work. Other coping strategies that are employed by Nigerian working mothers include

the use of nannies and neighbours. This is not unusual for Nigerian working mothers and it can

be explained by the collectivist nature of the Nigerian society.

The coping strategies that are used by British working mothers are, however, different. This is

due to factors based on cultural inclinations and the level of development. There is a myriad of

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coping mechanisms that is available to British working mothers to which an individual can subscribe. The British government and British employers recognise the importance of WFB and offer their employees different work-family programmes which allow them to cope with their work demands and familial responsibilities. Such family – friendly initiatives are uncommon among employers in Nigeria and there are no government initiatives to support working mothers. The different coping strategies that are used by British working mothers include involvement in part-time employment, using registered childcare centres which are provided by employers or other providers, extended maternity leave, emergency childcare leave, and family medical leave. There is also the possibility of flexible working hours, reduced working hours, or working from home. Other coping strategies include emergency childcare, backup adult and elderly–care, school holiday cover, webinars for parents and carers, nanny share, childcare searches, adult and elderly–care searches, childminders, *au pairs*, and the standard statutory maternity leave. The use of children's nurseries as a coping strategy received praise from the British respondents as one of the most effective ways of managing work and family demands, but they also commented on the high financial implications thereof. This has been confirmed by the Day Care Trust (2012), which found that the British government's financial cuts in terms of support for childcare costs are worrying for many British families.

An interesting finding of this article, however, is that there are some similarities between the use of *au pairs* in Britain and housekeepers in Nigeria. For example, the employment of housekeepers in Nigeria offers comfort to families in a similar way to a modern social support system in western economies. However, the conditions of employment of housekeepers in Nigeria are generally inflexible, informal, and unregulated compared to the legal recognition and statutory regulation enjoyed by *au pairs* in Britain. Furthermore, *au pair* services in Britain may

not be affordable for many because of the mandatory requirement to provide a good standard of accommodation and decent meals. Nonetheless, it has received praise from the respondents who subscribed to this coping strategy in Britain. One surprising finding of this study is that switching from full-time work to part-time work for working mothers is not available to the Nigerian respondents. This choice is legally supported, open, and available to British working mothers. The absence of this part-time work support framework exacerbates work-family life conflict for working mothers in Nigeria. The finding resonates with the general assumption that Nigerian banks are not supportive of WFB as they prioritise targets, profits, and achievements over employee welfare (Amao-Kehinde and Amao-Kehinde, 2010).

It is, therefore, essential that Nigerian organisations/employers pay more attention to WFB in order to mitigate the disadvantages and challenges experienced by working mothers. Moreover, valuable lessons can clearly be learnt from the British work-family coping strategies. There are employment policies and practices and there is legislative endorsement for some of the coping strategies (flexible working, longer leave periods, and unpaid leave) which supports WFB in Britain. Working mothers can and do take advantage of the availability of such policies in order to effectively manage their work and family demands. In Nigeria (specifically in the banks), government public policy legislation could benefit from incorporating some of the world's best practices in terms of WFB. This knowledge could then guide the formulation of a variety of WFB initiatives for Nigerian women which may be beneficial to them in their roles as carers of their homes and children. The formulation, development, and implementation of workable WFB policies among Nigerian banks (who may be developing notoriety for not paying enough attention to this aspect of their employees' lives) may be considered imperative. In addition to a good salary, offering excellent WLB policies may prove crucial in terms of attracting and

retaining todays' knowledgeable workers. Such offering can also ensure that the organisations become global players in the highly competitive banking sector.

This study does have some limitations. Relatively, few banks were used and the sample was restricted only to the banking profession. This therefore prevents the generalisation of findings to other professions. Therefore, investigating challenges to WFB by using a larger sample size and multiple professions would enhance the generalizability of the findings thereof. Future studies should also explore other professional groups as there could be profession-specific coping strategies. Although our study is unique in that it compares the coping strategies of working mothers from dissimilar countries, it remains limited in scope. In addition, despite the choice of the most vibrant cities in both Britain and Nigeria, coping strategies may differ significantly according to city sizes (for example, in smaller cities and towns). They may also differ between regions in the same country and across countries. Family size (especially the number of children or dependants) and family income are other variables which could affect the coping strategies and abilities of working mothers and these were not explored in the present study. Future studies could investigate these areas whilst also building on the findings of this study. A large scale quantitative study across countries could help in terms of discovering more associated variables, providing a different perspective, and making a strong contribution to building a theory. This would complement the current qualitative study. Such findings, in addition to the present findings, could help organisations, trade unions, and policymakers address the welfare of workers and families. This is particularly important in terms of ensuring that women in employment could achieve a desired WLB, regardless of the type of economy (developing or developed) in which they work from or their global location.

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List of Table

Table 1 Respondents' Profile

Bank Name – Lagos	No. of Nigerian respondents	Number of children (Mean)	Years in employment (Mean)	Marital status		Age bracket		
				Married	Unmarried	20-30	31-40	41-50
Social Bank	10	3	6	7	3	2	5	3
Head Bank	8	3	5	6	2	1	5	2
Solid Bank	12	3	6	8	4	3	6	3
Time Bank	6	2	5	4	2	1	4	1
Total	36	14	22	25	11	7	20	9
Bank Name – London	No. of British respondents	Number of children (Mean)	Years in employment (Mean)	Marital status		Age bracket		
				Married	Unmarried	20-30	31-40	41-50
Life Bank	9	2	7	4	5	3	4	2
Hess Bank	7	2	6	3	4	2	4	1
State Bank	11	2	8	4	7	4	5	2
Big Bank	9	2	7	4	5	3	4	2
Total	36	8	28	15	21	12	17	7

Table 2 Coping Strategies and Illustrative Extracts

Coping Strategies	London (Great Britain)	Lagos (Nigeria)
Au pair	*There are, however, a couple of coping mechanisms out there, but I prefer an au pair… To me, it is the best way of coping with work and parenting responsibility provided you have the wherewithal.*	
Childminder	*I normally drop off my son with the child-minder in the morning before I go to work…the childminder plays a crucial role in balancing my work and family demands, though it's got some financial*	*I usually have a childminder and nanny to look after my children. Even though the service is expensive, for me, it is the best method of coping with my work demands and familial duties.*

	implications.	
Housekeeper		*To cope with my work demands and familial obligations, I have a house-help…it's a common trend among working mothers in Nigeria and, for me, it is the best way of keeping my family and work demands balanced.*
Extended maternity leave	*…I could take an extended maternity leave (in fact I was granted a six month extended leave during my last maternity leave)…*	
Relational help (either one of the spouse's parent or some other relatives)		*…Two of my husband's cousins and my mother-in-law are living with us. All of the house chores and the everyday parenting of my children are shared between them all and it makes work-family life easy for me.*
Work-family policies	*…The strategies include: emergency childcare incentives, backup adult and elderly care, school holiday cover, webinars for parents and carers, on-site WFB expert counselling, nanny share, childcare search, and adult and eldercare search. All of these programmes were aimed at providing employees with better options on how to manage their work and family demands.*	
After school club	*The after school club is good for me…it stretches my son's hours in the school until 5:30pm…and I can collect him by myself.*	
Statutory maternity leave	*The bank provides standard statutory maternity leave…*	*The bank provides standard statutory maternity leave…*
Neighbours' care		*I normally leave my daughter with my neighbour, she cares for her and does school runs on my behalf. Although, I pay her to do this.*

Work-family Balance: A Case Analysis of Coping Strategies Adopted by Nigerian and British Working Mothers

Abstract

Purpose – Given the reality that working mothers experience difficulties in achieving work-family balance as a result of the social restrictions that arise from parenting combined with career goals, this article explores the various coping strategies that are employed by working mothers in the cities of London (Great Britain) and Lagos (Nigeria).

Methodology – Semi-structured interviews were conducted with 72 mothers who worked in banks in London (Great Britain) and Lagos (Nigeria). Thematic analysis and investigator triangulation are used.

Findings – The findings reveal various coping strategies used by working mothers in the cities of Lagos and London. The article also unearths the efficiency and the shortcomings of the use of au pairs among British working mothers and the similarities and disparities in terms of such use compared to the traditional use of housekeepers in Nigeria.

Originality/value – This article contributes to the existing work-family balance literature by exploring the coping strategies of working mothers as a result of socio-cultural and institutional differences in Great Britain and Nigeria.

Keywords: Work-family balance, working mothers, coping strategies, Nigerian, British

Introduction

With a particular focus on Nigerian and British female employees who have childcare needs and responsibilities, the purpose of this paper is to examine the various coping strategies that are used by working mothers in terms of achieving a desirable work-family balance (WFB). WFB has been identified as a major problem for working mothers (Aryee et al., 1999; Ng, Fosh and Naylor, 2002) and has received increased attention from organisational researchers over the years (Grzywacz and Marks, 2000; Valk and Srinivasan, 2011). This is because women (specifically female single parents) continue to engage in paid employment in order to provide sufficient resources for their families. This trend exists for both British and Nigerian women who are in paid employment and those who are involved in other economic activities in addition to their traditional responsibilities as home managers (Inman, 2015; Okonkwo, 2012). For instance, Okojie (2000) noted that approximately 38.1% of women are involved in paid employment (both in public and private sectors) in Nigeria. Furthermore, Ekwe (1996) noted that women have become the pillars of trading and merchandising, subsistence agricultural business activities, and the cottage industries in Nigeria. In addition, they have also been involved in various levels of governmental and organisational management. Women also hold various parastatal positions and are involved in policy-making. These positions have hitherto been regarded as masculine preserves (Okojie, 2000). Furthermore, the Office for National Statistics (2013) confirmed that there is a rising number of women in employment in Great Britain (67% of women aged 16-64). In addition, 7.7 million women had dependent children in Great Britain in 2014 and approximately 70% of these women were in employment (Office for National Statistics, 2014). In essence, both British and Nigerian women are well-represented in different professions in addition to their primary roles as homemakers. The fact that these women are working mothers who combine careers with familial responsibilities means that they may encounter more WFB

challenges than their male counterparts or spouses. This may well be the reason why many work-family researchers argue that managing work and familial responsibilities remains the most significant challenge that confronts female employees (Guendouzi, 2006; Noor, 2004; Welter, 2004).

What do researchers know about coping strategies in terms of achieving WFB? Much of the attention in this area of study (over the past few decades) has been focused on work-family conflict (Kreiner, Hollensbe and Sheep, 2009). According to MacDermid (2005), over 180 articles have been published on the subject of work-family conflict. As the problems that surround work-family conflict are now understood, sufficient empirical research which investigates the various methods/strategies employed by working mothers in order to manage the challenges of WFB has not been provided. Therefore, an important objective of this article is to examine the various coping strategies that are employed by working mothers in order to achieve a desirable WFB. These strategies will be analysed separately in terms of what is available for working mothers in London (Great Britain) and Lagos (Nigeria). London and Lagos have been chosen because there is a high percentage of working mothers in these cities and the two cities represent the financial hubs of their respective countries. This article has been designed to contribute to the existent literature on WFB, with specific reference to working mothers. Another objective of this article is to discover the differences and similarities between the various coping strategies employed by working mothers in the two countries. The key research question is: What are the various coping strategies employed by working mothers in order to achieve a desirable WFB? This will help to reveal the ambiguities and incompatibilities in terms of the different coping strategies. It will also help working mothers in the two cities to learn about the different coping strategies that may be adopted in order to help them combine their work

demands and familial responsibilities. In order to achieve these objectives, 72 working mothers who work in banks in both London and Lagos were surveyed. This article is written in response to the country-specific research call made by scholars (Adisa, Mordi and Mordi, 2014; Epie and Ituma, 2014).

The Perspective of WFB

Work and family are probably the two most important aspects of human life. This is why WFB research has dominated organisational studies (Grzywacz and Marks, 2000; Parasuraman and Greenhaus, 2002). The importance of WFB for both employers and employees cannot be overstated (Adisa, Mordi and Mordi, 2014). This is because a desired balance between the two domains will enhance job satisfaction, employee performance, organisational commitment, and productivity (Lapierre et al., 2008; Poelmans, O'Driscoll and Beham, 2005). Research such as that of Halpern (2005) and Greenhaus, Collins and Shaw (2003) have also highlighted the importance of WFB in terms of enhancing employee well-being and being a lynchpin for a healthy and well-functioning society. However, definitions of the term "WFB" are numerous and a unified definition remains elusive. According to Grzywacz and Carlson (2007), WFB is defined as finding leverage by satisfactorily negotiating both work and family domains. Clark (2000) defined WFB as the extent to which individuals are equally engaged in and satisfied with their work and family roles. In contrast, for Voydanoff (2005), WFB is a global assessment of how work resources meet family demands and how family resources meet work demands such that participation is effective in both domains.

This study defines WFB as the extent to which an individual is happy and experiences a satisfactory equilibrium between their work and family roles. This inclusive definition incorporates the important phrase "satisfactory equilibrium" and the word "happy", both of

which have been included in prior definitions. The word "balance", according to Osoian, Lazar

and Ratiu (2011) does not mean allotting an equal amount of time and energy to the two

domains; rather, it means a satisfactory level of involvement in the two domains. Furthermore, it

is essential to note that employees differ in needs, wants, and family compositions. WFB matters

remain a core issue which is paramount to human resource development (HRD). This is because

the absence of a balance between work and family roles results in work-family conflict (Noor,

2002), with organisational outcomes such as high turnover (Kossek and Ozeki, 1999), a high

level of employee absence from work due to sickness (Jansen et al., 2006), and reduced

performance at work (Butler and Skattebo, 2004; Greenhaus, Tammy and Spector, 2006). This

evidence indicates that the issue of WFB is important in HRD and resides at the core of HRD's

primary functions (Grzywacz and Carlson, 2007).

It is, however, pertinent to note that female employees bear the heaviest consequences of the

need to combine work and family roles (Adisa, Mordi and Mordi, 2014), even though the issue

of WFB affects both genders. Women are engaged in paid employment for different reasons.

Some work in order to augment their family's financial means, while others work to actualise the

self-fulfilment and self-independence that paid employment usually brings. However, this creates

some level of intrusiveness into some women's domestic responsibilities. For instance, in a case

of over 3,000 dual-earner Canadians, Higgins, Duxbury and Lyons (2010) found that family

demands were stronger predictors of role overload for women than for their male counterparts. In

addition, the study found that the women employed various coping mechanisms in order to deal

with the high demands of work and family life. There are also reports which confirm that British

working mothers are struggling to cope with their heavy work and family demands and they

therefore engage in various coping strategies to balance these two important aspects of their lives

(Noor, 2004). Sub-Saharan African (SSA) working mothers are involved in paid employment (Aryee, 2005) without any corresponding decrease in their domestic responsibilities. Therefore, coping strategies have been identified as an important means of easing work and family burdens in parts of Africa (Amao-Kehinde and Amao-Kehinde, 2010).

Coping Strategies in Context

Since World War II, the participation of women in the labour market has increased substantially (OECD, 2008). This phenomenon is often referred to as the feminisation of the labour force (Jenson, Hagen and Reddy, 1998). During the post-war period, social and family policies were designed and targeted at protecting the male breadwinners who had lost their income as a result of sickness, unemployment etc. (Boje and Ejrnaes, 2012). Today, family policies are required 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, specifically for women with children and adults for whom they must care (Taylor-Gooby, 2004). For example, as in Nigeria and in many other African countries, women are now actively involved in shouldering the responsibilities of the family economic provider or breadwinner (Mokomane, 2012; Okonkwo, 2012). Similarly, research undertaken by the Institute for Public Policy Research (IPPR, 2013) indicates that there is a huge rise in the number of women who are family breadwinners in Great Britain. This situation exposes numerous working mothers to the possibility of role conflict when they try to combine work and familial responsibilities. Evidence in the literature suggests that active involvement in work and family roles inevitably fuels work-family conflict, specifically for working mothers (Amao-Kehinde and Amao-Kehinde, 2010; Aryee, 2005; Emslie, Hunt and Macintyre, 2004). However, an overwhelming number of studies have argued that coping strategies can mediate the relationship between work demands and family responsibilities, role

experiences, and outcomes (Lazarus and Folkman, 1984; Frone, Yardley and Markel, 1997; Voydanoff, 2002). Voydanoff (2002) argued that the harmonious relationship between work-family interface and deriving satisfactory outcomes can be harnessed through various mediating mechanisms. In other words, the effects of work-family interface can be moderated by the use of coping strategies. "Coping" has been defined by Herbst, Coetzee and Visser (2006, p. 12) as "an effort to create conditions that permit an individual to continue moving towards desired goals… coping is a response which follows a stressful experience". For Higgins, Duxbury and Lyons (2008), coping is any response to external stressors that prevents or minimises emotional distress. The importance of coping strategies in easing work-family conflict cannot be overstated (Tracy, 2008). This may well be the reason why researchers have become interested in understanding the various strategies employed by individuals and families in order to cope under stress and to balance work and non-work responsibilities (Gunton, 2012).

According to Higgins, Duxbury and Lyons (2008), coping behaviours or strategies perform the following functions: (a) decreasing individual and family susceptibility to work-life conflict by removing causes of stress, (b) strengthening and maintaining the resources used to protect an individual and their family from damage (for example, family cohesiveness and adaptation) (c) decreasing or eliminating stressor events and their corresponding adversity, (d) manipulating the individual's and their family's environment by actively seeking to alter societal circumstances, and (e) controlling the impact of stress and its destabilising impacts on an individual and their family, if stress cannot be avoided. This further shows the importance of work-family coping strategies in employees' WFB. The two major theories for coping with work-family balance were developed by Lazarus and Folkman (1984) and Hall (1972). The main difference between the two theories, as identified by McVeigh (2003), is that Lazarus and Folkman's model

proposed two coping foci (emotion-focused coping and problem-focused coping) and Hall's

model clustered coping strategies into three: (a) Structurally imposed demands (structural role

definition). This coping strategy allows for negotiation and communication between individuals

in order to alter role responsibilities, which Kahn et al. (1964) referred to as a lasting solution for

reducing work-family conflict. (b) Personal role conception (personal role definition).

Individuals do not alter their roles in this type of coping strategy. Rather, they adjust how they

perceive others' expectations and attitudes to their role; and (c) Role behaviour. This concept

places obligations on individuals to meet all of the demands placed on them. There are concerns

about the required support and social isolation for working mothers, specifically in SSA, where

there is less support available for women to allow them to balance their work and familial

responsibilities (Wusu and Isiugo-Abanihe, 2006). An important coping strategy for working

mothers in Africa has, for a long time, been the extended family. Relatives are called upon to

assist with childcare and other household chores (Muasya, 2014). This is common among

working mothers who do not have the financial strength to employ a housekeeper or to enrol

their children in private day care centres (Amao-Kehinde and Amao-Kehinde, 2010). Similarly,

British working mothers are also confronted with the problems of role conflict. However, coping

strategies for British women are not the same as those employed by working mothers in Nigeria.

Factors relevant to the situation in Africa (such as family structure and orientation, economic

ability, and societal development) are reflected in the types of strategies that working mothers

employ in the SSA countries (Amao-Kehinde and Amao-Kehinde, 2010; Mokomane, 2012;

Muasya, 2014). WFB is increasingly acknowledged as a strategic issue for Human Resource

Management (HRM) and is recognised as a market-driven approach in terms of attracting and

retaining highly skilled employees (Cappelli, 2000). This study, therefore, aims to expound the

different types of coping strategies used among the surveyed British and Nigerian women and to

identify strategies which prove to be effective and can be reproduced by working mothers in

either of the countries in order to provide working mothers and HRM with strategic insights in

terms of how to reduce work-family conflict and move towards the desired WFB.

Methodology

Data were collected from 72 mothers who work in four high street banks in London and another

four high street banks in Lagos (36 women in each location). The banks offer both corporate

investment and retail banking services. A disproportionate number of female employees work in

various units of the banks. Due to the importance of London as a leading global financial centre

for international business and commerce and Lagos as an important commercial hub in Africa,

many bankers work outside of the standard working hours of 8am-5pm or 9am-5pm. Employees

who work in London's banks enjoy an array of work-family benefits which is unknown to their

counterparts in Lagos. While there are differences in terms of the coping strategies employed by

the working mothers in the two countries, the qualitative analysis of this article shows very few

similarities in terms of the coping strategies used by each of the two study groups.

Each interview lasted between 40-60 minutes. All respondents who agreed to partake in the field

work were screened in terms of the eligibility criteria. Each respondent was required to be a

female banker who has childcare responsibilities. Respondents were asked questions about the

various work-family coping strategies that were available to them. Their personal and

organisational details were written in pseudonyms in order to preserve their anonymity (as

requested). Consent forms were presented to the respondents at the start of each interview which

stated the purpose of the study. All of the respondents were, however, informed of their right to

participate or decline at any stage of the interview process. All of the interviews were conducted

in English language and audio recorded with the permission of all interviewees. Strict interviewing protocols were observed.

After transcription of the interviews, the researchers meticulously reverted to the beginning of the recording and followed through every word of the transcription in order to ensure that the transcribed version of the interviews exactly matched the recorded version. After a narrative summary for the interviews had been drafted, open coding (the identification of key points and objectives which seemed to be significant to the data) was applied (Boeije, 2005). The researchers then grouped the first set of codes into categories according to their common codes. The researchers did not impose coding categories a priori; rather, the researchers remained open to potentially surprising insights by allowing the categories to emerge from the data in order to avoid missing any important themes. The main categories were further fine-tuned by frequent comparisons until a representative overview was achieved. Due to the exploratory nature of this study, data-driven thematic analysis was employed. The application of thematic analysis was based on the guidelines of Braun and Clarke (2006) and the steps involved in the data analysis were based on Corbin and Strauss's (2008) recommendations. Emergent themes from the data became the categories for analysis (pre-arranged enigmas were verified twice in order to ensure reliability) and investigator triangulation (Polit and Beck, 2004) was applied.

Insert Table 1

All of the respondents were female. The number of years they had been in employment ranged between 3 and 15 years. All respondents were aged between 25 and 50 years old. Each respondent from both countries had at least one child.

Findings

Working Mothers and WFB

Regarding the issue of WFB, the responses from working mothers both in Nigeria and Great

Britain are similar. The majority (82%) of the respondents shared their experiences with regards

to how the pressure of work-related demands and expectations of familial duties (specifically

parenting) make it difficult to achieve satisfactory WFB. A respondent in London said:

> *Yes, it is difficult…combining work demands and familial responsibilities is a huge task*
> *such that, despite the various strategies available to achieve WFB, I am still not 100%*
> *happy and satisfied because there are lots of things I would have loved to do for my*
> *children but which I am unable to do…for example, I spend less time with them from*
> *Monday-Friday because my work keeps me away (Respondent J, Quid Bank).*

Another respondent in Nigeria said:

> *'Two hard works' – one at home, the other at work. As a mother, a wife, and a*
> *professional banker, achieving WFB is difficult. Yes, coping mechanisms help, but I*
> *cannot say that I have a satisfactory WFB…the societal expectations and duties placed*
> *on a typical Nigerian woman in terms of looking after the children and caring for the*
> *husband and other relations (as the case may be) further make achieving WFB*
> *difficult…that's the truth (Respondent X, Fox Bank).*

Another respondent said:

> *My work takes too much of my time and prevents me from attending to important*
> *familial duties. For example, my house-help (sometimes my sister) has been*
> *representing me at my daughter's school's parent-teacher meetings…I always feel*
> *guilty and bad as a mother…do I have a WFB? I will say I do not have a desired WFB*
> *(Respondent I, Med Bank).*

The above statements represent an overwhelming majority (96%) of the respondents' views

regarding WFB. Responses suggest that, despite the various coping strategies available,

achieving satisfactory WFB remains difficult. It is even more difficult for Nigerian working

mothers because of the societal expectations and duties of women.

Coping Strategies for Working Mothers in London

Following detailed interviews with 36 working mothers in four high street banks in the city of

London, it was found that there was a number of coping strategies available to them (besides

statutory benefits (such as maternity leave) in order to help them manage their work and family demands. Most of these coping mechanisms have been established by the banks and the government in recognition of the fact presented by Poelmans, O'Driscoll and Beham (2005) that employee performance, organisational commitment, and productivity are greatly enhanced when employees are able to maintain satisfactory balance in their work and familial responsibilities. The majority (89%) of the respondents acknowledged that they face challenges due to the demands of banking work combined with parenting and other domestic duties.

Respondents shared their experiences of work-family conflict and the various coping methods that are available to them in order to reconcile the demands of their professional and family lives. One respondent said:

> *My work and family demands are so enormous, sometimes very hard to bear; but thanks to different programmes my employer introduced in order to help working mothers to manage their work demands and familial responsibilities. One of the programmes allows me to switch from full-time to part-time for as long as I have a child whose age does not exceed five, we have a registered childcare centre that is a stone's throw from my work place, I could take an extended maternity leave (in fact I was granted a six-month extended leave during my last maternity leave), an emergency childcare leave, and family medical leave. I could also apply for reduced working hours which could stretch up to a year after my maternity leave and I sometimes work from home for few days (Respondent A, Sea Bank, London).*

Another respondent (a single mother of two) related her experience in terms of using *au pair* as a coping strategy in order to achieve a balance between her work-related demands and familial responsibilities. Similarly, 68% of the respondents indicated that they currently use an *au pair* or that they used an *au pair* at one point.

> *It is difficult to combine work with family demands, and this is a very big issue for most working mothers. There is, however, a couple of coping mechanisms out there, but I prefer an au pair…What is an au pair? (Asks the interviewer) Hmmm…au pairs are people (normally aged between 18-27) who come to Britain from other EU countries to learn English and the British culture. They are not domestic staff, cleaners, or nannies*

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and, of course, they are not slaves. They live with you as part of the family, join the family for meals, and have their private bedroom in exchange for providing childcare needs and doing light housework. They generally work Monday to Friday and have the weekend off. I pay my au pair £90 a week…most people don't use them because you have to feed them and provide them with accommodation, but I have been using an au Pair for 5 years now and it has made my work and family life easy (Respondent B, Look Bank).

Another respondent said:

I came to the Britain as an au pair myself. To me, it is the best way of coping with work demands and parenting responsibility provided you have the wherewithal (Respondent C, Super Bank).

A Human Resources (HR) Director, who is also a married mother of three, gave a full scale of

the coping strategies that are available in her workplace:

In an effort to help working mothers balance their work and family lives and because of our past experience with women finding it very difficult to combine work with parenting and other familial responsibilities, the Bank came up with a long list of work-family programmes entitled: "Everything you need to make work and family really work – all in one place". The strategies include: emergency childcare incentives, backup adult and elderly care, school holiday cover, webinars for parents and carers, on-site WFB expert counselling, nanny share, childcare search, and adult and eldercare search. All of these programmes were aimed at providing employees with better options on how to manage their work and family demands (Respondent D, Ox Bank).

Although the programmes at Ox Bank aim to help the general workforce to balance their work

and family demands, the HR Director said that 83% of the feedback about such programmes

came specifically from working mothers and they expressed satisfaction about the programmes.

In fact, one of the other members of staff at Ox Bank said:

It could not be better, I think. The programmes are excellent, they enormously reduce my burdens and work-family hassles…they make working and parenting a lot easier and better (Respondent X, Ox Bank).

This view represents the majority of the respondents' views (91%) about the effectiveness and

advantages of the various coping strategies available to them and how these have helped them

function well as professionals and as mothers. The respondents indicated that the various coping

measures at their disposal eliminate the distress of work-family demands. Furthermore, the

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respondents (58%) used childminders and after school club facilities as coping strategies. A

single mother of one underscored the importance of having a childminder and an after school

club facility:

> *I normally drop off my son with the childminder in the morning before I go to work. The minder will drop him off at school and takes my child to an after school club for kids. The childminder plays a crucial role in balancing my work and family demands, though it's got some financial implications (Respondent F, Tool Bank).*

Another respondent said:

> *The after school club is good for me…it stretches my son's hours in the school till 5:30pm…and I can collect him by myself (Respondent H, Born Bank)*

Another respondent stated:

> *I drop off my child in the nursery in the morning, and his dad picks him up in the afternoon. My working hours are flexible and I also work from home two days a week. Although nursery care is expensive, for me, it helps me cope with work and parenting duties (Respondent G, Safe Bank)*

These statements represent the views and experiences of the respondents. Cumulatively, the

various coping strategies that are available to British working mothers as deduced from the

interviews include: part-time employment, registered childcare centres provided by employers,

extended maternity leave, emergency childcare leave, and family medical leave. There is also the

opportunity to benefit from reduced working hours and to work from home. Other benefits

include: nurseries, emergency childcare, backup adult and elderly-care, school holiday cover,

webinars for parents and carers, on-site WFB expert advice, nanny share, childminders, after

school clubs, *au pairs*, and, of course, the standard statutory maternity leave. All of the

aforementioned strategies have been found to be in use among working mothers in Great Britain

in order to help them cope with their professional duties and family demands.

Coping Strategies for Working Mothers in Lagos

The same interview questions produced a very different set of responses in terms of the coping

strategies that are available to working mothers from Lagos (Nigeria). Overall, the coping

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strategies that are available to working mothers in Lagos are few. The majority (89%) of the

respondents partly attribute this to the cultural perception in Africa (specifically Nigeria) that

females are required to manage most of the familial and domestic responsibilities. Fewer coping

methods were noted among Nigerian working mothers than British working mothers. A typical

response is:

> *Working in the city of Lagos is very challenging in terms of the poor road networks.*
> *Resuming work at 8 in the morning means I have to leave my house as early as 5am to*
> *beat the traffic and the earliest I always come back home is 8pm, sometimes 9pm…this*
> *coupled with the traditional female role expectations that the Nigerian society places on*
> *married women makes life very difficult for me and most working mothers…however, I*
> *have been able to cope because my mother lives with me; she helps with childcare and I*
> *have a house-help who I pay to do all of the domestic chores (Respondent V, People's*
> *Bank).*

Another female banker explained how extended family members have proven to be a good

coping strategy for managing her work demands and familial obligations:

> *Parenting four children with full-time work is difficult. In fact, things were getting*
> *worse because I could not meet up with my duties as a mother, wife, and a career*
> *woman. This was affecting my performance at work. I had to employ two house-helps,*
> *and I brought two distant cousins from my village to live with me, and a driver. I pay*
> *the house-helps, the driver, and I sponsor my cousins in vocational training which is a*
> *massive help to them and their future (Respondent Q, Western Bank).*

A mother of four (who is also a bank manager) gave comprehensive details of the several coping

strategies that are employed by working mothers in her place of work:

> *To cope with my work demands and familial obligations, I have a house-help, two of my*
> *husband's cousins, and my mother-in-law living with us. All of the house chores and the*
> *everyday parenting of my children are shared between them all…I would not say I*
> *achieve a desired WFB but it makes work-family life a bit easy for me (Respondent T,*
> *Met Bank).*

Another respondent commented:

> *The bank provides standard statutory maternity leave. Some banks, like where I work*
> *and a few others where my friends work, will let you close 3 hours earlier for 6 months*
> *after your maternity leave, and, thereafter, every other measure you can use to balance*
> *your job and family life demands is entirely up to you. The traditional culture places a*

> *heavy load of social and domestic duties on Nigerian women, which is expected to take priority (Respondent U, Any Bank).*

Few respondents (24%) indicated that they use childminders and nannies. They explained that these strategies are reserved for elite and middle–class workers because of the sizable financial costs involved.

> *I usually have a childminder and nanny to look after my children. Even though the service is expensive, for me, it is the best method of coping with my work demands and familial duties (Respondent W, Cool Bank).*

All of the above statements reveal the various coping strategies that are employed by Nigerian working mothers. Interestingly, 12% of the respondents indicated that they use their neighbours as a coping strategy. One respondent said:

> *I normally leave my daughter with my neighbour, she cares for her and does school runs on my behalf...although, I pay her to do this. It is expensive but that is the reality of being a Nigerian mother...as for what are the coping strategies provided by my employer? Nothing except the normal maternity leave (Respondent V, Good Bank).*

In summary, the various coping strategies that are employed by working mothers in Lagos are what Rotondo et al. (2003) described as 'help-seeking' coping methods. A 'help-seeking' coping method is a situation in which actions are mobilised through relevant others (relatives, friends, or neighbours).

Insert Table 2

Table 2 above provides a concise summary of the available coping strategies using illustrative extracts from the two cities of London and Lagos. The next section provides a comparative analysis of these coping strategies in order to identify the differences and similarities between them.

The Similarities and Differences between the Coping Strategies

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It is evident that working mothers rely on diverse personal coping mechanisms in order to manage their professional duties and family demands. Parental and domestic responsibilities (within the two contexts) are squarely conferred on women regardless of their marital and/or employment status. There is, however, some understanding (in terms of sharing domestic responsibilities) among British families. This is probably due to the generally egalitarian nature of British society. This situation is not the same among Nigerian families. Women are expected to shoulder the preponderance of the domestic responsibilities, regardless of their work demands. This article has shown that statutory maternity leave and leaving children with nannies or childminders are similarities between the strategies that are employed by working mothers in London and Lagos. Furthermore, the data showed a slight similarity in terms of domestic helpers (used in Nigeria) and *au pairs* (used in Britain). Domestic helpers live with their employers and must undertake childcare responsibilities and other related household chores. *Au pairs*, on the other hand, live with their employers (hosts), undertake childcare responsibilities (for an appointed time, usually Monday-Friday), but are not required to undertake household chores. In the instances in which they are so required, they are usually required to perform very light domestic chores. The difference between the two, therefore, is that *au pairs* are treated with relative civility and are considered as part of the family for whom they work, they only do light housework, and they are entitled to days off. Meanwhile, housekeepers (popularly referred to as "house-helps" in Nigeria) who work full-time and live with the family for whom they work seldom take days off work and do nearly all of the housework. They are not restricted to light housework in the same way as *au pairs*. Anecdotal evidence suggests that most housekeepers in Nigerian cities are hardly accorded respectful treatment by their employers and do have to work extremely hard and long hours. This claim is also supported by Amao-Kehinde and Amao-

Kehinde (2010). Clearly, there are more differences than similarities between the coping

strategies of British and Nigerian working mothers. Furthermore, the traditional culture and

family settings are different in the two contexts. For example, using grandmothers and other

relations as support for WFB is less common in British culture than in Nigerian culture.

However, using such strategies is a part of life in SSA, especially in Nigeria (Aryee, 2005). A

respondent who used to work in Nigeria before relocating with her family to London said:

> *There are many differences in the way we manage work-family demands in Nigeria and*
> *Britain. When I was in Nigeria, I had two house-helps, a maternal cousin, and my*
> *mother living with me. The house-helps and my cousin assisted with the domestic chores*
> *while my mother helped in parenting my children because I was always absent from*
> *home. The scenario is different here in Britain, with no house-help, the idea of cousins*
> *living with you does not exist, and no grandmother lives with you except when they*
> *voluntarily visit…the cultures are very different (Respondent J, Super Bank).*

It is important to note the cost implications of employing housekeepers (house-helps); although,

the majority of working mothers in Lagos believe that the cost is affordable and that it is the best

way to manage their jobs and family demands. A Nigerian respondent commented:

> *I have worked in the banking industry for ten years now and I also have friends who*
> *work in other banks. I do not know of any of them who have infants or school-age*
> *children and do not have at least one house-help…it's a common trend among working*
> *mothers in Nigeria and, for me, it is the best way of keeping my family and work*
> *demands balanced (Respondent K, Pears Bank).*

The collectivist culture of Nigeria and the individualist culture of Britain are important factors in

terms of considering the adoption and use of different coping strategies by working mothers.

Coping strategies such as engaging grandmothers to look after children, employing

housekeepers, and bringing in less privileged relatives from rural areas are foreign to British

tradition. This is something that is, however, common in Nigerian culture. This is also implicit in

the way in which the two nations separate self, work, and family. Another difference between the

coping strategies that are employed by Nigerian and British women is the use of part-time work.

British working mothers are permitted to switch from working full-time to part-time in order to balance their professional and family demands. On the other hand, part-time employment or switching from full-time work to part-time work is uncommon in Nigeria (specifically in the banking sector). The following statements typify the respondents' views and experiences:

> *After the birth of my third child and the unfortunate loss of my husband, I had to switch from full-time to part-time and I was on part-time work for about three years before I later went back to full-time work...and the switch really helped me cope with my work demands and the challenges of parenting (Respondent N, Let Bank, London).*

On the contrary, one of the Nigerian respondents said:

> *If I were presented with a choice, I would have switched to part-time work in order to function very well at work and home...however, the part-time option is not available to us (Respondent M, Lagoon City Bank).*

The above comments show the various coping strategies that are employed by working mothers in the banking sectors of Lagos and London. The strategies are clearly different between the two countries and working mothers have a choice in terms of which strategies to employ and maintain. The decision about the choice of coping strategy could change as their circumstances change.

Implications

The findings of this study demonstrate that there are huge differences between the coping strategies used by working mothers in London and Lagos. Coping strategies for working mothers are often regarded as emancipatory mechanisms through which employees (especially working mothers) are able to successfully combine work demands and familial responsibilities. This article shows that Nigerian working mothers have few options in terms of what coping measures their employers provide for them, unlike their London counterparts who have a myriad of options from which to choose. It has been argued that coping strategies mediate the relationship between work demands and familial responsibilities (Frone, Yardley and Markel, 1997;

Voydanoff, 2002). In light of this, financial organisations such as banks need to be more aware of the potential gains of providing working mothers with various coping strategies. In addition, such organisations must make a concerted effort in terms of reviewing their professional culture of long working hours in order to accommodate employee flexibility (work-life balance). This will make it easier for working mothers to combine their work and family lives. Furthermore, financial organisations risk a high rate of employee turnover and an unhappy workforce if working mothers are not provided with adequate support in terms of coping mechanisms to enable them to successfully combine their work demands and familial responsibilities. Therefore, the findings and discussion about coping strategies could be important in terms of reshaping bank policies with the aim of achieving WFB for working mothers in both countries.

Discussion and Conclusion

This article highlighted the various coping strategies that are employed by working mothers in Lagos and London. The study revealed that achieving WLB is extremely difficult for working mothers regardless of their geographical location. Nevertheless, the extent of the difficulty differs depending on social and HR interventions. Working mothers use various measures to cope with and make up for their long absence from home because of work. Furthermore, the patriarchal and collectivist nature of Nigerian society compels women to be wholly responsible for the management of their homes, regardless of their employment status. In essence, working mothers are expected to meet their work demands but are not exempt from performing their full domestic duties. If they default on these duties, they may face internal crises and social sanctions (Adisa, Mordi and Mordi, 2014). As explained above, the patriarchal system that is prevalent in Nigeria perceives women's employment as secondary to their domestic duties and self-sacrifice for their families. Hence, Nigerian women take care of all domestic affairs in addition to their

work roles with very little or no support from their spouses or partners. This resonates with the surveys carried out in India (Rajahyaksha and Smita 2004; Valk and Srinivan, 2011), wherein it was contended that the majority of husbands stick to their traditional role as financial providers and do not extend domestic assistance to their wives. In view of all these issues and in order to function well on both fronts, Nigerian working mothers often use some coping strategies in order to achieve WFB. One of these methods (probably the most common) is hiring housekeepers. The majority of working mothers in Nigeria employ housekeepers ("house-helps") to assist them with domestic chores such as laundry, cleaning, cooking, gardening, and running errands. Another work-family coping strategy that is found among Nigerian working mothers is the use of relatives and elderly parents (i.e. grandparents) who assist with parenting and domestic chores. These two methods constitute huge sources of support for working mothers in Nigeria. Less privileged cousins and/or other relations from more rural parts of Nigeria are often brought to the city as live-in guests while they help with domestic duties for which they receive educational training in return. It must, however, be noted that the concept of grandparents coming to help their daughters or daughters-in-laws is a longstanding culture among Nigerians, most especially when a child has just been born into the family (Amao-Kehinde and Amao-Kehinde, 2010). Furthermore, there is no social care system in Nigeria that caters for the elderly. Most elderly people live with their children and help to look after their grandchildren when their parents are away at work. Other coping strategies that are employed by Nigerian working mothers include the use of nannies and neighbours. This is not unusual for Nigerian working mothers and it can be explained by the collectivist nature of the Nigerian society.

The coping strategies that are used by British working mothers are, however, different. This is due to factors based on cultural inclinations and the level of development. There are myriad

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coping mechanisms available to British working mothers to which an individual can subscribe. The British government and British employers recognise the importance of WFB and offer their employees different work-family programmes which allow them to cope with their work demands and familial responsibilities. Such family – friendly initiatives are uncommon among employers in Nigeria and there are no government initiatives to support working mothers. The different coping strategies that are used by British working mothers include involvement in part-time employment, using registered childcare centres which are provided by employers or other providers, extended maternity leave, emergency childcare leave, and family medical leave. There is also the possibility of flexible working hours, reduced working hours, or working from home. Other coping strategies include emergency childcare, backup adult and elderly–care, school holiday cover, webinars for parents and carers, nanny share, childcare searches, adult and elderly–care searches, childminders, *au pairs*, and the standard statutory maternity leave. The use of children's nurseries as a coping strategy received praise from the British respondents as one of the most effective ways of managing work and family demands, but they also commented on the high financial implications thereof. This has been confirmed by the Day Care Trust (2012), which found that the British government's financial cuts in terms of support for childcare costs are worrying for many British families.

An interesting finding of this article, however, is that there are some similarities between the use of *au pairs* in Britain and housekeepers in Nigeria. For example, the employment of housekeepers in Nigeria offers comfort to families in a similar way to a modern social support system in western economies. However, the conditions of employment of housekeepers in Nigeria are generally inflexible, informal, and unregulated compared to the legal recognition and statutory regulation enjoyed by *au pairs* in Britain. Furthermore, *au pair* services in Britain may

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not be affordable for many because of the mandatory requirement to provide a good standard of accommodation and decent meals. Nonetheless, it has received praise from the respondents who subscribed to this coping strategy in Britain. One surprising finding of this study is that switching from full-time work to part-time work for working mothers is not available to the Nigerian respondents. This choice is legally supported, open, and available to British working mothers. The absence of this part-time work support framework exacerbates work-family life conflict for working mothers in Nigeria. The finding resonates with the general assumption that Nigerian banks are not supportive of WFB as they prioritise targets, profits, and achievements over employee welfare (Amao-Kehinde and Amao-Kehinde, 2010).

It is, therefore, essential that Nigerian organisations/employers pay more attention to WFB in order to mitigate the disadvantages and challenges experienced by working mothers. Moreover, valuable lessons can clearly be learnt from the British work-family coping strategies. There are employment policies and practices and there is legislative endorsement for some of the coping strategies (flexible working, longer leave periods, and unpaid leave) which supports WFB in Britain. Working mothers can and do take advantage of the availability of such policies in order to effectively manage their work and family demands. In Nigeria (specifically in the banks), government public policy legislation could benefit from incorporating some of the world's best practices in terms of WFB. This knowledge could then guide the formulation of a variety of WFB initiatives for Nigerian women which may be beneficial to them in their roles as carers of their homes and children. The formulation, development, and implementation of workable WFB policies among Nigerian banks (who may be developing notoriety for not paying enough attention to this aspect of their employees' lives) may be considered imperative. In addition to a good salary, offering excellent WLB policies may prove crucial in terms of attracting and

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retaining todays' knowledgeable workers. Such offering can also ensure that the organisations become global players in the highly competitive banking sector.

This study does have some limitations. Relatively, few banks were used and the sample was restricted only to the banking profession. This therefore prevents the generalisation of findings to other professions. Therefore, investigating challenges to WFB by using a larger sample size and multiple professions would enhance the generalizability of the findings thereof. Future studies should also explore other professional groups as there could be profession-specific coping strategies. Although our study is unique in that it compares the coping strategies of working mothers from dissimilar countries, it remains limited in scope. In addition, despite the choice of the most vibrant cities in both Britain and Nigeria, coping strategies may differ significantly according to city sizes (for example, in smaller cities and towns). They may also differ between regions in the same country and across countries. Family size (especially the number of children or dependants) and family income are other variables which could affect the coping strategies and abilities of working mothers and these were not explored in the present study. Future studies could investigate these areas whilst also building on the findings of this study. A large scale quantitative study across countries could help in terms of discovering more associated variables, providing a different perspective, and making a strong contribution to building a theory. This would complement the current qualitative study. Such findings, in addition to the present findings, could help organisations, trade unions, and policymakers address the welfare of workers and families. This is particularly important in terms of ensuring that women in employment could achieve a desired WLB, regardless of the type of economy (developing or developed) in which they work from or their global location.

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List of Table

Table 1 Respondents' Profile

Bank Name – Lagos	No. of Nigerian respondents	Number of children (Mean)	Years in employment (Mean)	Marital status		Age bracket		
				Married	Unmarried	20-30	31-40	41-50
Social Bank	10	3	6	7	3	2	5	3
Head Bank	8	3	5	6	2	1	5	2
Solid Bank	12	3	6	8	4	3	6	3
Time Bank	6	2	5	4	2	1	4	1
Total	36	14	22	25	11	7	20	9
Bank Name – London	No. of British respondents	Number of children (Mean)	Years in employment (Mean)	Marital status		Age bracket		
				Married	Unmarried	20-30	31-40	41-50
Life Bank	9	2	7	4	5	3	4	2
Hess Bank	7	2	6	3	4	2	4	1
State Bank	11	2	8	4	7	4	5	2
Big Bank	9	2	7	4	5	3	4	2
Total	36	8	28	15	21	12	17	7

Table 2 Coping Strategies and Illustrative Extracts

Coping Strategies	London (Great Britain)	Lagos (Nigeria)
Au pair	*There are, however, a couple of coping mechanisms out there, but I prefer an au pair… To me, it is the best way of coping with work and parenting responsibility provided you have the wherewithal.*	
Childminder	*I normally drop off my son with the child-minder in the morning before I go to work…the childminder plays a crucial role in balancing my work and family demands, though it's got some financial*	*I usually have a childminder and nanny to look after my children. Even though the service is expensive, for me, it is the best method of coping with my work demands and familial duties.*

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	implications.	
Housekeeper		*To cope with my work demands and familial obligations, I have a house-help…it's a common trend among working mothers in Nigeria and, for me, it is the best way of keeping my family and work demands balanced.*
Extended maternity leave	*…I could take an extended maternity leave (in fact I was granted a six month extended leave during my last maternity leave)…*	
Relational help (either one of the spouse's parent or some other relatives)		*…Two of my husband's cousins and my mother-in-law are living with us. All of the house chores and the everyday parenting of my children are shared between them all and it makes work-family life easy for me.*
Work-family policies	*…The strategies include: emergency childcare incentives, backup adult and elderly care, school holiday cover, webinars for parents and carers, on-site WFB expert counselling, nanny share, childcare search, and adult and eldercare search. All of these programmes were aimed at providing employees with better options on how to manage their work and family demands.*	
After school club	*The after school club is good for me…it stretches my son's hours in the school until 5:30pm…and I can collect him by myself.*	
Statutory maternity leave	*The bank provides standard statutory maternity leave…*	*The bank provides standard statutory maternity leave…*
Neighbours' care		*I normally leave my daughter with my neighbour, she cares for her and does school runs on my behalf. Although, I pay her to do this.*