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## **Domestic-Office Work-Load and Coping Mechanisms of Female Bankers in Ibadan, Nigeria**

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Patricia A. **TAIWO** & Olubusayo **OYELEYE**

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### **Abstract**

Banking jobs have overtime been perceived to be tasking and time-demanding, especially for married women in a patriarchal community like Ibadan. This, coupled with the roles women play as wives and mothers, have implications for women's psychological wellbeing and work performance. The paper, thus, attempts to examine the challenges of combining office and domestic works and the coping mechanisms adopted by married female bankers using the role strain and conflict theory as frameworks for explanation. Questionnaire was administered to 110 married female bankers who were purposively selected from five banks in Ibadan, while in-depth interview was conducted with 10 of these bankers from the senior cadre. Quantitative data were analyzed using descriptive and inferential statistics, while qualitative data were presented using content analysis. Findings revealed that the majority (69 percent) of the respondents experienced stress, fatigue, depression and frustration in work performance. Some others experienced role conflict such as piling up backlog of work (73 percent), lack of adequate attention and care for kids (62 percent) and husbands (64 percent). Coping strategies included waking up early to do household chores and closing late at work to complete office works, recruiting housemaids, postponing domestic chores and proper planning. There was no significant relationship between the educational status of female

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bankers and recruitment of housemaids ( $X^2=6.22$ ,  $df=3$ ,  $P<0.05$ ). The study recommends proper planning by individuals and development of policies by other work force and banking sector targeted at reducing the pressures of combining office and domestic work for married women.

**Key words:** Role Conflict, Female Bankers, Housemaid, Workload, Coping Strategies

## **Introduction**

It is no longer news that many of women nowadays are career women who combine their office work with traditional household work. Primary household work is assigned to women as a result of gender stratification. These household responsibilities include child bearing, child nurturing, household chores, cooking, and care giving to their husbands, and so on. The responsibilities of child bearing and child socialization are both biologically and socially ascribed to the women folk. As the child is growing up, mother-child relationship is assuming another dimension. This includes cleaning, washing, cooking and so on. With all these, it is said that a woman's place is in the kitchen.

As a result of modernization, people became aware of the importance of education and started sending their female children to school which led to women involvement's in the formal employment sector so as to help improve the family's income. Women have also struggled in modern times to ensure their development, improve their ability and protect themselves (Otite and Ogionwo, 2006). Women have privilege to work outside the home even with the economic and political changes that have occurred (Finch, 1989). This is why Sokoloff (1980) said that women's careers include both homemaking and working in the labour market. It is further observed that any attempt to analyze women's occupational attainment without fully incorporating her familial tasks in a particular capitalist society would amount to analyzing half the picture (Rosser and Haris, 1965, Roberts, 1984). It is therefore, important to see women's roles from these two spheres. This may lead to what Pleck, (1985) refers to as role overload, which might result in role conflict. It might be difficult at times for a woman to

cope adequately with housework and her career outside the home. Since work outside the home is formalized, such work may be at the detriment of house work, which is socially constructed as the primary duty of women (Pleck, 1985).

The extent of work-home role conflict for contemporary female bankers has received little attention. To date, most entrepreneurial and small business studies have not fully explored the variables influencing work-home role conflict. The existing work-family role conflict literature has a distinctive non-entrepreneurial slant, in that it deals with women who are employees rather than owner/managers, and often employs samples that are predominantly male (Moore 1986, Steiner and Pleck 1988).

Working in the financial institution like a bank may be highly challenging for women, especially, since they resume early in the morning and close late in the night. One wonders how the married female bankers in Ibadan are able to cope with house-works and office responsibilities at the same time. It is essentially important to note that Nigerian women are increasingly having good educational attainments that enable them to compete in the labour market with men. Women, just as their male counterparts, are currently occupying managerial positions, owing to the competence and educational attainment. This sometimes has implications for the attention received by their husbands (Erinosho, 2005, Kottack 2000) and could result in other vices that could threaten the stability of their family if not properly managed. Thus, women despite their economic, political and social achievement do nurse their children and take care of their men as subordinates in order to give room for the captain of the sheep to be in charge (Otite and Ogionwo, 2006). This study, therefore, seeks to examine the domestic-office work load of married female bankers in Ibadan, and the coping strategies adopted. Specifically, the study seeks to:

1. examine the nature of domestic and office work load of married female bankers in Oyo state
2. investigate the effect of office work on home roles, and vice versa, among married female bankers
3. analyse the mechanism being used by these bankers to cope with household chores and office work demands.



## **Work and Role Conflicts among Married Women**

Gender differences in work and family experiences have been a consistently important theme in work-family research (Lewis and Cooper, 1999). Unlike in the primitive era when society was more traditional in which women were expected to stay back at home to socialize the children while the men go out to hunt and gather foods and animals (Oke, 2004), women now move out of their homes to work and contribute to household needs. This has generated and attracted some attention especially when the implication for child socialization and family stability is concerned. The desire to balance both and ensure that the children and spouse do not suffer creates some form of role strain and conflict for the woman, who in African society views it as an important aspect of her role that need not fail (Aina, 2012). It has also been hypothesized that women experience more work-family conflicts than men because of their typically greater home responsibilities and the allocation of more importance to family roles (Greenhaus and Bental, 1995). However, many studies have discovered that men do not differ on their level of work-family conflicts (Allen et al 2000). This might not be the case in Africa as the cultural division of labour is still intact; women are generally subordinate to men and are particularly responsible for most household tasks, which are demanding and time consuming (Otite and Ogonwo, 2006). Management of conflict which is likely to ensue from this form of relationship requires, clarity of roles, consensus and increased communication between spouses (Kliengebiel 2002) Greenhaus and Bental (1995) argue that the more important a role is to an individual, the more time and energy is attracted to it and shifted away from other roles. For most African women, taking care of the children and other domestic chores seem more important than even professional roles, since marital achievement seems to be valued culturally, than others. Thus, in traditional African societies, a "successful" woman without a husband or children is less valued in the society. This is why most women integrate work roles with family roles. This has been the greatest source of role conflicts among them as Gerson, (1985) argued. So compared with employed men, employed women spend twice as much time with their children and two and one-half times as many hours on housework (Affholder

and Box, 2004).

A study of married couples in Indonesia and Taiwan showed little variation from the US patterns although over 50% of wives reported that their husbands regularly assist in home work (Sanchez, 1993). Despite this, Hodson and Sullivan (1995) observed that many employed women experience role conflicts from the need to maintain both work tasks and their home tasks. Cinnamon and Rich (2002) observed that work-family conflicts has been associated with a number of dysfunctional outcomes including burnout (Bacharach et al, 1991), decreased family and occupational well-being (Kinnunen and Mauno, 1998), physical complaints, job and life dissatisfactions, and physiology costs (Frone et al, 1992, and Netemeyer et al, 1996).

Hodson and Sullivan (1995) further observed that another problematic situation for integrating work with family is the one-parent family. It is a fact that in recent years, there is an increase in the number of single-parent families than before, especially between 1951-1991. In this case, no division of labour between the parents is possible. The single parent must perform the entire domestic and work task. Hence, all the burden of role conflicts is borne by the single parents. In this kind of situation, the single parents have dual problems.

### **Theoretical Framework**

**Conflict Theory of the Family:** Conflict Theory focuses on the ways in which the family serves to reproduce societal inequality among its members, particularly between men and women. The family has been characterized as a gender factory, a setting in which society's traditional gender role is reproduced. According to this view, the family serves to reproduce relations of authority that exist in the wider society, centered on the authority of the father (Fenstermaker Berk 1985, Waite and Goldschieder, 1992). Conflict Theory argues that in modern society, women are expected to work without pay at home as wives and mothers enter the paid work force only when their labour is needed. This, according to conflict theory, is so that women can provide cheap and ready source of labour to keep the economy running, while serving as a "safety



valve” when the economy is slow: if women lose their paying job they can be expected to return home to their “primary” responsibilities as home makers. Yet conflict theorists point out that even when they labour in the paid workforce, women are often expected to perform a second shift of unpaid housework after they come home from their paid employment (Shittu and Olawale, 2004).

Conflict theorists also point to a cultural contradiction in the role of the family: in capitalist societies, the family must promote consumption while socializing its members into an ethic that calls for hard work, deferred gratification and a willingness to save for the future (Ehrenreich, 1989, 1992). In the United States, the family serves as the primary unit of consumption (Allen and Walker 2000). Television advert projects images of products into every American living room, carrying the never ending message that happiness comes from instant gratification resulting from unending consumption. These television messages, which are constantly reinforced to movies and print media are not lost on children, who are far more likely to prefer the pleasures of consumerism to the kind of sacrifices that will eventually be required for them to become adult members of society.

**Role Strain Theory:** In conceptualizing “Role Strain” as the strain or difficulty experienced in performing one’s role or obligation, Goode (1963) explains the stress experienced by female bankers combining their domestic and office roles. He noted that societal continuity depends on the normative consensual commitment of the individual in society and the integration of norms accepted by the individuals in the society. Hence, non-conformity and conflict among norms and roles are not unusual state of affairs, as these do arise while individuals attempt to strike a balance in accepting the norms and performing their roles as products of their commitment to societal norms. Since the total role system of the individual is unique and over demanding, Goode stipulated that individuals must go through a continuous sequence of role decisions and bargain attempt to adjust to the role because they cannot fully carry them out. The execution of the decision is less difficulty through mechanisms used by the individual in organizing his/her role systems and obtaining a



better bargain in a role in the choices made.

Consequently Goode viewed a role strain as a role demand that is onerous, time consuming, difficult and tiring, as is the case of the numerous roles placed on a female banker who needs to attend to several clients, balance accounts etc coupled with the role of a wife who needs to meet the needs of her husband and a mother who needs to care for the children aside other roles. These are sometimes difficult and displeasing as it is in the case of the married working women who are structurally ambivalent in the role obligations and rights. Such difficulties experienced affect their performance, both at work and in their home front, and also has implication for the socialization of their children, the maintenance of their homes and intimacy with their husbands, if the combination of roles and conflict or strain experienced is not managed adequately.

These two theories provide platform for the explanation of the challenges experienced by female bank workers in their attempt to combine their official and domestic workload especially in a patriarchal society like Ibadan.

## Method

The study was conducted in Ibadan city, the capital of Oyo state. The population for the study is married female bankers who are above ages of 30 years and have children. The methods of data collection were both quantitative and qualitative. The quantitative methods involved the use of questionnaire, while the qualitative method was the use of in-depth interviews conducted with ten (10) prominent female bankers. Two females were selected from each bank. Purposive sampling technique was used in drawing samples at both institutional and individual level. The five banks were purposively selected to include both old and new generation banks with large population of married females and branches in Ibadan. The five banks that were selected are First Bank, UBA, GTB, Zenith Bank and Bank PHB now Keystone Bank Ltd.). A total of one hundred and ten (110) married female bankers who had children were purposively drawn from the five banks. This was done to include an average of 20 selected from the branches of each bank. The quantitative data were analyzed at the level of uni-variate and

bi-variate analysis using the SPSS software package. Content analysis was carried out with responses from the qualitative data.

## **Findings**

### ***Nature of home/office work load***

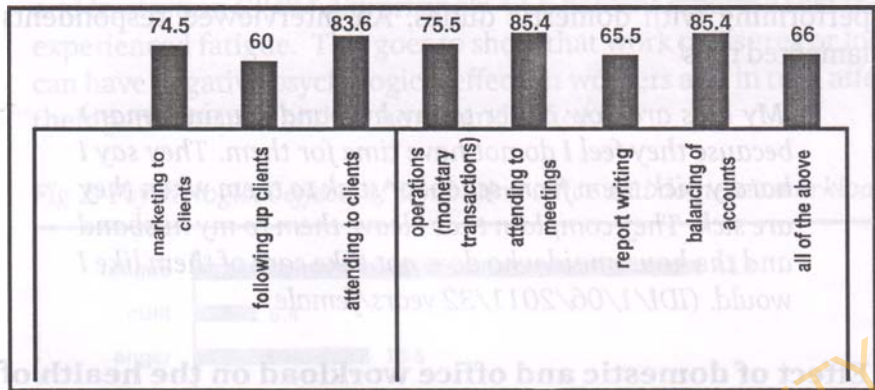
On the nature of homework load, the study found that there are still specific duties designated for women within the household. Such duties include cooking, taking care of the children and the husband, cleaning and so on. The majority of respondents (64 percents of the women) submitted that a woman should cook, care for the children and husband, and perform sanitation duties. A higher majority (73 percent) of the married female bank workers claimed they performed such duties at home. It was also revealed that about 50% of the respondents still performed such domestic work every day. A respondent during the interviews buttresses the above by saying.

*“Married women need to be highly hard working and up and doing. They are expected to ensure their homes are tidy, care for the children and husband, cook the food, wash the clothes and ensure that the domestic issues are generally settled before going to work. It is not easy but do we have a choice? These are our roles working in the office is just an added task. I do all these domestic chores almost every day. I always have to take supplements and drugs to keep me fine”*

The above shows that women have accepted these responsibilities to be theirs and some do not have a choice due primarily to the patriarchal nature of the society. This is however in addition to their office duties which could sometimes be difficult and stress while engaging in the dual roles both at home and at their workplace. It was also discovered that most of the respondents (53.6 percent) always schedule their homework to either before setting out for office, while some others (35.5 percent) do, after office hours. Generally, 70 percent of the respondents claimed that they faced high level of workload every day at home. On the nature of office work, figure 1 below shows the nature of work women are given in the office as reported by certain percentages of married female bankers.



Fig. 1: Nature of office works by married female bankers



A huge majority of the clients (85.4 percent) are involved in the tasks of balancing accounts which does not only require accuracy but serious mental calculation and coordination. Furthermore 85.4 percent attend meetings either with clients or colleagues, 83.6 percent attend to clients at work. A significant proportion of 66 percent performs all the duties in figure 1 above.

On the nature of home workload among married female bankers, over 50 percent of the respondents perform the domestic chores of cooking, cleaning, washing and child up keep. It was however revealed that some women perform these roles because of the need to satisfy their husbands especially with reference to cooking. A respondent confirms this by saying:

*“My husband eats my food alone as long as he is home, so I create time out of no time to make his breakfast before setting out for office and the dinner after work (IDI/29/05/2011/32 years/female)”*

However, 69 percent of the respondents claimed that they normally experienced role conflicts between trying to please their husbands and kids at home and meeting up with official demands. This signifies that role conflicts are common phenomena among the married female bank workers. Meanwhile, the majority of married female bankers (45%) whose spouses were businessmen experienced role conflicts more than other categories of the respondents. Instances mentioned included when the child was sick and when there was



conflict arising between carrying out official assignments and performing with domestic duties. An interviewed respondents lamented thus'

*My kids are now closer to my husband (businessman) because they feel I do not have time for them. They say I hardly pick them from school or stick to them when they are sick. They complain that I leave them to my husband and the housemaid who does not take care of them like I would. (IDI/1/06/2011/32 years/female*

### **Effect of domestic and office workload on the health of respondents:**

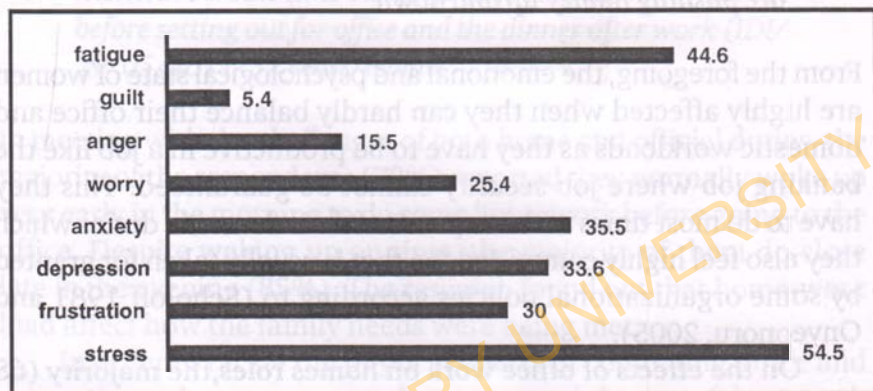
The combination of workload or pressures of work both at the office and domestic level was reported to be a stressful task by the respondents. However, this, to a large extent, is dependent on the strategies adopted to cope with it by the respondents and the support received from spouse and extended family members. Most of the respondents who reported on the effect of the office and domestic work load on their health explained how it affected them physically and psychologically. Physically, respondents complained about headaches (49%), constant body aches (38%) and fever (45%). Some others (6%) added that they had to constantly check their blood pressure to be sure that it is not on the high side. The majority (82 %) however, complained of tiredness as the physical effect the workload has on their health. A respondent who was interviewed stated:

*Most times, I get so tired after office work that I wouldn't be able to do anything not to talk of eating. For example I was so tired one day after work that I slept in my suit and shoes, only to wake up fully kitted (IDI/24/06/2011/34 years/female)*

**Psychological effects:** Furthermore respondents reported the psychological effect the combination of domestic and office workloads have on them in the following manners. Figure 2 below shows the psychological effects of domestic-office pressures on the married female bankers. Over half experienced stress (54.5%),

followed by anxiety (35.5%) and then a feeling of depression (33.6%) and frustration (30%). Surprisingly 44.6 percent reported that they experienced fatigue. This goes to show that work pressures or load can have negative psychological effect on workers and in turn affect their performance both at home and office.

Fig 2: Psychological effects of combining office and domestic workloads



The in-depth interviews also supported these responses when a respondent reported:

*I experience stress even on Sunday which have negative effect on my mode of worship because there was a day I had to leave church for office to attend to people” (IDI/23/06/2011/34 years/female)*

Another respondent added

*I get home late most often and my kids are already asleep, to me, am not seeing myself as the type of mother I really wish to be. And this makes me feel very guilty and depressed. In fact, sometime, I have to take them to my mum’s place to ease my tension.”(IDI/15/06/2011/32 years/female.*



Another also added

*I experience depression and frustration in addition to headaches that I am just waiting to gather some cash before resigning. My son once had an accident while I was at work and when I came around to cater, he turned his back at me and said "mummy you do not care if I die you are pushing money up and down"*

From the foregoing, the emotional and psychological state of women are highly affected when they can hardly balance their office and domestic workloads as they have to be productive in a job like the banking job where job security cannot be guaranteed. This they have to do most times at the expense of their domestic duties which they also feel highly committed too that is usually taken for granted by some organizational policies according to (Scholoff 1981 and Onyeonoru, 2005).

On the effects of office work on homes roles, the majority (68 percent) agreed that office work had profound effects on domestic work. Meanwhile, 33.6 percent of those who believed that office work affected home duties claimed that the effects were mostly negative. Some of the effects mentioned include divided attention (67%), less concentration at workplace (52%), lateness to work (32%), low productivity (38%). Respondents also revealed areas of spouses' complaints about attendance to domestic roles, which included less attention to the children (64%) and the husband (56%), late cooking due to lateness from work.

**Coping strategies adopted by female bankers:** On the coping strategies that female bankers adopted it was found out that some of them (56%) employed the service of house-helps in meeting their housework demands. This study found out that the numbers of children of respondent was not a significant factor for the employment of housemaids. ( $X^2=7.82, df=3, P>0.005$ ) Also, educational level of the married female bankers was also not a significant factor for employing housemaid. ( $X^2=6.22, df=3, P>0.005$ )



Apart from house-helpers, respondents also identified other people who normally assisted them in domestic roles. This includes their husbands and members of their extended family. Some have to create time out of no time to ensure that they cook their husband's meals in order to balance the attention given to them. A respondent attested to this by saying:

*..... I create time out of no time to make his breakfast before setting out for office and the dinner after work (IDI/29/05/2011/32 years/female)*

In meeting with the challenges of both home and official duties, the majority of the respondents (78%) reported they normally woke up very early in the morning to do some housework before going to the office. Despite waking up on time, the majority of them do close late in the evening (85%). The research found out that home-work load affect how the family needs were being met.

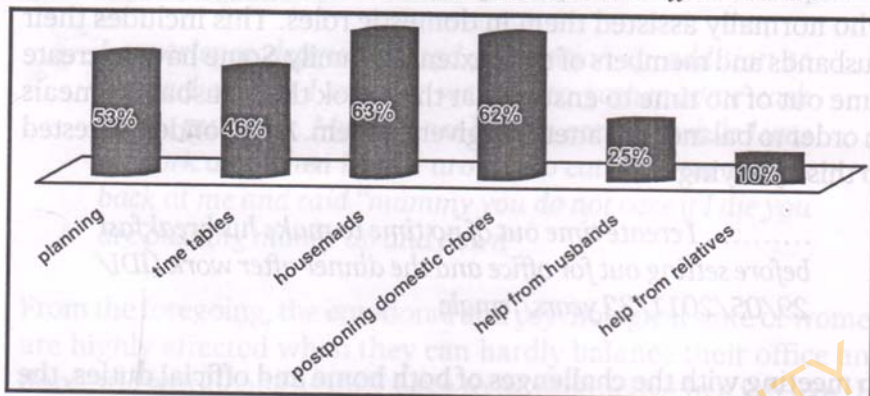
In order to tackle the physical effects of combining office and domestic works, some respondents reported the use of drugs such as Paracetamol (63.6%), Panadol (65%) and aspirin (45%), to prevent or manage headaches. Others used folic acid (36%) and other supplements (55%)

An interviewed banker reported thus:

*Headaches have become a way of life for me so I take paracetamol as if am licking sweet almost every day. When it became more serious or I don't feel the effect, I use aspirin or alabukun (IDI/25/06/2011/35years/female)*

Again the pressures of combining office and domestic work can be deduced to have encouraged incessant drug intake or what may be regarded as self medication or drug abuse.

Figure 3. Strategies adopted to cope with domestic-office workload



Some of the actions taken when there is apparent role strain to cope with the work load also included planning (53%) and making timetables (46%), recruiting housemaids (63%), postponing domestic work (62%) and help from husbands (35%). Getting help from extended family (15%) was another coping strategy mentioned. Banks are involved in alleviating role conflicts by placing married women in positions that are flexible such as marketing and customers services where they can be two or three in such office to fill in the gap when others are not around. However, this was emphasized to be rare on week days except on weekends when married women especially those with small babies are given opportunities to resume work a bit late and close early. This however has implications for their health. Thus, some married bankers result to daily in-take of drugs such as paracetamol (63.5%), panadol (65%) and some other health supplements (55%) that will reduce the effect of the stress on their health. Some of the bank's measures identified included posting of married female bank workers to branches of the banks that are not too far from home or within the state where they reside, reserving positions that are convenient and less time-consuming for women, and allowing married women, especially the pregnant women or nursing mothers, to close early on time.

### Conclusion

The study reiterates the role strain experienced as a result of the dual roles of married female bankers in terms of the official work



and domestic roles and coping strategies adopted. The work found that married female bank workers do experience role strain as observed in the challenges of balancing office and domestic work with an experience of lag in either role. This lag is evident in the piling up of office work and postponing domestic chores (62%) which is also adopted as a coping strategy to make up for the official demand. The nature of domestic chores enumerated by respondents include cooking, cleaning, taking care of children and spouse, washing etc. The nature of office duties however include attending clients, attending meetings, monetary transactions, report writing etc. while balancing of account was enumerated by majority (over 80%) as the role assigned to them in the bank. These roles which require concentration, accuracy and mental exercise are reported to be stressful and reduce the time available to carter for their family members, especially the younger kids and husbands. This affects the socialization process and apparently, reduces mother-child bond, which is usually essential for child development, since a significant portion of their time is spent at workplace where they resume early and close late.

Respondents are physically and psychologically affected by the combination of office and domestic work. While headaches, fever and body aches were not excluded, the main physical effect is tiredness (82%). This has implication for the healthiness and strength of the women who are still within their reproductive ages. The tiredness experienced can also have implications for the marital stability of the women, especially where their conjugal responsibilities are concerned. Psychologically, over half of the respondents reported being stressed, while well over a quarter experienced anxiety, depression, frustration and fatigue. These have also affected not only their performance in the office but also at home.

In coping with these challenges, health threatening issues are subdued with drugs like paracetamol, panadol, aspirin, folic acid, blood pressure check-ups etc. A constant intake of such drugs could lead to addiction, drug abuse and side-effects, especially when the body is able to get used to the drugs. A major strategy adopted by respondents to cope with the pressures of combing both office and

domestic role is the recruitment of housemaids (63%). Planning was also adopted by over half of the respondents while others included help from husbands and relatives, time tables etc. Again, these have implications for child-socialization and intimacy between spouse, although economic and household needs may be met. It is therefore, necessary to take these implications into consideration and plan a better future for married couples in the banks, bearing in mind that the family is a basic unit in the society that must not be adversely affected, for societal integration to be ensured.

### **Recommendations**

The following recommendations are made based on the findings from the study.

- Proper integration and organization of domestic and office roles. These may involve trainings on how bankers, especially the married female bankers, can organize their numerous chores in order to avoid low productivity both at the domestic and official levels.
- Banks should introduce intervention programs and policies (supported by the Central Bank of Nigeria) that will alleviate role conflicts among the married female workers such as shift duties so that the females can plan on their time and make up for their domestic and office schedules while they are on or off their shift duties
- Banks should develop programmes to incorporate these challenges i.e fund and organize kindergarten center for the staff's children and transport services that will pick up bankers' kids to and from school so as to reduce role conflict and distractions
- Health enhancing programmes and intervention should be put in banks to reduce psychological effects such as anxiety, worries and depression while bankers are on break e.g comic movies and fora for friendly chats
- In order to reduce the stress, mothers are also advised to train their children to do some of these house hold chores that are not tedious, as the children grow older.



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