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**The structure of women's working hours and  
implications for effective role performance : a  
case study of women bankers in Lagos island**

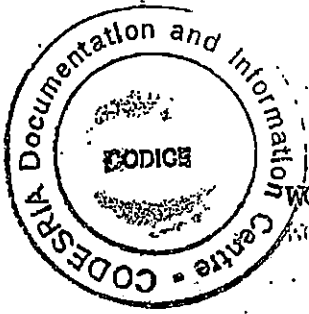
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THE STRUCTURE OF WOMEN'S  
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WORKING HOURS AND IMPLICATION FOR  
WORKING HOURS AND IMPLICATION FOR  
EFFECTIVE ROLE PERFORMANCE:

A CASE STUDY OF WOMEN BANKERS IN  
LAGOS ISLAND

BY

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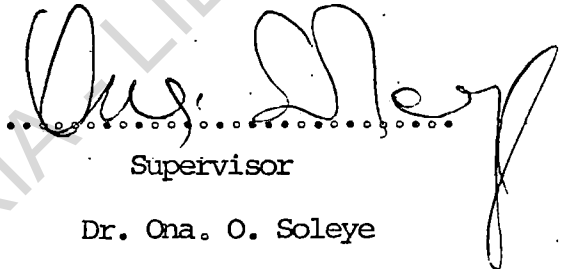
Being a thesis submitted to the Department of  
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November, 1990

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Certification

This is to certify that this work was carried out  
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.....

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B.A., M.A., Ph.D (Manchester)

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Dedication

Dedicated to my PARENTS

Mr. and Mrs. E. O. Salami

For their love and care

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ACKNOWLEDGEMENT

This study received the support of several persons and body to whom I am very grateful.

First and foremost, my gratitude goes to God Almighty who preserved my life till the present moment. He has provided me with the knowledge, guidance, and above all spared my life and given me the strength that saw me through this study. May I be able to do your WILL (Amen).

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ABSTRACT

The principal objective of the study was to examine the structure of the working hours of working mothers in the Banking Industry with a view at evaluating the implications which this have for effective roles performance (both at home and at work). It was also to highlight the extent of their satisfaction with the working hours and to bring into focus the ways in which working mothers in the banking industry adjust to their work situation and family responsibilities.

Data collection involved questionnaires and indepth interviews. A total number of seventy respondents were used in the study and these were selected through purposive sampling.

The study's major followings are as follows:

- (1) There is no flexibility in the structure of working hours in the banking industry. The length of working hours is uncertain and work intensity demanding.
- (2) The lack of flexibility in working hours affects their dual role performance, that is, at home and in the office.
- (3) The women expressed their dissatisfaction in the length of the working hours and entertained a reduction in the working hours.
- (4) Most of the women have househelps or relatives staying with them, thereby helping with the performance of their domestic duties. A large proportion (81.1%) of the women are in

support of daycare centres, provision of school buses by the government for primary school children.

However the far reaching implication of the findings is the recognition of the relevance of providing more Childcare Facilities in the country and reduction of flexibility in the working hours of working mothers in the banking industry.

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## CHAPTER ONE

### INTRODUCTION

The vast majority of women in our society are workers whether they reside in urban or rural areas, work for wages or self employed, belong to high or low socio economic status. Besides working, women continue with their child bearing, child rearing and household duties. These women are besieged by numerous problems, one of them being how their child or children will be adequately catered for while they are at work.

The Nigerian society has undergone many changes since the missionary era, when girls were opportuned to receive formal education. During the early fifties, offsprings of working mothers, were cared for by grandmothers, aunties, cousins and nieces. The need for day care services did not arise then. The advent of free primary education in 1955 gave more people including women the opportunity to acquire skills which qualified them to work outside the home. Thus because of the availability of educational opportunities, women's role was no longer limited to house-work and childbearing. Moreover the demands of parenthood have been influenced by our inflation ridden economy. It was becoming increasingly difficult for fathers alone to conveniently meet the economic needs of the family. The high rate of inflation and unwarranted increase in the standard of living has necessitated women to enter the labour force at a staggering rate.

But the problem is that many of these women suffer from the strain of resolving the conflict between modernisation and motherhood.

Scholars have examined the effect of "working hours" on women and their dual role as workers and wife and mother.

Viola Klein (1965) did a survey of twentyone countries and found that apart from the protection of women during pregnancy, neither law nor collective agreement usually discriminate between women workers with and without family responsibility. She however said that some collective agreements exist. For example in a french fashion industry and clothing industry, it was stipulated that women workers with small children should be allowed to leave work five minutes earlier without loss of wages. She also found that in some countries, women are excused from working overtime, in most but not all countries, they are prohibited from performing night work except in certain occupations such as nursing.

An ILO publication titled "equality of opportunity and treatment of women workers" offered a comparatively new concept in the working life and "hours of work". This is the planned introduction with undertaking of variable working hours - varying in starting time, in finishing time and even in the total number of hours spent at work. This was introduced to alleviate transport difficulties and meet personal convenience of working parents.

It is also aimed at helping to solve some of the problems arising out of differences between working hours and those of schools and childcare services. These studies show that most countries and organisations do not have any provision for married female workers to be able to effectively perform their dual responsibilities to their employers and members of their families.

Although there have been suggestions that women should be granted concessions in their working hours, other people's opinion differ. Klein (1965) in her study found that it is widely felt, not past among women trade unionists, that special timetables for substantial number of women would present grave difficulties from the management point of view and that they might make it more difficult for women to find employment and jeopardise the position of women workers generally. Both trade unions and womens organisations are therefore against special favours for women except for reasons of health.

Absenteeism is another factor recorded by men against women. Women are regarded to be more absent from work than men. Single women, most of the time take sick leave, while married women go on maternity leave or due to family pressures have to stay at home to look after their children and they take them to the clinic if they are sick.

Argyle et al (1970) offered two possible explanations. One is that absenteeism is higher among unskilled workers and since women tend to

have less skill, this explains why they have high absenteeism rate. According to their second explanation, working women's high absence is due to domestic affairs which lie on women than on men. Consequently it appears that the structure of the working hours both in terms of length and actual control over utilization of working hours will significantly influence the effective or none effective performance of both official and domestic roles.

#### STATEMENT OF THE PROBLEM AND RESEARCH OBJECTIVES

The problem of working hours has until recently always been stated in purely quantitative terms. The aim has been to reduce the total time spent at work directly by setting standard hours and overtime limits per day, per work, indirectly to prescribe spells of freetime of varying length over longer periods of up to a year, in the form of public holidays and vacation leave. Today in urban industrial centers such as Lagos, mothers are confronted with a dilemma not experienced by women in the past or by their contemporaries in Agricultural communities. Away from home for a significant portion of each day, working mothers are faced with the difficulty of finding dependable parental surrogates at non prohibitive expense to care for their children. Moreover urban education mothers are finding that the time requirements of childcare are increasing.

Scholars have enumerated various problems experienced by working women with family responsibilities. Although these problems differ from one economic sector to another, it would appear that women who work in formal organisations would have less independence with the utilization of their working hours than those who are in the informal sector of the economy such as self employed women. It would however, be noted that even within some organisations, the extent of the independence of the utilization of working hours varies from one formal organisation to another, for example in the civil service workers sometimes leave the office before their closing hours. This is in contrast to banks where there is no fixed closing hour.

Various factors have been discovered to influence the work situation of women, for example, martin and wallace (1984) found that "women who have young children would be most likely to find their needs fulfilled in domestic life and additional work outside the home physically exhausting". To them it is this group of women that would therefore be less satisfied with their jobs. Coser (1974), Oakley (1974) had similar findings.

Fapounda E.F. (1978) also carried out a study in Lagos and found out that industrialisation has altered the nature and requirement of market work. In the modern sector women rapidly follow patterns of fixed work days and must leave their children at home for very long periods of time.



The poor urban transportation and lack of parttime jobs have accentuated the problems associated with a separation of home and workplace. Women experience fatigue, stress and even anxiety that can adversely affect her spouse, children and perhaps leading to family instability. These childcare problems and other responsibilities affect women's work performance or productivity by causing losses of time and energy that many result in loss of income and job opportunities.

However, this multiple role performance is believed to have impacts of various magnitude and consequence for women in banks because they do not have any fixed closing time at work. With hours spent by women outside the home in economic pursuit, it becomes impossible for the mother to provide natural care expected of her for her child and dependants. These women are expected to serve both the home and office without any flaws, there by bringing conflict in roles and role strain. The question one will want to ask is to what extent is the structure of "working hours" responsible for variations observed in role performance of women in the banking industry? What are the effects of the working hours of women's dual role performances? Consequently, the major objectives of this research are:

- (a) To examine the degree of flexibility in the structure of the working hours in the banking industry. By structure it is meant the length, interrelationship with other functions

- (b) To highlight the implications which this have for effective role performance (both at home and at work) by women workers in the banking industry.
- (c) To highlight the extent of women bankers satisfaction with the structure of their working hours, and to know their views concerning the desirability of granting concession in working hours to women workers.
- (d) To bring into focus the ways in which working mothers in the banking industry adjust to their work. Situation and family responsibilities.
- (e) To contribute to general knowledge on women studies especially in relation to the current efforts to adequately integrate women into the mainstream of socio-economic development while they still perform their traditional domestic roles.

#### JUSTIFICATION FOR STUDY

The role of women as wives and mothers is rapidly changing. The provision of a place for women in the labour force is one of unintended consequences of technological advancement. In early traditional society, women's role was taken for granted. They are by nature to mother the children, look after the home take care of their husbands and look after their relatives, wait upon the dictates of the husband or other male adults in the family before acting

and do nothing that would look unwomenlike. Such traditional conceptions of the role of women gave rise to several other consequences which did not appear to augur well for social or natural development. Such consequences were that women were given less educational opportunities than men. Women were denied any engagement in such male monopolised occupations as manipulative skills as engineering, or architecture and so on.

The role of women in the pre-industrial era contrasts sharply with their present role. The changes have resulted in an increasing number of women being employed in paid jobs in addition to their roles as mothers. This growing practice of employing married women has drawn attention to the effects which dual responsibilities of home and employment may have both on women and their families.

A major motivation for this study is the researchers concern for the problems of women especially those in the Banking industry with no fixed closing time. The stipulated closing hour for bankers is normally 5.00 p.m. but because of the nature of their job i.e. dealing with various accounts etc. they are unable to leave work at that time. And also when they eventually leave the office, they are faced with traffic congestions, thereby getting home late. Tentler (1979) found that poor health and nervous tension were characteristics of married

women and single women on conventional work schedules. This may lead to absenteeism, mental anxiety and a sense of neglecting their duties towards their husbands and children.

This study will therefore help to throw light on some of the problems of women in banks with special reference to their working hours and provide suggestions which will help to enhance quick solutions. Also it is intended to look at the work situation in banks where there is a fixed pressure of work and latitude to take time off.

#### RESEARCH HYPOTHESES

The structure, organisation and objectives of financial institutions differ from other organisations like the civil service. Banks are established as profit making organisations. In essence work performance in this industry is expected to be highly competitive since there are other similar industries or organisations competing for public patronage. Other organisations like the civil service rarely demands the same level of intensity in performance from its workers. This has made it possible for workers in the civil service to possess a greater degree of control over the task they perform and in general when such tasks are to be undertaken.

However very few people, scholars inclusive rarely consider these differences in working hours, work intensity and organisational structure when evaluating the dual role performance of women workers.

Consequently in order to remedy this shortcoming, this research adopts the concept of the "structure of working hours" as its research focus. To do this effectively, the following hypotheses are formulated, that

- (1) The more a worker's official duty is closely related to the effective performance of others, the less will be the degree of flexibility in the structure of her working hours.
- (2) The more intensive the structure of the working hours of a woman worker, the greater will be the strains in the performance of her domestic duties.
- (3) Women in the banking industry will have adopted different methods to cope with their family responsibilities considering the length of their working hours.
- (4) Regardless of the structure of working hours and adjustment mechanism in domestic roles, these women will welcome the granting of concessions to women workers.

#### CONCEPTUAL CLARIFICATION

With particular reference to this study and for the purpose of clarity and understanding a clear distinction will be made as to the meaning of some terms used in the study.

**WORK:** The random house dictionary of English Language (1966) defines work as an "exertion or effort directed to produce or accomplish something, labour, toil.

It defines work as a productive or operative activity and employment as a form of industry or a means of earning a livelihood. But to marx, work is the production of goods and services which holds a key to human happiness and fulfilment. It is the most important primary human activity. As such it can provide the means either to fulfil man's potential or to distort and prevent his nature and relationship with others. (Haralambos 1980: 390).

Most women work in order to achieve a specific goal. Womens work in this context tends to look at the effect of their "hours of work" in the banking industry on the performance of their dual roles as mothers and wives and also workers. In this context, it excludes the hours of work done for cooking and on the performance of domestic chores like cooking, bathing children, looking after other family responsibilities.

#### "WORKING HOURS"

Normal or standard hours of work are defined by the International Labour Conference (1975) as the "number of hours fixed in each country by or in pursuance of laws or regulations, collective agreements or arbitration awards, or, where not so fixed, the number of hours in excess of which any time worked, is remunerated at overtime rates of forms an exception to the recognized rules or custom of the establishment or of the process concerned".

Another widely used definition of hours of work is "the time during which the persons employed are at the disposal of the employer".

This definition was adopted at the Conference of the Ministers of Labour of Belgium, France, UK etal in London (1926).

It should however be noted that some of the hours of work coming under these definitions fall outside normal hours and may be covered by complementary work and overtime.

As aforementioned in the objectives of this study, it is aimed at studying the degree of flexibility in the structure of the working hours in the banking industry. By "structure is meant the length, degree of flexibility and work intensity. Flexible hours of work may be said to refer to a system under which individual workers are entitled in principle to arrange their daily working time as they like day by day. During the period of compulsory attendance, all the workers have to be present in the undertaking during that period, which determines the minimum duration of work and exercises an influence on the structure of all the individual work schedules. In the periods of optional attendance often known as flexible time of flexible hours, the worker may choose everyday when to start and stop working (Allenspach 1975). During the compulsory attendance, absence is now allowed, they may be authorized by a supervision by way of exception provided that they are subsequently made up for during the period of optional attendance. The Director General of the International Labour Organisation (ILO) 1974 rightly referred to the system in his report to the second European Regional Conference of the ILO as "the most radical

innovation in the arrangement of working hours in recent years. The question now then is, what is the reaction of the women workers to the flexible working hours and also what are the views of the management towards flexible working? Will it be a profit or less to the banking industry? These and other things is what this research is aimed at getting answers to.

In this study references will also be made to hours of work in the following senses. First, is the actual hours of work, or number of hours actually worked in a work day, second is the prescribed hours of work, that is the number of hours that must be worked by virtue of legislation on of an individual contract or of a collective agreement and thirdly, the hours of work paid for which generally exceed the number of hours actually worked, where for certain reasons, hours not worked (short absences, days of rest, holidays etc) must be treated as hours worked and paid for as such.

#### WORKING MOTHER

Conventionally a working mother is any female of child bearing age, who has children of her own and is gainfully employed. This study defines working mother as any female, married or not, who has children of her own, or children to cater for and who is gainfully employed in the banking industry.

#### ROLE PERFORMANCE

Role performance is most frequently used to connote functions



which are determined by social expectations and conditioning. These behaviours may or may not conform to expectations but they must be relevant. The study takes the view that role performance is the woman's activities as a member of her family and also as a worker in the bank. Very often it is difficult for these women to perform their dual roles due to certain difficulties in the social system or due to the personalities of the women. (Ogionwo & Otitte 1979).

#### PLAN OF STUDY

The dissertation has five chapters. The first chapter is a brief introduction to the proposed study including aims and objectives, hypotheses to be tested, justification for study, statement of the problem being investigated and definition of concepts used in the study.

The second chapter reviews the Literature on previous works and states the theoretical framework. The third chapter contains a discussion of the methodology of the study. The fourth chapter is the analysis of the findings, while chapter five is the summary of the findings and suggestions of the study.

## CHAPTER TWO

### 2.1

#### LITERATURE REVIEW

In all societies, ideas about the work and family roles of women are changing, yet despite considerable change in the structure and functioning of African families, certain ideas about women's domesticity remain in the public mind. These ideas have understandably been reflected in the way social scientists have analysed family life. The assumption of the primacy of the wife or mother role for women has several ramifications. In the first place, those women who are not mothers or wives have been excluded until recently from sociological researches. In addition, women's paid work has been seen as secondary and transitory concern. Among women, single status, childlessness or devotion to a career continue to be treated as exceptions. Yet despite all these misconceptions the changing economic role of women is perhaps the single most important change in the lives of women in the 20th century

The growing practice of combination of domestic activities with gainful employment outside the home among mothers has been receiving a great deal of attention from many researchers. However little attention has been paid to the "working hours" and its implications for effective role performance. Writers like Voila Klein (1965), Martha Darling (1975) :

Michael White (1987), the International Labour Organisation, & Evans (1975) soon have recognised the importance of working hours as an important element in analysing role performance.

Time spent at work is one of the most important facets of the standard of living. From a social point of view, it is the main factor determining the kind of life a worker may enjoy outside her employment and the amount of time he can devote to his family, to other pursuits in which she may be interested, to leisure and to rest. Paid employment is a part of the lives of a large and ever increasing proportion of women, yet we know little about how womens work conditions especially working hours affect their psychological functioning and how womens psychological functioning in turn affects their conditions of work. There have been various debates by scholars for and against flexibility of working hours."

White (1987) did a study on reduction of working hours and found that "shorter working hours has been the important contribution to the health of workers and more generally to their quality of life".

He concluded that reductions in working hours to reduce life time work stress, would constitute a better policy than the provision of early retirement for those affected by such stress.

Additional non working time permits women to spend more time with their children.

Klein (1965) in her study in Austria, found that at present, while there is no code for reducing the workload of women who carry heavy responsibilities at home in addition to their job, some employers and managements do nevertheless make adjustments to meet the domestic needs of their workers. The nature and extent of such special considerations depend on individual circumstances of the worker, on the organisation of work and on the attitude of a particular employer. To her there are wide differences in management policies and actual practice.

The International Labour Organisation (1989) suggested that "in carrying out measures for progressively reducing hours of work, priority should be given to industries and occupations which involve a particularly heavy physical or mental strain or health risk for the workers concerned, particularly where these consist mainly of women and of handicapped persons". The ILO also suggested that flexible working hours meet the need of workers especially workers with family responsibilities.

Delamotte & Takezawa (1975) found that reduction of working time seems to be an overall trend, in all industrialised countries. It stems from the need of the workers for more leisure and more time for private life.

With the long working hours, absence from work on account of sickness or for <sup>other</sup> reasons tend to increase. This is because the burden and strain are too much for these women. Evans (1975) found that with the increase in sickness resulting in absences, output does not rise to anything like the extent of the increase in hours. Workers almost instinctively protect themselves and work at a slower tempo so as to be able to last out the longer spell without becoming exhausted. Experience he explained, shows that, where the worker can regulate his speed of work, that is, where it is not determined by the machine or other factors external to himself, the normal course of hourly output is relatively constant in form. After a brief spell or warming up at the beginning of the first spell of work in a day, the curve of output rises, rapidly to the maximum and remains fairly constant until the end of the first spell. After the meal break, the curve again rises rapidly to the maximum and remains fairly constant until the end of the first spell. After the meal break, the curve again rises rapidly to the maximum, remains fairly steady and then chips more or less rapidly with the curve of hourly output fall towards the end of the second spell.

While some scholars favour a flexibility or reduction in working hours, some object to this possibility.

Bleinesfeld (1972) said that "opposition to reduction in hours tends to be rooted at the level of the firm or establishment. In general employers and managers are positively opposed to reduction hours. A change in hours, even if it incurs nodirect costs, may be seen as an Administrative inconvenience which consumes much management effort."

There is consistently more resistance by employers to claims for hours reductions than to claims for wage increases. Bleinesfeld (1972) hypothesises that a wage increase of equivalent costs to an hours reduction is generally preferred. The resistance to changes in hours of work is also part of a more general policy frequently adopted by employers organisations attempting to control terms and conditions of employment even if wages are permitted to vary between firms or establishments.

Martha Darling (1975) found that problems and limitations associated with flexible working hours generally relate to the size and structure of firms and the nature of particular jobs. She explained that continuous operation industries must be manned throughout the day and night. Interdependent jobs such as those on assembly lines or team operations also require coordination and common hours. Thus flexible working hours may not be possible for all firms or jobs. On the other hand many of these apparently inflexible areas are susceptible to reorganisation and or joint work group decisions about hours. She also went on further to say that

another difficulty is that while flexible working time arrangements appear to respond to the needs of many workers for less rigidity in their working lives, they tend to benefit most part of the employed population made up of men, unmarried women and women with no children.

Women workers have family responsibilities and this has detrimental effect upon the development of their employment careers and family lives. The perception of women's family responsibilities limit some women's availability to work the same hours as men. The care of both children and other dependants can be extremely arduous work.

Fapounda E.R. (1978) did a study on the dilemma of Lagos working mothers. To her the growing urban dilemma affects the individual working mother and her family on the level but also has wide implications for the nature of national economic development. On the family level, the working mother burdened with conflicting responsibilities of work and motherhood, experiences fatigue stress and even anxiety that can adversely affect her behaviour with spouse and children, perhaps leading to problems of marital stress and family instability. Childcare problems affect women's work performance or productivity by causing losses of time and energy that may result in loss of income and job opportunities on the national level, the utilization of women's productive capabilities and the distribution of the benefits of economic development will be affected by the growing childcare dilemma.

Obi (1987) interviewed a banker to elicit any aspect of the multiple role they perform that is agonising to them and the response is as follows:

" I am married with a child of 12 months old. I work in a bank as a cashier, and my husband is a civil servant. I wake up at 4.30 pm. daily to prepare breakfast for the family and take the baby to the nursery before reporting for duty at the bank. I find it extremely difficult to be punctual daily. Consequently I am often scolded by my boss. My husband collects the baby from the nursery on his way home from work. I return home at irregular times daily -because I have to stay late to balance accounts. When I get home my husband beats me up if dinner is served late. In addition, I have to attend to most of the child's demands and needs i.e. feeding, changing nappies and staying up late in the night as the child yells. I feel too bad and tired."

This case illustrates an aspect of the conflict which women experiences in their efforts to perform their domestic and official duties efficiently and further points to the agonishing feelings which married women endure as they struggle to help their husbands maintain comfortable homes and also be economically independent.

Obi (1987) from her personal observation revealed that women in firms, civil service who have children in schools find it difficult to cope with the rush of "children run" in between official hours, tend to collect them between 12.30 p.m and 1.30 p.m., keep them in the work premises under improper sit on until closing time at 3.30 p.m. (Monday - Friday),



when they take them home afterwork.

Ritzer and WALCZAK (1986) found that while the participation rate for married women with children has increased substantially, the rate might be even greater were it not for the constraints of childcare. They interviewed female executives who were married and their major problem was to combine the frequently incompatible expectations of home and office. One of them said:

"It took me a long time to accept the fact that personal ambitions conflict with what's best for my husband my baby and me in the long run".

Also being in an executive position affects every aspect of the family's life. In a study of women who graduated from Harvard's MBA programme in 1973, it was found that 27% never married and 18% have separated or divorced. (Lyn Langway, (1985). Langway (1985) interviewed a female executive and she said "had I married there would have been the assumption that I would leave to wash socks and have babies. I knew I couldn't have it all."

Working widows and other employed mothers without husbands face the most severe ~~problem~~ in caring for young children. With a child in school for even part of the day, many mothers relied on casual supervision by neighbours or older siblings for the after

school hours. Barbara Lewis (1974) found that women salary earners because of longer and inflexible hours requires formal salaried child care. She compared them with traders who may return home by two in the afternoons while salaried workers must work until 5.30 - 6.00 p.m. She then concluded that there are variations in how women who work meet their childcare needs. Clearly for the foreseeable future, salaried women will be able to benefit from the very cheap house help available. Only when unskilled salaried womenswork approaches domestic help in pay level will salaried women be unable to hire outside help. The family network also serves as a back up.

In urban industrial centres, house helps are difficult to find. Makinwa Adebuseye (1981) in her study of the female work situation and early child care and education in Metropolitan Lagos, found that with the increasing pace of rural urban migration and the introduction of nationwide primary school education, many young mothers in Lagos find that having left most members of the extended family in rural origins, they face a very difficult problem of securing responsible househelpers. She also said that when the long distances covered by working women in Metropolitan Lagos are considered along with the chaotic and inadequate public transport system, it is obvious that the separation of working mothers from their children is total for the duration of work and travel time to and from work.

Maric (1977) introduced a kind of pattern of working time that is related to the agonies mothers face when going to work and return home.

This he called "staggered working hours". According to him the effect in terms of traffic congestion of having much the same time of work in factories, shops and offices have been obvious for a very long time. The need to provide for a very large volume of transport at peak hours when workers go to and return from work involves heavy cost to the economy. The difficulties of travel are also a source of physical and nervous tension affecting not only the workers themselves but also the population as a whole. When factories offices and shops all close at about the same time, it is very difficult for people to attend to necessary personal business outside working hours. This state of affairs has led to attempts to stagger working hours within firms and among firms in a town or industrial area. There are thus two forms. Internal staggering of hours within a company, to reduce queuing and parking difficulties at the beginning and end of the working day and external staggering of hours in different firms in an area or two. Internal staggering can be conveniently considered with flexible working hours while external staggering is concerned where offices factories in an area stop work earlier, while shops and government offices keep to their existing hours or close later. This allows the vast majority of employees to do their shopping or deal with formalities after work. Travelling becomes easier as traffic peaks are reduced and there is an appreciable saving in physical and nervous fatigue.

The above arrangement will pay working mothers most especially. Another problem facing these working mothers is the inadequacy of good or adequate childcare facilities, (what arrangements are being made for the care of children of working mothers?) what these mothers want is assurance that their children will be in "good hands", that the services will be operated at convenient times in terms of the mothers work and shopping arrangements and sufficiently flexible to cope with special circumstances arising out of such situations as day and evening shift work.

According to Orebanjo (1981), in Nigerian National Development Plans, day care provision for the under threes has never been mentioned, but there is now three months maternity leave with full pay and one hour reduction in working hours for nursing mothers. However benefits are less adequate in the private sector and working conditions more rigid. There are no universal child benefits.

Akinkoye (1981) conducted some studies and found that working mothers expressed genuine fears about their children being drugged by unscrupulous proprietors of nurseries and day care centres. These drugs induce the kids to sleep most of the time thus reducing the volume of care & attention. Also in cases of emergencies, most of the day care centres do not have vehicles to convey the children to the hospital. He however concluded that women gainfully employed should seek cooperation of government agencies and other bodies, so that

appropriate care and education of children are guaranteed while their mothers are at work. Klein (1965) gave two main difficulties of providing adequate number of childcare facilities, whether by employers or communities, firstly these centres are expensive to run and costly in space secondly they require a substantial number of trained personnel which is not readily available anywhere. Although too short supply, day care centres have one advantage over all the other services, they are tailored to the needs of working women. Wherever they exist, they are therefore adjusted or flexible enough to allow adjustment to the working hours of mothers.

Okojie (1981) said that "while the burden of house work can be reduced by the use of household appliances, the problem of reliable child care may be less easily solved. To her child problems vary with the age of children". She pointed that various problems may emerge when the mother goes out to work. Among these are emotional psychological problems, as a result of the many hours spent by the mother at work and when she comes back or tired, she may not have enough time or energy to attend to her children, inadequate, custodial care, that is children need physical care from their mothers bathing, feeding. The need for working mothers to prepare for and be punctual to work may result in inadequate care of their children. As a result of the absence of parttime jobs and after they have arrived from school etc. Hours of work do not totally coincide with school hours. Working mothers in wage employment are expected to resume work at 7.30 or 8.00 a.m. and close between 3.30 and 5.00 p.m. or even later in the case of bank workers. Most schools open at 8.00 a.m.

and close between 12.00 noon and 1.00 p.m. The problem of who to take care of the children before the mother arrives ~~xxx~~ from work then arises.

This study intends to bring into focus the ways in which women workers in the banking industry adjust to their work situation and family responsibilities. Nowadays working women require the assistance of housemaids or boys. The assistance of their own children, their husbands, relations and friends and the usage of mechanical gadgets.

Hudson (1970) found that more efficient household equipment and better designed homes make it possible to get through housework more quickly. So it is hardly surprising that wives want outside employment. He also found that most families nowadays have all their children within the past ten years of marriage and the great majority of women have had their last child by the time they are thirty. Imaogene (1976) discovered that the new elite of western Nigeria created families with high degree of conjugal cooperation and companionship in which husband and wife for most part shared activities, saved earnings jointly and made major decisions about housekeeping together. Oppong (1981) in a study of Ghanaian Senior civil servants showed that husbands who were enthusiastic in the care of children often dressed, changed, fed and even bathed them while the non enthusiastic type never bothered to render such assistance.

Obi (1986) observed that career women in Onitsha who found it difficult to hire reliable housemaids or boys used mechanical gadgets such as freezers, refrigerators, vacuum cleaners, cookers, generators

and grinders to ease domestic chores and that some husbands shared domestic duties with their wives. The problem with most of these mechanical gadgets is they breakdown and cannot be easily repaired or unusable as a result of power failure or shortage of gas and petrol. We live with these problems in urban areas and cities. The more they happen, the more disorganised and stressful working women become because of their tight programmes. The question now is how can these complexities in the system be rectified so as to improve the social situation of the working women.

Klein (1965) suggested that as far as a reduction of working hours is concerned therefore, the most equitable solution will be increased leisure both men and women. This solution would not only help to assure women an equal status at their workplace but would also contribute to giving men a more equal status in the home.

The above has been the relevant literature related to the topic but most of the emphasis of these scholars is the dilemma of working mothers in urban industrial areas, but they have not placed emphasis on how the structure of working hours affects the performance of their dual roles. What this study therefore intends to find out whether a flexibility in the structure of working hours will have positive effects on the performance of working women's dual roles.

## 2. 2 THEORETICAL FRAMEWORK

A full time house wife puts glamour into housekeeping and childcare. But the glamour of housekeeping tends to disappear when she works outside the home to earn income. The dual role of a housekeeper and worker which she now performs does not appear to complement each other and conflict can and do exist. The conflict can be home based, industry based or industry home based i.e. when the conflict is transformed from home to the work place and or from the work place to home. The role theory gives an adequate theoretical explanation for this observed situation.

People in society are differentiated by many acquired social differences on which basis they are then grouped into role categories (Ogionwo and Otite 1979). The grouping of people into a role category is most commonly based on the fact that they occupy the same position in a social system and are subject to certain broad expectations for their behaviour. All adult females, who are married and have children occupy the same position of "mother" and are subject to certain broad expectations of behaviour.

In respect of the foregoing, what does a social role itself mean. Znaniecki (1965) defined social roles "as sets of interdependent social relations between a social person and a social circle involving duties and rights."



Ogionwo and Otite (1979) defined social roles as "both the position and its associated expectations" or "a regular way of acting, expected of all persons occupying a given position in the social order and confronting specified categories of others". By "confronting specified categories of others", they meant that the concept of social role does not make much sense without relating it to other position occupants for example the role of "husband" cannot be meaningfully defined without reference to the social role "wife."

Role behaviours are the behaviours of an individual in a position that are relevant to expectations of that role. These behaviours may or may not conform to expectations but they must be relevant. An example is a lady playing the role of a mother at home and the role of a worker in her office.

The fact that a person prepares for an occupation, applies for a job and is accepted by an existing social circle does not mean that all problems are anticipated or solved. Each work setting or role according to Brim and Wheeler (1966), has its own norms and rules. Each relation must be developed and maintained separately, then woven into the other relations of the role. They went on further to say that "each segment of the social circle is likely to have different ideas about what the social person should do and demand that its expectations be met and met first, before duties to other segments are performed".

As earlier mentioned, role behaviour is not always in accord with the expectations associated with a position. Very often this failure to conform to the role expectations associated with the position brings about role strain. Goode (1960) said "that role strain can arise from a variety of sources. Role overload occurs when the person is expected to meet too many demands from too many sources, even when the demands are not onerous, difficult or displeasing". He went on to say that people handle the problems connected with role strain in a variety of ways: compartmentalization, delegation of duties, elimination of the role relationship, extension and creation of barriers against intrusion to prevent others from initiation or even continuing role relationships.

Gove and Tudor (1973) developed a role stress theory, which focuses on the stressful aspects of female roles in modern industrial society, they hypothesized that women whose roles are least traditional (i.e. most like men's) are least distressed. In particular, married women who are employed and do not have children at home, or do not have primary responsibility for the housework are expected to be less distressed than married women who stay at home taking care of the children and doing household chores. Similarly employed women are expected to be less distressed than housewives because they have two sources of potential gratification, work and family. They have more prestige, power and personal economic resources

than housewives, and they receive more gratification from their occupational roles than housewives receive from housework.

They also found that working women with children at home (especially young children) are expected to be more psychologically distressed than those without, because children place demands and burdens on mothers and isolate them from adult social support. Women who have primary responsibility for the housework and cooking are expected to be more distressed than women whose husbands share these chores with them because housework is low prestige, invisible, ungratifying work for which one receives few rewards. Furthermore, employed women who also have primary responsibility for the home many experience work overload.

Human beings are never participants in only one social role. In order to be the person of one role, there must be at least two members in the social circle. They in turn, are members of the social circles of others. In addition, modern life requires human beings to bring together several different roles into their role cluster. Some roles are more closely related, falling into the same institutional domain than are others, for example men are expected to combine the roles of husband and father together with that of employee, not only for economic maintenance of the other two roles but also to take part in the economic life of the society.

The presence of several social roles in a person's role cluster creates many opportunities for role conflict when demands of one interfere with the demands of another. If the demands are of a contradictory nature, they can overburden the person, create problems of assigning priorities and cause a great deal of emotional drain. The most difficult situations of role conflict occur when there is no clear cut hierarchy of importance assigned and agreed to by the members of the different social circles. Each role's social circle may consider the duties towards it more important than those to other roles. An example of almost built-in-role conflict occurs in the lives of modern working women who combine the roles of job holder, wife and mother. The conflict here arises when one expectation requires behaviour of an individual which, in some degree is incompatible. Many western women social scientists often find the role compatibility or incompatibility of motherhood and labour force participation to be an immediately appealing focus, for empirical enquiry. Amongst them is Barbara Lewis (1982) who related role conflict to fertility. She said, "most of us are keenly aware of the conflict between motherhood and labour force participation in our lives and many of us have elected to limit, more or less, our family size to permit continued labour force participation and as we worry about babysitters, we yearn to be in a context in which mothering is more compatible with labour force participation".

Some questions than arise, does role compatibility mean roles which can be combined only with significant stress, such as dissatisfaction regarding available mother substitutes or that nothing undermines success because mothering means periodical absence from the job or inflexibility regarding work hours? or does role incompatibility mean roles that are mutually exclusive? Babara Lewis (1974) answers these questions by saying that "in the area of childcare, compatibility is relative to cultural values". Clearly of work requires separation from children, then a mother cannot fill both roles at once, but if childcare substitutes are acceptable, then an acceptable solution to the conflict would be determined by cash flow factors combined with the woman views regarding the adequacy of available childcare arrangements. Also Coser (1974) noted that some roles demand high levels of commitment and do not tolerate excuses along role conflict lines. He called such institutions 'greedy institutions'.

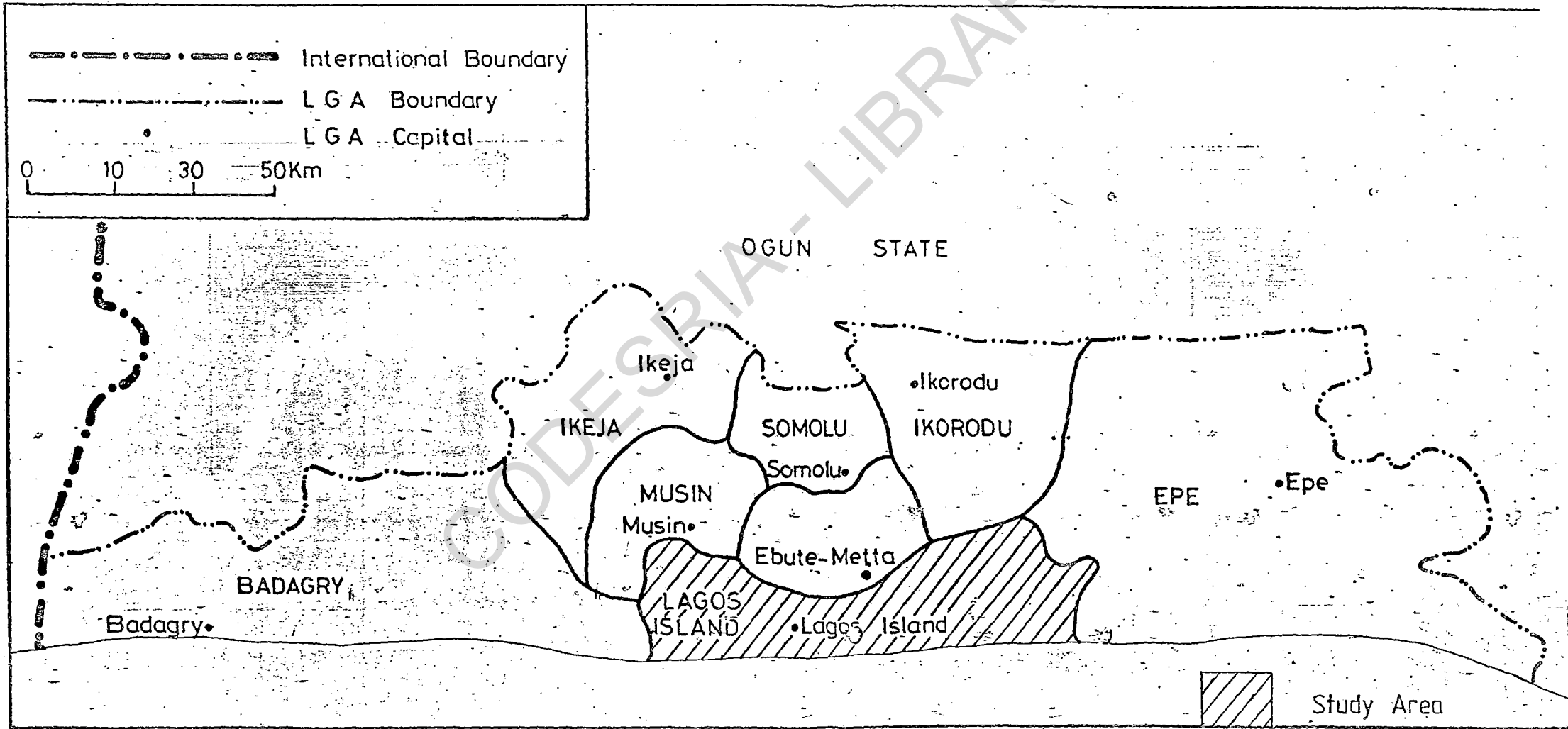
When applying the role theory to the situation of working mothers in urban industrial areas, it can be noted that these women do experience role strain conflict and the banking industry in which they work, fall into Coser's category of "greedy institutions". This is because, the profit motive of the Banking industry comes before the welfare of their workers. They need maximum performance and do not tolerate excuses.

Visitors to Lagos an urban industrial area remark on the economic visibility and vigour of these women and the aplomb with which they fill their maternal roles while participating in the labour force.

when this role conflict centres on the mothers primary role as caretaker of the children, a viable solution is finding some other person to care for the children. This care taker may be an older child who does not go to school, a co-wife, a relative, or a house help.

A critical examination of the situation under study as well as the role theory(ies) reviewed above, show a significant level of congruency. It is this, that informed our adoption of the role theory as the framework to guide this study. This adoption is predicted particularly on the fact that the theory(ies) offer(s) insight into the conflicts that do arise, as well as the role stresses that follow the performance of dual or multiple roles by an individual member of the society furthermore, the usage of the role theory was an attempt to show how in effect, this theoretical framework reflects in the study. To see the extent to which these working women cope with the conflict in roles -performance considering their educational and occupational status. The study is also out to see whether, these institutions are really 'greedy' and how the working hours affects their domestic roles.

\* Efforts to get the new map that will reflect the newly created states proved abortive



Map of Lagos State: Showing The Study Area

The large number of people crammed into such a small geographical area results in widespread social problems, which are continually manifested and which oblige the state government as well as the federal government to expend large amounts on the maintenance of law and order.

3.2

### METHODOLOGY: INTRODUCTION

This chapter explains the research method utilized in conducting the study. The area of study was Lagos Island, the most commercial area in Nigeria. It houses the largest concentration of banks and other financial institutions in Nigeria.

3.3

### RESEARCH POPULATION AND SAMPLING PROCEDURE

This comprises of working mothers in banks. However, I have selected Lagos Island as the sample area. The research population are working mothers in Banks situated in Lagos Island. This is because it houses the largest concentration of banks needed for the study. It also the most highly commercial and industrial area in Nigeria. A detailed study of six women of the seventy-four working mothers sampled was also done.

Initially, for the selection of banks, attempts were made to obtain relevant information from the personnel departments of banks in Lagos Island but these were frustrated by the uncooperative attitude of bank officials.



Therefore it became necessary to utilize only those banks that cooperated. These are Lion Bank, Pan African Bank, Allied Bank, Gamji Bank, Nigeria International Bank, Wema Bank, Trade Bank, Owena Bank, Nigeria-Arab Bank and the United Bank for Africa. One may observe that most of these banks are fairly new and so may not totally reflect the situation of working mothers, thereby making the generalization of the results low. The distribution of the banks is illustrated on Table 3.1.

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#### RESEARCH INSTRUMENT

The research instrument used in collecting information for this study was the questionnaire method and interview method.

##### (A) Questionnaire method

The questionnaires were self administered and distributed on the basis of willingness of respondents. The questions asked in the first section of the questionnaire probed the socioeconomic characteristics of the respondents such as age, marital status, number of children. The second section dealt with the effect of working hours on their role performance. (A copy of the questionnaire will be attached to the Appendix). One hundred questionnaires were sent out, while seventy four were collected back. Some respondents were given questionnaires twice because they could not locate the one given to them before, while some of the women could not be located.

##### (B) INTERVIEW METHOD

This involved two married men and six working mothers. A

detailed interview was undertaken with these respondents. Basically, it was an attempt to supplement the information got through the questionnaire method so as not to conceal fruitful information. The selection of respondents for indepth study was on the basis of willingness as well. Three of the working mothers were interviewed at home. Men were included amongst the interviewees. This was to obtain their views, in terms of their contribution to family responsibilities and attitude towards their wives working. Unstructured questions were used for this purpose. Respondents who were included in the interview were allowed to freely express their views concerning the subject matter. These were however carefully edited, summarized in the report.

### 3.5 DATA COLLECTION

Due to the nature and intensity of their job, data collection lasted for about two and a half weeks. The working women only had time to fill in the questionnaires when they had closed to customers. They had to be given time to settle down before answering the questions. The in depth interview with some of the working mothers was done in the evenings. Seventy four questionnaires were obtained.

### 3.6 SAMPLE SIZE

The sample consists of working mothers in some selected banks. All the working mothers were supposed to be studied because of their small number, but some were on leave, others refused on the grounds

that they were busy so all of them could not be used. Table 3.1.

shows the distribution of workers in each bank sampled

B a n k	No of working mothers	No of single women	Number of men	Not of working mothers interviewed
Lion Bank	7	10	30	5
Pan African Bank	10	13	32	8
Allied Bank	14	20	50	14
Gamji Bank	10	15	35	7
Nigeria Inter-national Bank	10	16	38	10
Wema Bank	8	21	45	7
Trade Bank	3	10	40	1
United Bank for Africa	12	26	52	8
Owena Bank	12	18	57	8
Nigeria Arab Bank	9	13	40	5
	95	162	419	74



The data generated from primary sources were collected and groupd who into appropriate areas for usage before being analysed into tables and percentages as desired In addition information obtained from their interviews were edited and stated in the write up.

Some problems were encountered in the process of collecting data.

First was in choosing banks for the study. I had wanted to use other banks but because I knew nobody there, it was difficult to get the respondents to fill the questionnaires. Because of this, I decided to use banks where I have friends working.

Secondly, because of the nature and stress of their jobs, some of my respondents wanted to refused answering the questions, but after persuasions ffrom friends, they filled them. This is not to say that nobody refused to answer the questionnaires, because some did.

Thirdly, it was difficult to locate single mothers. In my study, I have a few single mothers that willingly admitted that they were mothers. Most of them, I am sure, prefer to make it unknown

for one reason or another.

Fourthly, the three ladies I interviewed at home were very tired and somehow reluctant to answer me. However, they said I should come for the interview the following day which I did.

Another problem was that of uneasy access to these women after their break at 2.00 p.m. or 2.30 p.m. This did not allow me to cover two or three banks in a day and that was why data collection took a long time. Some women lost their questionnaires by claiming that they left it on their tables and could not find it. These set of women had to be given questionnaires twice.

On the whole however, the women are highly commended for their time and efforts.

## CHAPTER FOUR

### DATA ANALYSIS

This chapter concentrates on the analysis of the data collected. The analysis focuses on the demographic characteristics of the respondents, their opinion about their working hours and reaction to other wide ranging issues. This chapter also includes case studies on selected working mothers and the views of two married men toward helping their wives at home.

#### 4.1 DEMOGRAPHIC ATTRIBUTES

Before undertaking a detailed analysis of the data, it is necessary to describe the demographic characteristics of the respondents.

Table 4.1: Age of respondents.

Age group	Number of responses	Percentage
21-24	2	2.7%
25-29	36	48.6%
30-34	26	35.1%
35-39	6	8.1%
40 <sup>+</sup>	4	5.4%
Total	74	100%

Table 4.1 above reveals the differentials of age distribution of working mothers. A large number of the respondents are between ages 25 - 29 with a percentage of 48.6%. These respondents represent the working mothers who are married. This is followed by working mothers between the ages of 30 - 34 with 35.1%. Also women between the ages of 35 - 39 and 40 and above constituted 8.1% and 5.4% respectively. Only 2.7% of my respondents fell between the ages of 21 - 24 and these were single mothers. From this, one can say that the bulk of working mothers in banks are between the ages of 25 - 34. This may be because, working in banks is very demanding. The women between the ages of 25 - 34 are considered to be the active and competent ones. They will be more eager to perform their duties. Another explanation is the fact that banking is a new focus for women. Men were the ones that were regarded as bankers. Banking became a new phenomenon for women especially the younger ones.

#### MARITAL STATUS

The knowledge of the distribution of women by marital status is essential. This can assist in

understanding the expected differentials in role adjustment between married and unmarried respondents.

Table 4.2: Distribution of respondents according to marital status.

Marital status	Number of responses	Percentage
Single	8	10.8
Married	66	89.2
Divorced	0	-
Widow	0	-
Total	74	100%

This table shows us that 89.2% of the working mothers in banks are married while 10.8% of the mothers are single. These married women are likely to have different ways of adjusting to their roles as mothers and workers.

#### EDUCATION

Education is one of the most effective and direct ways to reach, motivate and if possible change women's



position in our society. It is not however surprising then to find out that 51.4% of my respondents had higher education.

Table 4.3 indicates the educational attainments of these working mothers in the banking industry.

Table 4.3: Educational Qualification of respondents

Type of Education	Number of respondents	Percentage
Primary	0	-
Secondary	17	22.9
Post Secondary	7	9.5
University/HND	38	51.4
Professional/Technical	12	16.2
Others	-	-
Total	74	100%

This table shows us that 51.4% of the respondents had university education. Most of the married women received their education before getting married as they said that it would have been very difficult to continue.

their university education after getting married and also when working in a bank. Before a lady can also attain a high position in a bank, she must have a university education and a professional qualification. Most women prefer to possess these before getting married. 22.9% of my respondents had secondary education while 16.2% had professional or technical education. Those with post-secondary education alone constituted 9.5%. All the respondents had primary education.

Mothers with university or higher national diploma education were in higher positions. Their official positions and duties included training bank staff on routine matters, supervising, corporate managing, promoting the organisations image, liaising between organisation and public plus media and making up-to-date write ups for the bank. They also deal with internal control of the whole banks operations, appraising and recommending loans and overdrafts and so many other jobs like managers, chairmen of banks in which women were never engaged before. Those with secondary and post-secondary education were clerks, receptionists

and secretaries. Those engaged in the real banking activities are the ones who really experience conflict in roles. One will find out that secretaries, clerks, receptionists and other duties not directly related to banking leave bank each day before those who reconcile accounts and other banking operations. I examined the number of children these working mothers had. This is shown in Table 4.4.

Table 4.4: Distribution of the number of children of the respondents.

Number of children	Number of respondents	Percentage
0	7	9.5
1-2	43	58.1
3-4	23	31.1
5 and above	1	1.3
Total	74	100%

As can be seen most of the working mothers had between 1-2 children. (This may be as a result of

the education and awareness of these women in relation to fertility control practises). It may also be because of the foreseen problems that may arise as a result of having many children and working at the same time. Also most of the working mothers who had 1-2 children were between the ages 25-29. This is illustrated on Table 4.5 below.

Table 4.5: Relationship between age and number of children had.

Age	Number of children				Total
	1-2	3-4	5 and above	None	
21-24	2	-	-	-	2
25-29	26	3	-	7	36
30-34	15	11	-	-	26
35-39	-	6	-	-	6
40 and above	-	3	1	-	4
Total	43	23	1	7	74

31.1% of the respondents on Table 4.5 had 3-4 children while 1.3% had 5 and above. Those with no children constituted 9.5%.

It was also found that 67.6% (50) of the respondents with 1-2 children had kids below 10 years of age, while 18.9% of the respondents with 3-4 children had kids below 10 years of age also. These are the working mothers who will find things difficult if they do not have maids or relatives staying at home, or day-care centres for their children. 13.5% of the respondents had no children under 10 years of age. These were the older respondents whose children can take care of themselves to some extent.

In order to know how they adjust with working and keeping their homes, I asked them if they had any relatives living with them. The response is illustrated in Table 4.6.

Table 4.6: Presence or absence of relatives.

Relatives	Number of respondents	Percentage
Yes	51	68.9
No	23	31.1
Total	74	100%

This Table shows us that most of the working mothers had one relative or the other, ranging from brother, sister, inlaws to househelp staying with them, (68.9%). These people assist them in the performance of part of their domestic duties like cleaning the house and washing clothes. Other jobs like preparing the meal, going to the market are left for the mother. Atimes these relatives help the mothers to take their children to school, thereby easing their problems. 31.1% of the respondents do not have any relative or househelp staying with them. One of my respondents said she had to send her two children to her mother's house when the problems became too much for her.

From this one can readily deduce that working mothers with relatives or househelps experience less strain in the performance of dual roles as worker and mother and wife than mothers without relatives.

Table 4.7: Years of working in present bank.

Years in bank	Number of respondents	Percentage
0-2	25	33.8
3-5	17	22.9
6-8	14	18.9
9 and above	18	24.3
Total	74	100%

Table 4.7 shows that (25) 33.8% of respondents have been in the banks for two years or less. This is followed by those who have been working in the bank for more than 9 years (18) 24.3%. Those with 3-5 years have a percentage of 22.9 (17), while those with 6-8 years is (14) 18.9%. It is likely that those who have

been working in the bank for about five years (the average number of years would have adjusted to the system, that is, the combination of the roles as mothers and workers. This is unlike those who have been working for less than two years).

#### 4.2 STRUCTURE OF WORKING HOURS

Now that the demographic attributes of these working mothers have been treated, the second part of this analysis is hereby treated. Various questions following the demographic attributes were asked from the respondents as regards the structure of the working hours of working mothers and its implication for effective role performance. These questions are vital for verifying the hypotheses earlier stated and other issues related to the topic.

Firstly, respondents were asked if their job was delayed, will it disturb the performance of other workers? 81.1% of the respondents said it will while 18.9% of the respondents said that it will not. Those who said that their job will not affect others were



secretaries, typists, receptionists and so on, who could easily be replaced in absentia or because of the fact that there are many of them in banks. This is unlike other cadres of workers where each person has his or her own job to do. One of the respondents who said that if her job is delayed will disturb the performance of other employees said that her official duties include the reconciliation of inter-branch accounts, checking of cashiers, calling over of savings accounts ledgers etc., if all these are not done it may lead to fraud in the bank. This kind of job to her does not allow for flexibility in the working hours because she has to wait for the cashiers to finish their job. Similar responses were given by many other respondents. This supports the first hypothesis which states that "the more a workers official duty is closely related to the effective performance of others, the less will be the degree of flexibility in the structure of her working hours". The woman who knows the consequences of leaving her job till the following day or leaving in the middle of it, especially a delicate job like working in a bank , the less will

be the degree of flexibility in the structure of her working hours.

#### 4.3 LENGTH OF WORKING HOURS

This research was also undertaken to know how long these women work in a day as a result of their occupational activities. This is because it is how long a mother stays outside home that determines the strain the working hours has on the performance of other domestic activities. This is illustrated below.

Table 4.8: Distribution of number of hours spent outside home.

Number of hours	Number of responses	Percentage
5-7*	6	8.1
8-10	31	41.9
10 and above	37	50.0
Total	74	100%

\*This basically involves nursing mothers

This table shows us how long these mothers stay outside in the pursuance of occupational activities.

Half, i.e. 50% of my respondents claimed that they stayed outside for more than 10 hours in a day. It is not because they like it like that, but their job is too demanding. Furthermore, the transportation problems in Lagos also affects the number of hours spent outside home. Thirty-one (41.9%) of the respondents claimed that they spent 8-10 hours each day outside home. This also is high compared to those who work in the civil service and spend a maximum of 7 hours outside home each day. Those who said they stayed outside for 5-7 hours 6 (8.1%), were nursing mothers who were given priority to leave an hour to go and nurse their children. Those who claimed to stay outside for 10 hours and above had no specific closing period. They closed when they finished the day's job because they know that their job will pile up and also disturb other employees.

Consequently they spend less hours with their children. It was found that an average number of working mothers (43.2%) spend between 4-7 hours with their children in a day while 29 (39.2%) spend 1-3 hours

others said that they make up for the hours missed, with their children over the weekend. Those who have christian upbringing said that they commit their children into the hands of God before leaving home. The others 7 (9.5%) do not have children of their own. One keeps her child with the grandmother, so her absence does not have any impact.

#### 4.4 EFFECT OF LENGTH OF WORKING HOURS ON CHILD CARE

The problem of child care is central in the minds of most working mothers. They experience a lot of problems as regards taking care of their younger children. Most of them try to provide the necessary arrangement for their children. Table 4.9 shows the various arrangements for child care while they are at work.

with their children. 46 (54.1%) of my respondents claimed that their absence from home has effect on their children. Infact most of them wished that they were teachers who will close at 2 O'clock in the afternoon. The reasons given were that their lack proper motherly care and may also develop bad habits from bad company. Some said that their children are not able to relate properly with them because they leave home early and return late. A particular respondent was almost near tears when she found out that her baby preferred her househelps care to hers. Others said they are not able to monitor their children's movement after school and that these children do not eat at the appropriate time. Also adequate time is not devoted to their academic and personality development. 27 (36.5%) of the respondents claimed that their absence from home does not have any effect on the children. The reasons given were that they trained their children to be independent (for those who have grown up children), some have made adequate plans for the children to attend lessons after school,

Table 4.9: Distribution of who takes care of children (under 5), while at work.

Who takes care of children	Number of respondents	Percentage
School/Nursery/Day-care	27	36.5
Relatives	15	20.2
Househelp	18	24.3
Neighbours	2	2.7
Others i.e mother	3	4.1
None under 5	7	9.5
Not applicable	2	2.7
Total	74	100%

It can be observed from Table 4.9 that 27 (36.5%) of the respondents take their children to day-care centres, nursery or primary schools. 18 (24.3%) and 15 (20.2%) of the respondents said their children stay with their househelps and relatives, respectively. 2 (2.7%) stay with neighbours. Respondents were also

asked who took their children to and from school. The responses varied. 19 (25.7%) of my respondents claimed that their relatives help to take and collect their children in school, 13 (17.6%) claimed that it is either their husband or themselves. The rest said their driver, school bus, or neighbours who collect the children.

Despite the long working hours of these working mothers, some still have to find time to prepare meals in the house. 59 (79.7%) of my respondents claimed that they prepare meal with the assistance of their househelp, before leaving for the office and when returning home in the evening. 10 of my respondents claimed that their husbands complained over the food prepared by househelps or relatives, so they have no choice but to prepare the meals themselves. 6 (8.1%) of the respondents said that their relatives i.e. brother, sister or inlaw prepare food, while 5 (6.8%) of the respondents said their househelps prepare the food alone. 4 (5.4%) of the respondents who have older children, said that their children prepare the meals at home.

Other household jobs apart from preparing meals were done mostly by househelps 29 (39.2%), the relatives 20 (27.0%), and respondents themselves during the weekend 16 (21.6%). Some claimed that everybody participates in the household chores during the weekend 6 (8.1%). 3 (4.1%) of the respondents said that their children do the household chores. From this, one can deduce that these working mothers have set up different methods of coping with their family responsibilities by hiring househelps and also bringing in relatives to stay with them. Here one can accept the third hypothesis which states that "women in the banking industry will have adopted different methods to cope with their family responsibilities considering the length of their working hours".

#### 4.5 EFFECTS OF WORK INTENSITY ON PERFORMANCE OF DOMESTIC DUTIES

The study was also intended to know the impact work intensity had on the performance of the respondents' domestic duties. Hence, the hypothesis below will be tested, that is, the more intensive the structure of



the working hours of a working mother, the greater will be the strains in the performance of her domestic duties". Table 4.10 below supports the above statement.

Table 4.10: Strain of working hours on performance of domestic duties.

Working hours and strain	Number of respondents	Percentage
Yes	44	59.5%
No	30	40.5%
Total	74	100%

44 (59.5%) of the respondents claimed that their working hours impose strains on the performance of their domestic duties, while 30 (40.5%) claimed that working hours did not have any effect on their domestic duties. The working hours is long and also because of the transportation and traffic situation in Lagos, they usually get home late and are tired to engage in domestic chores like preparing meals for the family,

washing their children's school uniform, helping them in their studies. Most of these domestic duties now have to be postponed till the weekends. Other mothers are unable to engage in social functions over the weekend because of the work load at home. Those that claimed that the working hours has no effect on performance of their domestic duties explained that their stewards or relatives do the work at home, others said that they organize their work at home. For example preparing food and keeping in the fridge or freezer, some bath their children the night before so that in the morning there will be no need to bath the children. Mothers who have older children said their children can take care of themselves. Most of the respondents therefore claimed that the work intensity had strains on the performance of their domestic duties.

There have been appeals to the government or institutions to provide transportation facilities and day-care centres. Working mothers were asked if they would want these facilities and their responses will be illustrated in Table 4.11 and Table 4.12.

Table 4.11: Distribution showing whether or not the government or institutions should set up day-care centres.

Should govt./Inst. set up day-care?	Respondents	Percentage
Yes	60	81.1
No	14	18.9
Total	74	100%

It was found that 81.1% of the respondents said that the government or institutions should set up day-care centres. The reasons given were that by so doing, i.e. equipping the place with educational toys, providing hygienic environment and above all engaging dedicated professionals, mothers will be happy knowing their children are in a good environment. Also parents will be able to pick up their children at their own convenience especially if they don't have a househelp or relative staying with them. Some of my respondents said that househelps are not trustworthy, they might drug the poor

child to sleep till the mother comes back from work. The establishment of day-care centres will also alternate the sufferings of many working class women especially those who cannot afford private school or nursery bills and also househelps. Respondents who are not in favour of day-care centres - 14 (18.9%) claimed that "if you have a good househelp, it is not needed", some say that because of the nonchalant attitude of the government, it may not be well managed like private day-care centres and it will also lack adequate facilities. Others still opined that "day-care centres cannot be substituted for home environ and motherly care".

Table 4.12: Distribution showing whether or not the government or institutions should provide school buses.

School buses	Respondents	Percentage
Yes	72	97.3
No	2	2.7
Total	74	100%

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As regards the provision of school buses, 97.3% of my respondents said that the government or institutions should provide buses for primary school children. Firstly, they will not struggle with adults for public transport in the morning or evening. Usually these mothers claim that their children get pushed aside by adults when struggling for buses in Lagos. This is because of the transportation problem there. Other respondents said that provision of buses will be relatively cheaper compared with public transport or school buses and also it will ease the burden of parents who do not have cars and cannot afford the price of school buses. The provision of buses will also facilitate early school and work attendance. Some respondents claimed that the provision of buses ensures the safety of the children from accidents and kidnappers. Two of my respondents said it is not necessary. In a place like Lagos, this system has been partially introduced but it has a lot of disadvantages. The drivers are usually not careful and more often than not, they don't drop the children in places where they are safe from accidents.

Apart from these domestic problems women have been facing major problems at work e.g. promotion, discrimination. My respondents were asked about these problems and they said that mothers are discriminated against in terms of promotion, and also pressures from their male bosses. The men believe women are not sufficiently hard working. These mothers also lack concentration on official duties when there are domestic problems at home. They are affected by late closing hours and lack of time to pick their children at school and preparing meals for them. Another major problem was the temptations like sexual harassment from their male counterparts and even customers thereby leading to infidelity.

#### 4-6 SATISFACTION WITH WORKING HOURS

Respondents were asked if they are satisfied with their working hours, 42 (56.8%) of them were not while 32 (43.2%) were satisfied. Those who were satisfied said that it was part of the conditions of work, so therefore the working hours were normal. Some said that the job is their source of income, their children

are grown up and can cater for themselves. Some of my respondents believe in equality "what a man can do, a woman can also do, even better". They believed that since women and men are receiving equal pay, they should not complain about the working hours. Those who do not like the length of their working hours say this because there is no specific closing hours thereby reducing time spent with kids. They have no time to rest. The long working hours also deprive children of their mother's company and social activities.

Despite the foregoing, these institutions compensate nursing mothers and expectant mothers by giving them concessions. They normally close an hour before closing time and are entitled to 3 months leave with pay. 50 (67.6%) respondents claimed this assertion. 24 (32.4%) respondents claimed that such benefits are only on paper but not implemented. Working in a bank involves a lot of commitments and devotion. Once you start a particular job you have to finish it because first, it may delay another person and secondly may invite official sanction if not completed. From this,

one can understand the kind of problem nursing mothers and expectant mothers go through.

However, in order to test my hypothesis which states that "regardless of the structure of working hours and adjustment mechanism in domestic roles, these women will welcome the granting of concessions". My respondents were asked if they would like concession to be given to women workers. 51 (68.9%) of my respondents welcomed a reduction or flexibility provided it does not affect their pay. They will be able to get home on time. 23 (31.1%) respondents who did not welcome it believed in equality. They said that both men and women should be remunerated. They also said that giving working mothers concession will breed unnecessary controversy and income inequality. Some said it will affect the employment of women. They may not be employed, and if employed, they may not rise to the top. To them a reduction or flexibility means lesser pay. With all the above hazards of long working hours one would expect that these women would prefer to resign and look after their children, if their role as mother and



wife cannot be pursued. Well, the reverse was the case when 52 (70.3%) of the respondents claimed that they would not leave their jobs. Most of these women wanted to be financially independent of their husbands, while some said that the economic situation in the country does not allow for resignation of job. Others said that it is good to work to escape boredom and loneliness at home. Furthermore, work reduces drudgery and any pent up anger at home, it gives them a sense of belonging because most of their social dealings takes place in the work place. 22 (29.7%) respondents who claimed that they would prefer to resign said that they would resign if their husband is financially capable of catering for the needs of the family. Some said that their family comes first, they would rather keep their family than their job and would not want other people to do it for them. Others preferred to go into business. The above shows us that work is important to working mothers especially the thought of being financially independent. This goes along with the statement that women work in order to have finance.

#### 4.7 CASE STUDIES

As above mentioned, to supplement the findings of my research and analysis, some of the indepth studies done with some of my respondents are hereby included. They are cases of two married women, two married men and a single lady. The use of case studies was to find out how they really combine domestic duties with official duties. The use of married men was to know their own views as regards their contribution to domestic duties and attitudes towards their wives working in banks.

##### CASE 1 - MRS A.

She is a 35-year old banker and is engaged in corporate banking and treasury activities. She expressed the rigours involved in combining domestic duties with official duties. Out of her three children, one is below 5 years old. In terms of household chores, Mrs A said that she is never able to engage in household chores during the week. She leaves the office between 6 and 7 p.m every day and experiences a lot of traffic

jam on her way home. As a result she arrives home late and tired. Mrs. A. expresses her fears about her children's safety because she does not know what they do after school, when she is still at work. Mrs A also told me that once she had wanted to start attending ICAN classes but on discovering the effect it had on her family she had to abandon the course and make do with the qualifications she already had. This to her, is one of the reasons why most women do not rise to or reach top posts because of their inability to pursue career aspirations. At present Mrs. A said that she has a househelp and a cousin staying with her. They help her in the performance of part of her domestic duties. Her husband is very choosy, so she prepares the meals herself. The school bus picks and drops her children every day but she complained about the price and suggested that institutions should establish day-care centres and transport for school children. She however doubted that no matter how equipped the day-care facilities were, it will never match a mother's concentrated care.

Yet, she would not entertain a reduction or flexibility in the working hours because women will not be given equal opportunities for progress with their male counterparts. To her a reduction will affect the already controversial employment of women.

Furthermore Mrs. A said that she would not resign her job because she has survived the critical period when she had her first two children and that she will survive the last one too. Also to her, the economic situation in the country will not allow for such a resignation.

CASE 2 - MRS. B

Mrs. B is married with two children. She is 29 years old and her official duties include training of bank staff on routine matters, i.e. on the job training. Her two children are below 5 years old. Mrs. B said that she wakes up at around 4.00 a.m to prepare food for the children and husband because her husband is particular about the food he eats. She said that her children have their bath the night before so that when

she wakes them up at 6.00 a.m it is only to wear their school uniform. The school bus takes and collects them from school and then stay with the house maid. But at the time I was interviewing her at home in Ketu, Lagos, she said that her house maid left the week before. Fortunately for her, the children were on holiday, so she sent them to her mother in Ibadan. She said she could not cope alone as her husband is a business man. He travels a lot. She was however optimistic that she would get another house maid before the children resumed. She gets home from work at around 7 p.m - 7.30 p.m everyday. To her many women are facing the problems of combining work and family responsibilities. This leads to lack of concentration, promotion delay and so on.

As regards benefits given to nursing mothers and expectant mothers, she said that benefits are only on paper but not implemented e.g nursing mothers are supposed to work shorter hours but this is not practicable especially when you are working in a branch office. Asked if she would entertain a reduction or flexibility in the working hours, she welcomed it

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whole-heartedly. She said that the structure of the working hours has great effect on role performance. Mothers will now be able to spend time at home with their children. There will be more concentration and increased job satisfaction.

### CASE 3 - MISS C

This person was very difficult to talk to but after persuasions she gave me a little bit of information about herself. Miss C is 25 years old and has a child. Her duties include training and administration (Personnel). Her fiance jilted her two years ago to marry another lady. She started work in Lion bank a year ago. She said that because of all the problems of child upbringing in Lagos, she had to take her daughter to go and stay with her mother in the North. Miss C said that she once brought her daughter down to Lagos to stay with her for some days, but she went through alot of problems for the five days her daughter was around. She said she could imagine what would have happened if the child was with her permanently. The period was when staff of

organisations were collecting their salary. She never got home till 9 p.m each day. She said she was lucky to have had a very nice aunty as her aunty was the one looking after her daughter. She did not have time for her daughter all that much because she always left home early and arrive late in the day. Miss C said that if she eventually settles down she will resign her appointment and set up a business of her own. She said she could not combine both duties and then have hypertension in the end. She really pitied mothers who are combining both activities and suggested a reduction in the working hours.

CASE 4 - MR D

Mr. D is a banker at Prudent merchant bank in Lagos. He claims to be naturally lazy and has to kids. To him, he does not like jobs like washing plates, clothes and other household chores. His wife is a banker too. Because they do not have any househelp, he helps her to do certain jobs like bathing the kids, feeding the baby when his wife is busy and so on. When

it comes to washing nappies or feeding bottles, he avoids such tasks. He also relieves his wife of the burden of taking the children to the day-care and picking them up. Mr. D said that if not for the situation of things in the country today, he would have preferred his wife to stay at home and look after the children. Asked if working hours should be reduced for working mothers, he said that such a suggestion is impossible. No employer will ever agree to such a thing. On the contrary it will affect women's employment. He also said that their male counterparts will not agree.

CASE 5 - MR. E

His case is totally different. Mr. E is trying to make a career in banking and so has started part-time evening classes in accountancy at Yaba college of technology. As a result he is unable to assist his wife at home because by the time he arrives at home, it is usually late and is normally tired. Mr. E said that he had to bring his junior sister to come and



assist his wife at home. He expressed his sadness in not being able to let their two children have proper fatherly and motherly care because his wife also arrives home at around 6 - 7 p.m. It is because of these problems that he said he will not have more than two children because he will not be able to cope with many. He said that a reduction or flexibility in working hours may favour women especially if it stipulates that they should resume an hour late and close an hour before others.

The above shows the agony mothers and also fathers whose wives are working in the bank, go through. The situation is very difficult in urban industrial areas like Lagos where people have to struggle to make ends meet.

## CHAPTER FIVE

### SUMMARY OF FINDINGS

Having completed the analysis of our data, we focus in this chapter on the discussion of our findings vis-a-vis the initial objectives of the study-.Some deductions may be drawn from the findings.

Firstly, that there is no flexibility in the structure of working hours in the banking industry. The workers length of working hours is uncertain and the work intensity is very demanding. This does not allow for flexibility in working hours.

Secondly, because of the lack of flexibility in the working hours of working mothers, it affects their dual role performance. They are sometimes late to office because they have to take their children to school, hospital and so on. There is also lack of concentration at work because of the thought of her domestic duties at home, their family also suffer their absence most especially their children because they lack motherly care, proper food and inability to help them with their homework. Moreso some children join bad company and form bad habits.

Also these women expressed their dissatisfaction in the structure of their working hours and therefore welcome operational and not paper concessions in working hours to working mothers. To these women, if the working hours is reduced, there will be maximum concentration at work and they will be able to get home on time and spend more time with their family.

They will also be able to engage in domestic duties as well.

Furthermore, these working mothers are finding it difficult to combine their domestic duties and official duties, however, most of them have relatives and househelps staying with them and thereby helping them with their domestic duties. Those who do not have house helps or any relative staying with them postpone household chores to the weekend and concentrate on official duties during the week. A large proportion (81.1%) of the women have favourable views about day care centres while 97.3% agreed that the government or private institutions should establish buses for primary school children. The children of these working mothers are adequately protected on their way to and from school as they are guided by their fathers, mothers, relatives neighbours, school bus, driver. However this is at the expense of the time of resumption of work of the fathers and mothers who struggle to take the children to school and after school.

Moreover because the workers official duty is closely related to the effective performance of others, the working mother has to perform her duties on time and so their official duties allow for less degree of flexibility in the working hours. Their work is demanding because these banks rely on profit making.

Finally an overwhelming majority of the respondents claimed that they will not resign their jobs of their role as mother and worker cannot be pursued. They believe that a women should work and supplement their husbands income (a women's place is not in the home). These findings refute the claims of earlier writers such as persons (1955), Bowlby (1940).

The implication of this study lies in the recognition of the relevance of finding means of relieving working mothers in Banks of the burden of dual responsibilities especially in terms of working hours.

#### 52. CONCLUSION AND SUGGESTION

Banks are "greedy institutions" which take their own interest into consideration and not the interest of the workers this situation can be verified with the introduction of flexible working hours by the international bank for West Africa. Here the flexibility of working hours was not introduced to favour the workers but the customers. Customers were given the opportunity to withdraw and save money on Saturdays. With this set up, mothers are also expected to come to office on Saturdays as well and domestic duties.

that were shifted to the weekend will now be disrupted. This will not alleviate the suffering of working mothers but add to their problems. To this end, in order to ensure the safety and general welfare of the kids and of the working mother, I recommend a flexibility in the working hours of working mothers in Banks without affecting pay and promotion. This will increase their concentration at work and productivity in terms of work done. At the same time, they will have enough time to spend with their children and engage in domestic chores at home. These concessions should be objective and not just on paper. An individual who works for 8 hours may produce more than another person who has worked for 12 hours.

Secondly, the government or banks should establish more day care centres where working mothers can leave their children while at work without getting worried about their well being during the period of separation from the children. I also advocate for the provision of special bus service for primary school children.

Staggering working mothers/hours as suggested by maric (1977) can also be introduced. This involves establishments closing at different times, so as to ~~ease~~ the transport problems at peak hours when workers go to and return from work. Men should also try and help their wives in the performance of these domestic duties and not leave everything for the wife to do.

In conclusion, I have dealt with the effect of the working hours on role performance of working mothers. It is however felt that other aspects left undone due to financial constraints can be studied. Aspects like implication of long working hours on fertility. Comparative studies can also be done to find the effects of working hours of mothers in the public service with those in private service on role performance and how they cope with their responsibilities and so on.

This study not only stimulates criticisms but further research on suggestions made.

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## QUESTIONNAIRE

Dear Ma,

I am a post-graduate student at the University of Ibadan undertaking a study on the effect of working hours on the position of working women and their families.

It will be appreciated if you can answer the following questions. Please mark [✓] in the appropriate box.

Please be assured that any information you give will be treated in strict confidence.

Thanks for your cooperation.

### SECTION A

1. How old are you?
  1. 21 - 24 [ ]
  2. 25 - 29 [ ]
  3. 30 - 34 [ ]
  4. 35 - 39 [ ]
  5. 40 and above [ ]
  
2. What is your marital status?
  1. Single [ ]
  2. Married [ ]
  3. Divorced [ ]
  4. Widowed [ ]

3. What is the level of formal education you have obtained?

- 1. Primary education [ ]
- 2. Secondary education [ ]
- 3. Post secondary [ ]
- 4. University/HND [ ]
- 5. Professional/Technical [ ]
- 6. Others (please specify) [ ]

4. How many children do you have?

- 1. None [ ]
- 2. 1 - 2 [ ]
- 3. 3 - 4 [ ]
- 4. 5 and above [ ]

5. How many of your children are below 10 years of age?

- 1. None [ ]
- 2. 1 - 2 [ ]
- 3. 3 - 4 [ ]
- 4. 5 and above [ ]

6. Do you have any relative(s) other than your children, staying with you?

- 1. Yes [ ]
- 2. No [ ]

7. If yes, what is their relationship to you?

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8. What is your basic salary (including allowances) per annum?

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9. How long have you been working in this bank?

1. 0 - 2 yrs [ ]

3. 6 - 8 years [ ]

2. 3 - 5 yrs [ ]

4. 9 and above [ ]

SECTION B

10. Describe what your official duty(ies) is(are).  
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11. If your job is delayed, will it disturb the performance of other employees?  
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12. Who takes care of your children (under 5) when you are at work?

1. School/Nursery/Dary-care [ ]

2. Relatives [ ]

3. Househelp [ ]

4. Neighbours [ ]

5. Others (please specify) [ ]

13. Who takes and collects the children from school?  
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14. Who prepares the meals for the family?  
-----

15. Who does household jobs other than preparing meals at home?

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16. How long do you stay outside each day as a result of your occupational activities?

- 1. 5 - 7 hrs [ ]
- 2. 8 - 10 hrs [ ]
- 3. 10 and above [ ]

17. Do you believe that your absence from home has any effect on the children?

- 1. Yes [ ]
- 2. No [ ]

18. State reasons for your answer above?

-----

19. How many hours do you spend with your children in a day?

- 1. 1 - 3 hrs [ ]
- 2. 4 - 7 hrs [ ]
- 3. 8 hours and above [ ]

20. What time do you normally close at work?

- 1. 3.30 p.m [ ]
- 2. 5.00 p.m [ ]
- 3. No specific closing period [ ]
- 4. Others (specify) [ ]

21. Does your working hours impose any strain on the performance of your domestic duties and family responsibilities?

1. Yes [ ]                      2. No [ ]

22. Why, (please explain)?

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23. Should the government/institution set up day-care centres?

1. Yes [ ]                      2. No [ ]

24. Please state reasons for above answer?

-----

25. Should the government or institutions provide buses for primary school children?

1. Yes [ ]                      2. No [ ]

26. Please state reasons for above answer.

-----

27. What do you think is the major problem facing married women at work?

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28. Are you satisfied with the length of your working hours?

1. Yes [ ]                      2. No [ ]



29. Why? -----

30. Are there any benefits for women in your bank nursing children under 12 months or expectant mothers?

1. Yes [ ]                      2. No [ ]

31. If yes, what kind of benefits are they being given in your bank?

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32. Would you entertain a reduction or a flexibility in the working hours of working women if this was introduced?

1. Yes [ ]                      2. No [ ]

33. State reason(s) for your answer above.

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34. Would you prefer to resign and look after your children if your role as a mother and housewife cannot be duely pursued?

1. Yes [ ]                      2. No [ ]

35. State your reason for your answer above.

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