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In Search of Work-Life Balance: Organizational and Economic Challenges Confronting Women in Banking and Management Consulting Firms in Southwest Nigeria

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In Search of Work-Life Balance: Organizational and Economic Challenges Confronting Women in Banking and Management Consulting Firms in Southwest Nigeria

A thesis presented to the faculty of the School of Continuing Studies and Academic Outreach East Tennessee State University

In partial fulfillment of the requirements for the degree Master of Arts in Liberal Studies

by Oluwafisayo Ogundoro

December 2019

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ABSTRACT

In Search of Work-Life Balance: Organizational and Economic Challenges Confronting Women in Banking and Management Consulting Firms in Southwest Nigeria

by

Oluwafisayo Ogundoro

Married women in the banking and management consulting firms in Nigeria encounter challenges that affect their commitment to their families while working long hours in demanding jobs. This study explores the challenges married women encounter and the impacts they have on women’s family lives, social lives, and health. I analyze primary and secondary sources to understand how organizational work culture such as long working hours, work competitiveness, and Nigeria’s unstable economy negatively affect the work-life balance of married women in banking and management consulting firms. Although participants shared the belief that their workplaces practiced “equality,” their descriptions of daily life activities indicate that women did not enjoy egalitarian conditions at work or at home. This study brings to light the challenges faced by married women and suggests how the Nigerian government can promote gender equality in the workplace through the review and amendment of the Nigerian Labor policy.
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CHAPTER 1

INTRODUCTION

In this study, I explore the challenges that hinder married women’s access to work-life balance as they juggle between family and work roles. The research shows that long working hours, competitive workplace, and unstable economy in Nigeria prevent married women who work in the banking and management consulting firms' from achieving work-life balance. However, research findings fail to support the contention that gender stereotyping in the workplace and cultural perceptions of gender roles in the home prevents women from achieving work-life balance. Based on the findings of the study, factors such as evolving workplace practice, self-stigma, and male-identified organizational structure could be responsible for the failure of women’s achievement of work-life balance. It is important to point out that this study primarily focuses on the banking firms and secondarily on the management consulting firms. I chose the banking sector as a primary sector because there are extant studies on work-life balance in this sector in Nigeria and management consulting as the secondary sector. Based on personal research findings, there are no studies on the work-life balance phenomenon in the management consulting sector in Nigeria.

The works of scholars on the evolution of gender equality in Nigeria and Africa purports that colonization (1800-1960) engendered women’s restriction from public labor. Although, they as well note that Islamic religion subjugated women in Islamized regions of Nigeria and Africa. Oyeronke Oyewunmi notes that in the pre-colonial Yoruba (southwest Nigeria) society,

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“aya” pursued their own livelihoods working in different places as farmers, hunters, and traders.² However, the restriction placed on women by colonial and Islamic structures affected women’s participation in the public sphere and as well, displaced women from trading and farming, which were the labor market structure of pre-colonial and pre-Islam Nigeria. Thus, women alone engaged in domestic labor. This domestic labor includes the care and nurturing roles women perform in the home.

By the twentieth century, the narrative of women restriction changed with the emergence of women into the labor force in Nigeria and globally. As a result, women had multiple roles which thus allowed women to commit to both the paid labor (career) and unpaid labor (family care). Women’s engagement in both public and domestic labor augmented women’s labor and obligation. This facilitated a dual perception of women’s role and negatively affected career women’s achievement of work-life balance.

Nigerian work-life balance scholars such as Babatunde Akanji, Tinuke Fapohunda, Chima Mordi, Fredrick Mmieh, and Stella Ibiyinka Ojo identify role conflicts, gender discrimination, role gendering, and access to work-friendly policies as some of the major challenges that hinder women’s achievement to work-life balance in Nigeria.³ These scholars also evidence that these challenges hinder women’s career progression. Through the examination

² The Invention of Women: Making an African Sense of Western Gender Discourses (Minneapolis: University of Minnesota Press, 1997), 55-71, JSTOR; Aya means married women.
of lived experiences, this study unravels the challenges that hinder the work-life balance of career women working in the banking and management consulting firms in Nigeria. It also evaluates the implications of work-life imbalance and coping strategies. The primary purpose of the study is to investigate how organizational work culture and economic imbalance affect married women’s achievement of work-life balance. It as well discusses how organizations adopt work-friendly policies to advance women’s inclusion in the Nigerian labor sector.

This introduction contains a historical overview of Yoruba women’s participation in labor and feminist movement in Nigeria, with additions from southeast Nigeria. It also discusses the definitions of work-life balance, the research questions, and the significance of the study. Some of the resources consulted for this study are scholarly articles and website sources.

**Gender and Work in Nigeria**

Prior to colonialism, both women and men had labor and economic rights in Africa. More so, pre-colonial society (years before 1800) did not restrict women’s role to only nurturant duties until English colonists’ incursion into the area they eventually named “Nigeria.” Monica Orisadare and Tolulope Osinubi note that Nigerian women, specifically Yoruba and Igbo women performed domestic roles and complementary roles as political leaders in their communities as farmers and participators in social events outside of the home. In support of this assertion, Gina Koczerbeski writes that African women were “the main food producers and nurturers... and... main generators of wealth” before colonialism. This implies that Nigerian women and African women enjoyed equal labor and economic power like men.

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5 “Women in Development,” *Third World Quarterly* 19, no. 3 (September 1998): 397, JSTOR.
A number of pre-colonial tribes in Nigeria Yoruba and Igbo encouraged women’s participation in political and economic roles. Some scholars through their works support this claim, among them, are Oyeronke Oyewunmi, Kamene Nkonjo, and Funmi Soetan and Adetunji Ogunyemi. In southwestern Nigeria, where people are commonly known as Yorubas, women held chieftaincy positions and were popularly called by the name Iyalode and Iyaloja. Foluke Ogunleye describes the word ‘Iyalode’ as the ‘queen of the ladies.’ Iyaloja means ‘mother of the market.’ Samuel Johnson notes that Iyalode is the voice of the women in the municipal. According to Soetan and Ogunyemi, an example of such women in Yorubaland is Efunsetan Aniwura. Ogunleye writes that it is uncertain the specific dates when Efunsetan Aniwura became the Iyalode in Ibadan, but her leadership was in the 1860s. Ogunleye explains that Efunsetan Aniwura was a trader who traded with the Europeans and sold ammunition to warriors. According to Ogunleye, Efunsetan Aniwura was a force to reckon with both economically and politically in Yorubaland.

Kamene Nkonjo accounts that the Igbos, who occupy the southeastern region of Nigeria, ran a dual-sex society where both men and women had their own political heads: “obi” and “omu.” Nkonjo explains that obi is the male monarch and the head of men who sees to the affairs of men in the Igbo community and omu (meaning mother) is the female monarch who sees to the affairs of the women in the Igbo community.


8 History of the Yorubas (Nigeria, Lagos: C.M.S Bookshops, 1921), 77.

9 Soetan and Ogunyemi, 53; Ogunleye, 308.

10 Okonjo, 47.

11 Ibid., 48.
nature of the system [of government] aimed at a harmonious and effective division of labor by which sexes would receive adequate attention to their needs.” The dual-sex system established a complementary system of governance in the Igbo kingdom.

By the colonial era (1800-1960), the British passed the Victorian ethos of female subservience. Orisadare and Osinubi write that the British tradition brought Nigerian women the notion that they only belong to the home performing nurturing and care duties. Thereby presenting women as ornaments, housewives, and second-class citizens within society. They add that this tradition gained acceptance in colonial Nigeria and led to the loss of women’s traditional rights as chiefs, producers, traders, and farmers.

In her work on the influence of the western conception of gender on southwest Nigeria, Oyeronke Oyewunmi claims that colonialism brought into Africa the tradition that excludes women from the public sphere, including political power and education. She adds that the colonizers' belief women were ineligible for leadership and as such appointed male chief and excluded female chief from the political process in Yorubaland. LaRay Denzer's historical evidence on Yoruba women however, details that women under colonial rule still had some legal rights and economic power as chiefs.

The western perception of gender binary also influenced women’s access to education. Oyewunmi notes that missionary schools were gender-segregated with male and female schools set up in different locations. An example is Church Missionary School (CMS) for boys and

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12 Okonjo, 48.
13 Orisadare and Osinubi, 77.
14 Oyèwùmí, 123.
15 Ibid., 123 -125.
17 Oyewumi, 129-130.
girls started in 1945 by Samuel Ajayi Crowther. This segregation by gender, according to Oyewunmi, influenced women’s participation in education and employment.\textsuperscript{18} She writes,

For instance in 1923, when the Lagos Women's League appealed to the colonial government for the employment of women in the civil service, the response of the chief secretary was: it is doubtful whether the time has arrived when women could be employed generally in the clerical service in substitution for men. As late as 1951, a circular on the employment of women in the civil service stated: Only in exceptional circumstances should a woman be considered for appointment to senior grade posts." The exceptions were cases involving well-qualified women who would be unlikely to control . . . staff or labor not of their own sex. This is one of the most explicit statements of colonial policy on gender hierarchy. In other words, regardless of qualifications, merit, or seniority, women were to be subordinated to men in all situations.\textsuperscript{19}

This shows how colonialization worked to exclude women in politics, education, and employment. LaRay hold a different position on women’s inclusion in education in southwest Nigeria, she documents that parents deprived girls’ access to education because they prioritized male education above female education.\textsuperscript{20}

In order to put an end to colonialists’ excesses in Africa, the feminist movement started in Nigeria in the 1930s. LaRay details that western education and religion (Christianity and Islam) influenced the creation of market associations’ that became anti-colonial associations.\textsuperscript{21} Cheryl Johnson-Odim accounts that Funmilayo Ransome Kuti started the Abeokuta Ladies Club (ALC) in 1940 in Nigeria; this club ensured the literacy of uneducated women.\textsuperscript{22} According to her, this club aimed to help in raising the standard of womanhood in Abeokuta . . . to help in encouraging learning . . . and thereby wipe out illiteracy."\textsuperscript{23} Johnson-Odim points out that beyond literacy

\textsuperscript{18} Oyewunmi, 130-131.
\textsuperscript{19} Ibid., 135.
\textsuperscript{20} LaRay, 19-20.
\textsuperscript{21} Ibid., 31-32.
\textsuperscript{23} Johnson-Odim, 52.
education, this association fought and protested against injustice. Under a changed name - Abeokuta Women’s Union (AWU), this association protested against unfair colonial practices and traditional rulers’ ill-treatment. An example of such a protest was the case of the Alake of Ijebuland. According to Johnson-Odim, Alake Ademola was a traditional ruler in southwest Nigeria, who enforced the imperialists' orders on market women. She states that through the Sole Native Authority (SNA) Alake Ademola implemented the colonial government policies on the tax of commodities and price of commodities; she notes that these policies were “inimical to the interest of the market women.”

As a result of the implementation of these unfriendly policies, the ALC women protested. Similarly, the Aba Women’s Riots of 1929 represents another example of women’s radical liberation effort in Nigeria.

This analysis of gender and work presents an overview of the women’s roles in southwest Nigeria. It gives an overview of women’s engagement in public labor during the precolonial and colonial era. Consequently, the analysis of pre-colonial traditions in southwest Nigeria does not present African women as subservient housewives who do not have political and economic power, even though women maintained their roles as mothers (as caregivers) in this era. This analysis lays a foundation for the exploration into the work-family balance challenges of career women in southwest Nigeria.

Gender and Development in Nigeria.

As earlier mentioned, colonialism disrupted the pre-capitalist political and economic power many Nigerian women had. According to Gina Koczeberski, before colonialism, indigenous women were the major food producers and contributors to wealth. Similarly, in pre-colonial Nigeria, O.I Aina indicates that Yoruba, Igbo, and Hausa/Fulani women were in charge

24 Johnson-Odim, 54.
25 Koczeberski, 397.
of agricultural production in Nigeria’s traditional economic system. However, colonialism and what Funmi Soetan and Bola Akanji call “globalization and its emerging heritage,” changed the pattern of women’s socialization and economic participation by entrenching the marginalization of women. This thus enabled the establishment of neoliberal structures that contributed to the marginalization of African women. By the 1970s new approaches emerged that promoted gender equality advocacy. These approaches include Women in Development (WID), Women and Development (WAD), and Gender and Development (GAD). International organizations adopted these approaches for promoting advocacy and inclusion of women in various continents of the world and in Africa.

WID was the first approach to gender equality advocacy in Africa. Ester Boserup’s 1970 book, *Women’s Role in Economic Development* influenced the development of gender equity projects under the term Women in Development. Eva Rathgeber writes that the WID’s approach “placed primary emphasis on egalitarianism and on the development of strategies and action programs aimed at minimizing the disadvantages of women in the productive sector and ending discrimination against them.” WID focused on women developing productive skills by training women in crafts, which thereby ensured women’s access to income. Rathgeber identifies criticisms leveled against WID, such as the lack of inquiries on the root cause of women’s marginalization, lack of acknowledgment about the efforts of Marxist, neo-Marxist,

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27 “A Centenary Nationhood,” in *Gender and Development in Nigeria: One Hundred Years of Nationhood*, 3.
28 Ibid., 2
29 Ibid.
and radical feminist ideologies on women’s marginalization, and the lack of focus on the reproductive life of women.\textsuperscript{31}

Following the criticisms leveled against the WID approach, WAD became the approach for tackling gender inequality. Rathgeber writes that WAD, which started in the mid-1970s, focused on “the relationship between women and development processes rather than purely strategies for integration of women into development.”\textsuperscript{32} The processes involve economic, social, and political structures. WAD approach assumes African women would achieve gender equality when international structures become equitable. However, WID and WAD’s approach focused on women’s productive labor and women’s access to economic power through income generation that is devoid of an inclusive focus on women’s reproductive labor.\textsuperscript{33} Moreover, WAD structures failed to investigate issues of childbearing and rearing, housework, and sick and elderly

By the 1980s, the socialist feminists developed the Gender and Development (GAD) approach as a new policy. Rathgeber indicates that this approach “link[s] the relations of production to the relations of reproduction and take[s] into account all aspects of women’s lives.”\textsuperscript{34} This approach focused on women’s development in all aspects of life. GAD changed the focus of development from women only to understanding gender in the context of gender relations between men and women, which thereby encourages the analysis of economic development policies in order to understand and identify the root cause of gender inequality. Moreover, GAD theorists do not believe in the biological differences of genders.\textsuperscript{35} These

\begin{itemize}
\item\textsuperscript{31} Rathgeber, 6-8.
\item\textsuperscript{32} Ibid., 9.
\item\textsuperscript{33} Ibid., 10-11.
\item\textsuperscript{34} Ibid., 11.
\item\textsuperscript{35} Soetan and Akanji, 2; Soetan and Ogunyemi, 46.
\end{itemize}
theorists believed biological difference led to the subordination of women and they saw it as an instrument of social relations.

Lucy Muyoyeta clearly expresses that the GAD “Development [approach], therefore, is about deep and important changes to relations dealing with gender inequality within society. This approach also pays particular attention to the oppression of women in the family or the ‘private sphere’ of women’s lives.”

Muyoyeta also writes that GAD goes further than the other approaches in emphasizing both the reproductive and productive role of women and argues that it is the state’s responsibility to support the social reproduction role mostly played by women of caring and nurturing of children. As such, it treats development as a complex process that is influenced by political, social and economic factors rather than as a state or stage of development. It, therefore, goes beyond seeing development as mainly economic well-being but also that the social and mental wellbeing of a person is important.

Thus, GAD approaches gender development with the goal of enhancing social justice for women.

Structural Adjustment Program (SAP) policies affected women’s access to education in Nigeria because of the austere measures of the program. Soetan and Ogunyemi expressed that the crisis that stemmed from the criticisms of WID and the disagreement of WAD with Boserup’s propositions on the exclusion of women from development policies led to the implementation of the Structural Adjustment Program Policies in Africa by the International Monetary Fund (IMF) and World Bank economic approach. According to Awe and Akanji, SAP emerged as part of Nigeria’s economic planning framework between 1986 and 1990 under Major General Ibrahim Babangida’s regime. Soetan and Ogunyemi explain that SAP focuses

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37 Ibid.
38 Soetan and Ogunyemi, 46
39 Soetan and Ogunyemi, 46
on “trade openness, deregulation, and privatization.” According to them, SAP programs, unfortunately, led to a “decline in the quality of life of women, compared with men as they (women) were forced to bear the brunt of the adjustment at the household and community levels.” They note that SAP programs established neoliberal structures that negatively impacted women’s access to opportunities because women bore the burden of the SAP program.

However, the GAD model became critical of the SAP model and this led to the search for what Soetan and Ogunyemi call “an African Alternative Framework to SAPs (AAF-SAP) and the UNDP’s people-centered or human development approach.” According to them, the human development approach fostered common policies that incorporate women, the poor, and the vulnerable.

The Beijing Conference of 1995, Millennium Development Goals (MDGs), and the Sustainable Development Goals (SDGs) are instrumental for driving gender equality practices in Nigeria. Akanji and Awe emphasize that the Beijing Conference of 1995 and Millennium Development Goals (MDGs) ensured the promotion of Nigerian women’s social, economic, and political rights. The conference focused on twelve key areas: women and the economy, the girl child rights, human rights of women, women’s education and training, and more. The women and the economy goal area of the Beijing conference focuses on women’s access to decent labor in the workplace and home. The eight MDGs goals were signed in 2000 in order to address the issues of poverty, environment, gender discrimination, health, hunger, environmental

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40 Ibid.
41 Ibid.
42 Ibid., 47
degradation, and illiteracy.\textsuperscript{45} Sam Ajiye states that MDGs promoted the participation of women in decision making and girls' access to education.\textsuperscript{46} By 2015 the MDGs ended and ushered in the Sustainable Development Goals (SDGs) in 2016. These goals consist of seventeen actions; among these goals are the gender equality goal and access to decent work goals.\textsuperscript{47} The emphasis of these goals on gender discrimination and decent work necessitates their importance to work-life balance for women. With more advocacy gender inequality championed by neoliberal organization work structure would be eradicated. These also emphasized the need for national government and stakeholders to take action towards achieving gender equality.

The International Labour Organization (ILO) declares that “gender equality is considered a critical element in achieving Decent Work for All Women and Men, in order to effect social and institutional change that leads to sustainable development with equity and growth.”\textsuperscript{48} Thus, an inclusive workplace embraces development practice that promotes work-life practices.

The established development structures influence the achievement of equal gender representation in the workplace. Based on 2016 data on Nigeria, the International Labour Organization shows that the rate of female participation in the labor force is 48.6\% and that of

\begin{itemize}
  \item \textsuperscript{45} World Health Organization, “Millennium Development Goals (MDGs),” accessed November, 10, 2019 [\url{https://www.who.int/topics/millennium_development_goals/about/en/}]
\end{itemize}
the male is 56.4%. These data reflect a possible increase in women’s participation in education, and this also impacts the labor force participation of women.

An understanding of the evolution of development policies on women’s participation allows for an understanding of practices that are relevant for work-life balance achievement for women. The WID, WAD, GAD, MDGS, and SDGs advocate gender parity and women’s equal access to development programs and structures within society. These policy structures’ contributions thus influence the cultural and social perception of women’s productive and reproductive roles in society. They also challenge the national government and corporate organizations to foster work-friendly policies that prevent women from “opting-out” of professional jobs. The successful implementation of policies that fulfill these objectives will contribute to human capital development in southwest Nigeria and Nigeria as a whole.

Definition of Work-life Balance

Although in the West, some work-life programs existed as early as the 1930s, by and large, scholarly investigation of work-life balance began in the 1980s. According to Susan Lewis and Cary Cooper, the influx of single women and women with children into the labor force in the 1980s in the West led to the demand for work-life balance policies. Studies on work-life balance were more prominent in Europe and America in the late twentieth century than in sub-Saharan Africa. Evaluation of academic resources and research into the work-life balance phenomenon began in the early twenty-first century in sub-Saharan Africa.

Jeffery Greenhaus, Karen Collins, and Jason Shaw define work-life balance based on two components: input and outcome. They define input as personal resources and outcomes as the results of stress on a person’s work and family role. Greenhaus, Collins, and Shaw refer to personal resources as commitments and involvements that individuals attach to the roles they undertake. They indicate that the interaction of personal resources with roles could result in either a positive or negative balance. Therefore, they define positive balance as the considerable equal amount of time, involvement, commitment, and attention that an individual gives to roles; while the negative balance is the unequal low time, involvement, commitment, and attention that an individual gives to work and family roles. As Greenhaus, Collins, and Shaw mention, outcomes refer to the result of stress on an individual’s work and family roles. Thus, the interaction of roles could result in stress that most of the time can be a detriment to an individual’s health and well-being.

Babatunde Akanji identifies five sources of stress for an employee: 1) intrinsic to job role: work overload, time pressures, lack of job control, and poor working conditions; 2) role within organization: role stress, role conflict, role ambiguity, and level of responsibility; 3) Career development: lack of job security, over-promotion, under promotion, and Career stagnation; 4) work relationships: workplace bullying, superior/subordinate face-offs, and dark leadership, discrimination; 5) organizational climate/structure: formalization, management style, decision-making, and participation. Stress could lead to mental strain and psychological strain.

for employees and it can hinder their access to work-life balance. Onur Balkan agrees with Akanji that stress affects an employee’s performance and can lead to absenteeism.⁵⁴

In addition to academic scholars definitions of work-life balance, I define gender work-life balance as the maximum advantage and the opportunity that is made available to employees (females) in the employment and service of a workplace to engage in the tasks or jobs assigned, to deliver and be productive, and to have time for and be encouraged to attend to family, leisure, stress management, and emergencies as life challenges may demand. This definition implies that organizations have the obligation to create an enabling work environment that will allow employees to achieve a positive balance. For instance, married women and single women with children face several challenges from combining the duties of the home with their work and vice-versa. Employers, therefore, need to make provisions and policies to allow married women and single mothers to enjoy their work and family roles. This also applies to fathers and single fathers, as situations are fast changing in dual-earner households.

Other common terms in work-life balance discussion include:

- Work-life integration: Work-life integration is synonymous with work-life balance. Geraldine Grady and Alma McCarthy define work integration as “a process of reconciliation of work, family, and individual self-demands and time.”⁵⁵ It is an agreement between an individual’s life, work, and social roles.

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• Work-life imbalance: refers to the lack of balance or agreement between an individual’s family roles, work roles, and social roles. It is a situation where one role negatively affects the other.

• Work-life conflicts: This refers to the factors or conditions that engender the lack of balance between an individual’s work life, family life, and social life.

Banking and Management Consulting in Nigeria

The banking and management consulting sectors differ in terms of the service they offer. The division of banking considered in this study is the commercial banking sector. According to the data from the Central Bank of Nigeria, there are twenty-three commercial banks in Nigeria.\(^{56}\) Basically, commercial banks offer financial services. These banks are in charge of lending, deposits, and saving services. The management consulting sector does not engage in financial services but rather in the management of financial expenditure reports. According to Deloitte Touche Tohmatsu, LDT., a global professional services organization commonly known as Deloitte, management consulting services include tax, audit and assurance, risk and financial advisory, mergers and acquisition, consulting, analytics, and cloud computing.\(^{57}\) Services vary in different consulting organizations.

Both sectors deal with financial transactions. Bankers manage cash received from individuals, groups, and businesses, while management consultants focus on organizations’ management of their finances and create reports on the basis of the evaluation of the organization’s activities. In addition, employees in these sectors must pass similar professional exams, specifically the Institute of Chartered Accountants of Nigeria (ICAN) and Association Chartered Certified Accountants (ACCA), because both institutions offer related services.


In both sectors, employees encounter similar work-life balance challenges. For instance, the number of hours employees spend in the workplace unites these sectors. Employees’ long working hours tend to impact their lives and interactions. An impact common to each sector is the stress or strain employees who work long workdays and extended work hours daily. The challenge with working hours and stress are reasons for studying both sectors. These factors affect every other life aspect of employees in these sectors. These range from family, health, and social life. For instance, a bank employee in southwest Nigeria, who is in the operations unit always has to work on weekends (Saturday and Sunday) to manage the Automatic Teller Machines (ATM). This kind of work-life can result in stress and ill health or mental breakdown.

*Oxford Dictionary* defines stress as a “state of mental or emotional strain or tension resulting from adverse or demanding circumstances.”58 Hugh Arnold and Daniel Feldman define stress “as the reactions of individuals to new or threatening factors in their work environment”59 Arnold and Feldman note that stress has a dual nature: positive or negative.60 They explain that economic challenges and time pressure can lead to negative stress for employees, while the anxiety about a new role can produce positive stress as the employee becomes anxious about what the job entails and rewards that should come with the promotion.61 They further add that job stress is inevitable for employees and that employees respond to stress emotionally, behaviorally, and psychologically.62

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60 Ibid.

61 Ibid.

62 Arnold and Feldman, 459-460
The stress experienced by employees in banks and consulting firms emanates from work overload and extended work hours. These demands result in role conflict. An example of role conflict is a situation whereby organizational roles interfere with every other personal role, such as family demands and social engagements. Similarly, in these sectors, long working hours are a major challenge encountered by employees. Both the banking and consulting firms in Nigeria have irregular work schedules, which is different from the regular 9 am–5 pm work schedule. Most often employees in these sectors close later than 5 pm. Moreover, globally in the case of consulting, the irregular time schedule is the norm. Irregular work schedule involves closing from the workplace later than normal time. Management consulting firms’ employees work between 70-80 hours a week.  

63 Fabian Ugwu, Lawerence Amazue, and Nneoma Onyedire also state that the banking industry operates in a long hour culture.  

64 For women, working under this kind of work schedule makes it tough for them to strike a balance between work and family roles. Other factors that induce stress include workload pressures, lack of work-friendly policies, and the lack of support from families.

The exploration into the work-life balance phenomenon of married working women in the banking and management consulting industries in southwest Nigeria contributes to the scope of work-life balance discussion in Nigeria. These sectors are private sectors and it would be noteworthy to study women’s working experience in the Nigerian private sectors. Because work-life balance in management consulting is a new area of scholarship in Nigeria and one that has not produced gender-focused studies, it is important to research this phenomenon based on


women’s experiences and to evaluate whether or not Nigeria embraces gender equality policies and organizational perception of creating enabling work environments that contribute to female employees work-life in Nigeria.

**Research Questions**

Work and home domains are very important aspects of work-life balance. Employees’ perception of their engagement within these domains influences their achievement of work-life balance. As such, employees’ lack of work-life balance could be influenced by various challenges experienced at work and home; or from social crises that are beyond the control of employees. To analyze the challenges of work-life balance for women, the following research questions helped in addressing the phenomenon:

1. In what ways do gender discrimination and male privilege influence work-life balance for Nigerian women?
2. What are the organizational policies of banks and management consulting firms in Nigeria that contribute to the lack of work-life balance for Nigerian women?
3. In what ways does organizational work culture affect women’s work-life balance in Nigeria?
4. In what ways does economic instability affect work-life balance for women in Nigeria?

These research questions guided the investigation of how cultural factors, economic and political factors, and organizational work culture affect women’s achievement of work-life balance in Nigeria. These research questions also allowed me to investigate how policies and initiatives provided by organizations encourage women’s participation in work. These questions, as well, created an opportunity for the review of the work-life balance policies such as paternity and parental leave policies of other African nations as comparison and reference tools.
Rationale of the Study

The experience of an elderly friend inspired this research. This friend intentionally resigned from her work as a result of her experience of long work hours, discriminatory practices: such as pregnancy and marital discriminatory practices, and role overload when she worked at a bank in Nigeria. These challenges affected her family, and so she resigned from her work in order to tend to family demands. Based on her experiences, as well as my observations and interactions with single men and women in management consulting firms in Nigeria, I decided to study the work-life balance phenomenon in banking and management consulting because these sectors have similar work practices. For instance, long work hours and role overload typically characterize these sectors.

Additionally, the need to contribute to academic scholarship inspires this study. As one of the Sustainable Development Goals, gender equality is paramount for economic development. Thus, adding to academic scholarship on gender equality is a way to contribute to gender development and women’s empowerment in Nigeria.

Significance of the Study

This study seeks to discover through the lived experiences of women and, therefore, of both the extant scholarship on the topic and relevant Nigerian statutes the challenges female employees working in banks and management consulting firms in Nigeria face, and how they affect women’s work-life balance. More so, this is a pertinent research area that will contribute to issues of global importance on women’s empowerment and women’s rights such as the right to equal employment and fair labor practices. This research contributes to the re-evaluation of labor policy in Nigeria to enable better inclusion in the workplace and within society. Overall, this study contributes to the discourse on gender and economic development in Nigeria.
Limitations of the Study

This research is limited in scope. I interviewed fifteen women, which is a small population compared to a large number of women who work in the banking and consulting firms. Thus, the result of this research cannot be generalized to the entire population of women who work for the banking and consulting sectors. Moreover, this research only focuses on two labor sectors of all the sectors in Nigeria and so, women’s experiences may not be similar in every other labor sector in the nation. Beyond these limitations, however, there is a need to document women’s experiences on work-life balance.

Chapter Structure

This thesis consists of six chapters. Chapter One is the introductory chapter, that focuses on the historical background to gender and work in Nigeria, with a perspective on the role of women in Africa. Chapter Two presents a review of scholarship on work-life balance theories, work-life imbalance predictors, and work-life balance policies. Chapter Three discusses the ethics of care theory and its relevance to the study of work-life balance and business ethics. Chapter Four examines the research methodology and research design. The chapter expounds on qualitative research methodology, phenomenological interviewing, and interdisciplinary research. It highlights the relevance of these approaches to work-life balance research. Chapter Five detailed the analysis and discussion of the research findings. Finally, Chapter Six concludes the research and discusses possible recommendations for the achievement of work-life balance in Nigerian society.
CHAPTER 2
LITERATURE REVIEW

This chapter discusses the works of Nigerian and Western scholars on work-life balance. The works consulted cover the later part of the twentieth century (1970-2000) to the present-day twenty-first century (2001-till date). This time period is relevant to the study because it marks the period of women’s emancipation into the labor market and the evolving discussions on the current realities of work-life for women. The review basically examines work-life balance theories, work-life imbalance predictors, and work-life balance policies. The scholarly works consulted in this chapter involve discussion from the perspectives of the employees and managers in the banking and consulting sectors. This review also draws perspectives from the Nigerian Labor Acts and reports from the International Labor Organization (ILO) and the Organization for Economic Cooperation and Development (OECD). As mentioned earlier in Chapter One, this research focuses primarily on the banking sector and secondarily on the management consulting sector.

**Work-Life Balance Theories**

Role conflict, role overload, role gendering, segmentation, integration, boundary and border theories, and spill-over are some of the important work-life balance theories. These theories hold different perspectives about work-life balance for employees. Similarly, these theories contribute to the assessment of the relationship between the productive life and emotional life of employees. These theories as well represent a tentative standpoint for discovering and analyzing work-life balance challenges for career women in the banking and management consulting sectors in southwest Nigeria.

Marc Marchese, Gregory Bassham, and Jack Ryan define role conflict as a bi-directional construct in which work interferes with family life or family life interferes with work
responsibilities. Especially for married women and single mothers, their nurturing duties in the family and work duties conflict with one another. Marchese, Bassham, and Ryan give examples of bi-directional conflict: “work interfering with family would be a parent missing a child’s soccer game because of a late meeting; whereas an example of family interfering with work would be a parent calling in sick because the babysitter failed to show up.” These examples give a description of how role conflict is bi-directional and as well reveals how family and work demands alter the commitment to the family and work and the achievement of balance.

Inter-role conflict is a common type of role conflict employees experience. Jeffrey Greenhaus and Nicolas Beutell explain inter-role conflict as “a form of role conflict in which the sets of opposing pressures arise from participation in different roles.” For instance, in consulting, employees take their work home, and this makes them have less or no time for their families. This conflict in consulting results largely from the demand for the work, which is necessary for the attainment of occupational progress. Robert Kahn, Donald Wolfe, Robert Quinn, and Diedrick Snoek’s description of a male employee’s distribution of attention between his work and family is an example of interrole conflict. Kahn, Wolfe, Quinn, and Snoek note that a man might not be able to attend to his wife’s demand for attention in the evening because he works overtime, or he has to attend to work-related duties at home. Similarly, for women, their career affects their commitment to the family. Ejike Okonkwo, Uchenna Ekwochi, and Samuel

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2 Ibid.
Uwaezuoke’s research analysis on female medical practitioners in southeast Nigeria show that women who work 30-60 hours a day find it difficult to attend to family duties.\(^5\)

The number of hours employees expend on work could result in role overload. Joseph Pleck writes that “the total time expenditure required in work and family roles is clearly a major component of the stress which employment theoretically creates for employed wives.”\(^6\) Babatunde Akanji also notes that “commitments come into serious conflict with [women’s] occupational life.”\(^7\) These assertions by Pleck and Akanji point out that women’s roles cause role-overload for them. For instance, in Nigeria, women’s commitment to the family is of utmost importance and if women default in this domain, it is largely due to occupational demands. As such, the role sharing that exists within the domain of work and family puts women at a dilemma of deciding which role should come first. For instance, childcare comes with a lot of demands such as the dropping off and picking up at school, provision of food, working on assignments, and attention required of children. All these childcare roles in a traditional family are for women. Similarly, the workplace requires an employee to resume early to work, and if possible, work overtime on pending projects. And so, these multiple roles and occupational deadlines affect employees’ commitment to the various aspects of their social life and make it difficult for them to determine which role should come first and at times women end up having more duties than they can handle.


In a patriarchal society such as Nigeria, Akanji explained that women often encounter role overload. This is because the jobs women do in the home is very important to them, especially when they find themselves lacking in the delivery of their duties. Women want to ensure that they create a balance between their work-lives and their home-lives. This desire for a balance between these two duties could result in role overload, especially when there are no available support systems.8

Akanji evaluates role-overload by analyzing male’s hegemonic character in the home.9 He notes that patriarchy empowers men to do nothing or, at most, do less to assist women in the home. According to Akanji, this patriarchal construction of roles at times results in a commitment binary, where women have less commitment to their jobs and high commitment to their families. Hence, the commitment binary created by patriarchal norms evidences the lack of shared responsibilities between married males and females, and this serves as a reason why some women feel overburdened because they find it hard to cope with work stress and family stress simultaneously. As a consequence of the demands of family and work, women tend to choose where they want to focus their attention, and most often women choose their families. Jeffrey Greenhaus, Karen Collins, Romila Singh, and Saroj Parasuraman identify that role overload and stress cause women’s early departure from public accounting professions.10 In this case, one could infer that women sacrifice their careers in order to make good homes.

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8 Akanji, 95.
9 Ibid.
Tinuke Fapohunda argues that the perception of women as child-bearers and domestics hinders women’s work flexibility and the full involvement of women in their work.\textsuperscript{11} This perception thus results in gender bias and discrimination against women. Tinuke Fapohunda sees role gendering as the root of the gender discrimination culture in organizations.\textsuperscript{12} For instance, Chima Mordi, Frederick Mmieh, and Stella Ibiyinka Ojo state that in the Nigerian banking sector, “there was a tacit stipulation from the employers for early-career female managers not to get married and, if they were married, not to get pregnant.”\textsuperscript{13} They cite an interviewee who stated that she had to deny her marital status.\textsuperscript{14} Some managers, the authors contend, consider married women as unreliable and as individuals with a conflict of interest between family-life and career.

Adejoke Oyewunmi asserts that the male model of work, which involves long working hours, is not family-friendly and thus causes maternity bias\textsuperscript{15} for women.\textsuperscript{16} Further, Oyewunmi explains that some employers terminate women’s jobs based on pregnancy. She also notes that some women make the decision to remain unmarried to fulfill their career dreams.

In their literature review-based research, Adriana Tiron-Tudor and Widad Fragalla Atena claim that in consulting, specifically in audit, motherhood makes it difficult for women to rise to the partner level.\textsuperscript{17} They list three reasons why women find it difficult to rise to this upper level of careers.

\begin{itemize}
  \item \textsuperscript{12} Fapohunda, 27.
  \item \textsuperscript{14} Ibid.
  \item \textsuperscript{15} Maternity bias implies that managers view pregnant women as less competent than men because of their pregnant condition.
  \item \textsuperscript{17} “Women Career Paths in Accounting Organizations: Big4 Scenario,” \textit{Administrative Sciences} 8, no 62 (2018): 11, accessed April 4, 2019. \url{https://doi.org/10.3390/admsci8040062}
\end{itemize}
echelon: 1) consulting organization through their policies and practice push women away; 2) during pregnancy women disengage from work in the need to reconcile the private life and the professional life; 3) women in their new professional life as mothers find it hard to reconcile work and personal life. In addition, Claire Dambrin and Caroline Lambert’s qualitative study on two management consulting firms in France reveals that organizational practices and policies hinder pregnant women and mothers' access to promotion. An example of organizational practices and policies presented by these scholars is the highly competitive space of management consulting, which demands a lot of commitment from teams. For instance, there is the assumption that women are less productive during pregnancy; this is because jobs in consulting are team-based and project-framed and roles might demand women’s full contribution. Tiron-Tudor and Fragalla Atena add that less contribution in management consulting reduces a woman’s visibility in the project and in the team, and thus makes breaking the glass ceiling difficult. The assertion by Tiron-Tudor and Atena brings forward the words of one woman interviewed by Dambrin and Lambert. The interviewee stated, “we are also, unfortunately, in a milieu that remains macho and in which being pregnant will lose you a year. You will stagnate in terms of salary and you won’t get a bonus.” Aside from bonus deprivation, Dambrin and Lambert’s interviewees mentioned that women lose their promotions.

The issue of role-gendering is a result of the social construction of gender roles and as such, for a better solution to this challenge, care ethics scholars advocate for the evolution of

The term “partner” level in consulting is the next stage after associate level; it is a promotional level and it signifies that the employee is not just an ordinary employee but as well has a quota in the company shares.

18 Tiron-Tudor and Fragalla Atena, 11-12.
20 Tiron-Tudor and Fragalla Atena, 12.
21 Dambrin and Lambert, 489.
social practice in the state and organization through policies. Under the framework of caring and justice, Virginia Held argues that societies should embrace caring frameworks to “see persons as having rights and as deserving of justice.” Drawing from this perspective, it is worthy to say that women are deserving of the justice that demands of their spouses to be more committed to the care duties in the home. For instance, introducing men into parenting through organizational policies and national policies could be an effective way to go. Andrea Doucet argues that “for the attainment of gender equality and wider social change . . . father’s enhanced participation in childrearing could reverse the metaphoric relation between rocking the cradle and ruling the world and could potentially inhibit a psychology of male dominance.” So when fathers do the mothering jobs there would be a change in childcare management and gender equality policies.

Also, employees need to reciprocate care within the institution. Dambrin and Lambert employ an alternative approach in which, women during pregnancy and maternity leave find amongst their colleagues, most especially females to cover their task for them. They state that female colleagues “assume a kind of reciprocity and solidarity linked to the fact that these women may face or have faced the same difficulties one day or another day in their careers.”

This assertion by Dambrin overlaps with Sara Miller’s idea on the duty to care. For Miller, care goes beyond an exchange but of the “obligation to care” that exists between those in need of care and those who can give the care. Therefore, the practice of the “obligation to care” for another will help employees to build responsibility, reciprocity, and solidarity.

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22 The Ethics of Care: Personal, Political, and Global (New York: Oxford University Press, 2006), 72.
24 Dambrin and Lambert, 494.
The challenge of role-gendering and role conflict in the home and workplace could cause a spillover for working mothers. For instance, the burden of domestic work at home could affect an employee’s concentration at work. This transfer of emotion can be referred to as spillover. Jeffrey Edwards and Nancy Rothbard describe spillover as the “effects of work and family on one and another that generate similarities between both domains.” They add that these similarities can be in terms of “work and family affect (i.e., mood and satisfaction), values (i.e., the importance ascribed to work and family pursuits), skills, and overt behaviors.”

Scholars explain that the exchange that happens with the home is in two forms, and these forms result in either a negative or positive impact.

Edwards and Rothbard identify two forms of spillover. First, they identify “spillover as a similarity between a construct in the work domain and a distinct but related construct in the family domain;” Second, as the exact transfer of experiences between work and family domains. This involves individuals experiencing almost the same happening in the home and at work. For instance, leaving a happy family at home and meeting happy colleagues at work. The second form involves a transfer of experiences; for instance, fatigue from work can reflect in an employees’ behavior at home. These forms of spillover convey the idea that life roles can influence an individual’s psychological and emotional actions. Furthermore, Edward and Rothbard agree and add that the reactions that emanate from experiences could create either a positive or negative impact. Susan Lambert defines positive spillover as one in which skills learned at work by an employee transfers to a tangible skill for managing the home, and negative spillover one in which the work engaged by an employee makes the employee irrelevant in the

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27 Edwards and Rothbard, 180.
According to Lambert, negative spillover may be caused by stress or work problems. This implies that spill-over involves the transfer of emotions from one domain onto another.

The challenges that come with the spillover of emotions between domains establish an understanding of boundary and border theories. Tammy Allen, Eunae Cho, and Laurenz Meier describes that boundary theory in work-balance discourse “concerns the cognitive, physical, and/or behavioral boundaries existing between individuals’ work and family domains that define the two entities as distinct from one another.” In order to avoid conflict between the two major domains of an individual’s life, the individual tries to draw a line between activities of each domain to create focus and commitment to the roles he or she engages in at a particular period of time. Moreover, roles may be bounded by the specifics of location, day, or week and boundaries can vary between separating work and family or integrating work and family roles. In agreement with Allen, Cho, and Laurenz, Glen Kreiner, Elaine Hollensbe, and Mathew Sheep specify that the continuum of a boundary can be thin or thick. That is, a thick boundary does not allow for permeation because domains are segmented while a thin boundary is permeable and could allow for integration.

On the contrary, border theory looks more deeply into how individuals achieve balance within domains. Sue Clark states that border theory explores how individuals manage and negotiate work and family domains and how individuals find a balance between these domains.

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Clark classifies borders between domains as being flexible and permeable, which then allow for the blending (integration) of roles. However, in her analysis, an impermeable border creates strong domains, in which the home and work domains become segmented. In relation to boundary theory, a permeable border creates a thin or weak border and an impermeable border creates a thick or strong border.

Border theory provides ways by which organizations create balance and ways by which individuals can achieve balance. For an organization to ensure work-life for employees, Clark suggests that organizations should ensure they progress beyond making flexitime policies but review their perception of cultural practices so that organizational policies and practices can fully accommodate employees. In addition, Clark explains that border theory encourages that organizations become supportive of their employees and ensure that employees acquire new skills, can grow, and are able to associate within the organization. For an individual to achieve balance, Clark argues that individuals (border crossers) should ensure participation and communication in the home and work. She explains that individuals should ensure they share experiences with both domain border keepers such as husband, relative, managers, and supervisors. By so doing, the individual employee receives support within the workplace and the home front, and this makes it possible to prevent spillover or role conflict. Boundary theory and border theory focus basically on how individuals navigate domains to achieve balance. These theories also evaluate how individuals find meaning, and transition between domains and their roles. Also, these theories relate to segmentation and integration.

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32 Clark., 758-759.
33 Ibid., 764-766.
34 Ibid., 766.
To create boundaries, individuals make use of segmentation. Edward and Rothbard define segmentation as “an active process whereby people maintain a boundary between work and family.” These authors mention that researchers’ criticisms of the earlier proposed definition of segmentation as a form of separation inspired this working definition. According to these scholars, critics contend that individuals’ home and family are separated by time and space but rather a boundary where work and family are closely related. In this sense, boundary creation helps employees to detach work-life emotions and feelings from family life or vice-versa. Edward and Rothbard also claim that segmentation is an intentional act to cut any link between work and family life by an individual. Edward and Rothbard add that segmentation is a tool that employees make use of to prevent role-conflict and the spillover of emotions within domains. Some terms related to segmentation include separateness, independence, compartmentalization, disengagement, neutrality, and detachment.

Integration means achieving balance. Allen, Cho, and Meier identify integration as a tool used by individuals to juxtapose and conceptualize roles. They explain that integration implies that there is a strong blend between what is home and what is work, as the individual maintains the same behavioral and psychological character when relating at home and at work. For instance, a self-employed woman who attends to her work in her home can attend to family demands alongside work demands. Also, Jeffrey Greenhaus and Saroj Parasuraman propose that integration is a form of positive spillover. Additionally, they discuss that integration occurs “when attitudes in one role positively spill over into another role, or when experiences in one

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35 Edwards and Rothbard, 181.
36 Ibid.
37 Ibid.
38 Allen, Cho, and Meier, 103-105.
role serve as resources that enrich another role in one’s life.”\textsuperscript{39} This claim supports the above discussion on positive spillover.

Slightly deviating from the perspectives of other scholars on integration, Geraldine Grady and Alma McCarthy identify that there are “two schools of thought regarding the integration of work and family domains: one that, considers the relationship between domains to be conflict-oriented and the other which suggests that the integration between and across domains can be facilitative with positive spillover.”\textsuperscript{40} According to them, this implies that for integration to happen, first there exists an understanding that conflict could exist between the work and family domain and second, that individuals can facilitate integration when a positive spillover exists between the home and work domain or vice versa.\textsuperscript{41} This positive spill-over causes employees who experience little or no conflict at work and at home to integrate work and family life properly or vice-versa.

**Work-Life Balance Predictors**

Work-life balance predictors refer to the factors that impede employees’ access, specifically women, to work-family integration, balance, and satisfaction. The work-life balance predictors include time-based predictor, strain-based predictor, and behavior-based predictor.

The banking and management consulting firms are sectors that demand employees to work long hours. Ugwu, Amazue, and Onyedire write that “long working hours, work-time pressure, and strict supervision characterizes work-life in the Nigerian commercial banking

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\item[41] Grady and McCarthy, 601.
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Similarly, employees in management consulting firms in Nigeria experience long work hours. According to consultancy.org, employees in management consulting across the globe work between 50-80 hours per week, meaning that an employee works close to 9.3 hours a day. Long working hours affect employees' commitment to the family and personal lives. Similarly, in the Nigerian banking sector, the overburden roles at work make bank employees have less time for their family. Management consulting employees experience similar challenges.

However, the Nigeria Labor Act does not state a stipulated duration of hours an employee should work, rather the law notes that the duration of hours between employees and employers should be based on the mutual agreement, collective bargaining, or by an industrial wages board. The Labour Act acknowledges that when an employee works beyond the agreed hours then it becomes overtime. According to the act, the hour after the agreed hours should be charged. However, the ILO convention states that “The working hours of persons employed in any public or private industrial undertaking or in any branch thereof, other than an undertaking in which only members of the same family are employed, shall not exceed eight in the day and forty-eight hours in the week.” According to this convention, eight hours of work a day, and forty-eight hours weekly constitutes the general working hours.

Time-conflict causes role overload. Jeffery Greenhaus and Nicholas Beutell discuss that “time-based conflict is consistent with excessive work-time and schedule conflict . . . and role

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44 Ugwu, Amazue, and Onyedire, 2.
45 Federation of Nigeria, Nigerian Labour Act, part 1 section 13, subsection 1a, b, and c.
46 Ibid., Part 1 section 13, subsection 2.
47 International Labour Organization (ILO), C001 - Hours of Work (Industry) Convention, 1919 (No. 1), Article 2.
overload.” These scholars further evaluate time-based conflict based on the time-related conflict at work and in the family. They indicate work-oriented conflict results from role overload, overtime, and inflexibility of work schedules. These conflicts are peculiar with banking and management consulting. In addition, their review of family literature on work-life conflict showed that married individuals spend more time on family activities than unmarried persons. Families in which the husband is career-oriented experience more time burden; families with younger children spend more time on family roles than families with older children. Husbands whose wives are managers and professionals spend more time on the family. Thus, the perception of time-based conflict could be due to the nature of spouse work, number of children, marriage, and work patterns. As such, time-based conflict affects employees’ achievement of work-family balance and work-leisure balance.

To achieve balance, employees need to allot an equal amount of time to the home and work domains. According to Jeffery Greenhaus, Karen Collins, and Jason Shaw’s evaluation of work-life balance and quality of life, individuals need to approach every role with equal quality of time, involvement, and commitment in order to achieve balance. Unfortunately, for bankers and management consultants, it is very difficult to achieve a time balance. More so, for married women, it is difficult to achieve a time balance between work and home. This is difficult because the demand of the home and work tasks overburden women. Emeka Emmanuel Okafor and Osamudiame Esther Amayo point out that married female bankers make use of the assistance of domestic help, childcare centers, older children, or husbands to assist them in their nurturing activities.

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49 Greenhaus and Beutell, 78-80.
roles. Professional career women in Nigeria seek assistance. This includes the use of support systems who also form part of women’s coping mechanisms.

Another word for strain-based factor is stress-based factor. This is one factor that precludes work-life balance for employees in the banking and management consulting sectors. Greenhaus and Beutell define strain as stressors that “produce strain symptoms such as tension, anxiety, fatigue, depression, apathy, and irritability.” They further explain that the incompatibility of roles stems from the strain an individual experiences in one role makes it impossible for one to meet the demands of another role. In contrast to Greenhaus and Beutell’s conception of strain-based conflict, Edwards and Rothbard argue that strain-based conflict does not “connote conflicting demands per se but rather, indicates that mere participation in a domain can produce a strain that hampers role performance in another role. The stressors earlier mentioned could result in a spill-over.

Several factors could lead to strain for employees, and these could either stem from the family or work. In their work, Greenhaus and Beutell elaborate on the work-related strain and family-related strain. They give examples of work-based strain such as change of environment, non-challenging workplace, interaction fatigue, and long-working hours. They add that extended work hours is an employee stressor. They further explain that “time-based and strain-based conflict share several common sources within the work domain.” For instance, this assertion is true of the banking and management consulting sector in Nigeria, as extended working hours are

52 Greenhaus and Beutell, 80.
53 Ibid.
54 Edwards and Rothbard, 182.
55 Greenhaus and Beutell, 80-81.
56 Ibid., 81.
stressors that result in accumulated negative effects that can affect an employee’s health. In addition, the stress a male and female employee encounters in these sectors is attributable to overstaying in the office and this affects their commitment and performance in the family.

The division of labor within the family system makes women’s roles tougher than men’s. Shobha Sundaresan writes that “traditionally, women have been looked upon as nurturers and caregivers and assigned all roles related to maintaining and managing a family. Men perceive themselves as breadwinners and society also expect them to perform work roles to earn and support the family.” Specifically, for married women and single mothers with careers, role strain in the home domain at times results in a negative balance for them due to the stress they encounter combining their roles. For instance, in their research of 197 women, Denise Kandel, Mark Davies, and Victoria Ravel discovered that 35% of women identify family roles as very important, while 7% identify their career as important. For many women, the nurturing role is very important and as a result, they prioritize this role.

However, Greenhaus and Beutell note that profeminist men assist their wives with household roles. According to the two authors, profeminist men are men who do not hold a traditional perception of gender roles. A woman married to a profeminist man experience less home-nonhome conflict. These women enjoy shared responsibility with childcare and they have more time for themselves with less pressure and worry about family duties. Greenhaus and

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Beutell, however, express that the women who are married to traditional men experience high home-nonhome conflict.\textsuperscript{60}

In explaining the behavioral-based factor, Edward and Rothbard explain that “behaviors developed in one domain can be incompatible with the role demands in another domain, and thus, the person might be unable to adjust to behavior when moving between domains.”\textsuperscript{61} Edward and Rothbard see behavior-based predictor as a sort of behavioral spillover between domains, for instance, a person can transfer a nurturing character needed within the home spheres to workplace interaction with colleagues. However, Greenhaus and Beutell see this predictor as a way employees try to fit into a domain.\textsuperscript{62} Greenhaus and Beutell give an example that a manager’s male construct (assertive, logical, and strict) might not fit the household father nature (friendliness and compassion) and in order to avoid behavioral conflict, the man when he is within the home needs to switch between behavioral pattern.\textsuperscript{63}

Williams Biebly and Denise Biebly describe in their discussion on employee’s organizational commitment that individuals “change their subjective attachments to be consistent” with organizational engagement.\textsuperscript{64} They further write that “one is committed to the extent that role behaviors become source meaning or identity and contributes to a sense of self.”\textsuperscript{65} Therefore, role behaviors allow for a tradeoff of behaviors and character. Biebly and Biebly write that the structure of organizations conforms to the normative definition of a male as breadwinner, and this then creates a situation where women then need to conform and tradeoff

\textsuperscript{60} Greenhaus and Beutell 1983, 43.
\textsuperscript{61} Edward and Rothbard, 182.
\textsuperscript{62} Greenhaus and Beutell, 81-82.
\textsuperscript{63} Ibid.
\textsuperscript{64} “Family Ties: Balancing Commitment to Work and Family in Dual Earner Households,” American Sociological Association, 54, no.5 (1989): 777. JSTOR.
\textsuperscript{65} Ibid.
their behavior. This is the reason why some working mothers put their children in the care of their parents so that they can keep up with work and the organizational pace of work. This kind of support helps women to match up to the standard of organizational work culture, which is structured after the male.

Another issue to look at under behavioral-based predictor is what Ugwu, Amazue, and Onyedire call OCB, that is, Organizational Citizenship Behavior. Human Resource Management Dictionary defines OCB as “work behavior that is discretionary and of benefit to an employing organization.” This is a sort of role-overload that an employee willingly engages in. Ugwu, Amazue, and Onyedire claim that employees who engage in OCB experience work-family conflict. Furthermore, they note that employees who engage in extra-role, which is a form of OCB receive the manager’s or supervisor’s recommendations. These authors, therefore, note that organizations benefit when employees are willing to work extra hours or extra-roles and this thus affects employees’ energy and the time allocated to their families.

Work-Life Balance Policies and Practices

Based on the review of scholarship and national labor laws, organizational laws and practices should consist of work-life balance policies and practices such as maternity leave, parental leave, paternity leave, childcare provision, sick leave, study leave, telecommuting, and flexible work hours (flexitime). In the review of the Nigerian Labour Act, some of the

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66 Biebly and Biebly, 777.
67 Ugwu, Amazue, and Onyedire, 3.
69 Ugwu, Amazue, and Onyedire, 6.
70 Ibid.
provisions available include maternity leave, annual leave, and sick leave. However, the law does not make provision for labor laws such as paternity leave, parental leave, telecommuting, flexible working hours and study leave. In addition, the review of scholarship shows that some of the organizational work-life policies and practices include parental leave, maternal and paternal leave, telecommuting, childcare arrangement, study leave, and flexible working hours (flexi-time). These work-life balance provisions are available to both male and female employees in the banking sector; however, in the case of management consulting, this study could not find any scholarship on work-life balance policies and practices in Nigeria legal statutes.

The Organization for Economic Co-operation and Development (OECD) is an international organization committed to shaping policies that promote equality, opportunity, and prosperity for all humankind. OECD defines parental leave as “employment-protected leave of absence for employed parents, which is often supplementary to specific maternity and paternity leave periods.” Stella Ojo, Paul Salau, and Olubusayo Falola state that parental leave is an available policy in Nigerian banks. Their study also describes this leave as a leave granted to employees to care for sick dependents such as children and elder persons.

OECD categorizes paternity and maternity leave as part of the parental leave system. Ojo, Salau, and Falola’s study evidences the availability of both maternity and paternity leave in the Nigerian banking sector, although this study shows that paternity leave practice is not common to all banks. Similarly, Mordi, Mmieh, and Ojo’s study show that women have access


72 Nigerian Labour Act, part 2 section 54; part 1 section 16; part 1 section 18.
73 About, Organization for Economic Co-operation and Development (OECD), https://www.oecd.org/about/
75 Ojo, Salau, and Falola, 10.
76 OECD, 1.
77 Ojo, Salau, and Falola, 11
to three months of maternity leave with full salary, while paternity leave for men is not available in the banking sector. They note that the non-availability of paternity leave in Nigeria possibly could be the result of the patriarchal structure of the Nigerian society and that men also might not want to utilize this kind of leave because they perceive childcare as the mothers' duty.\textsuperscript{78} The perception of care work in the home as exclusively the mothers' duty is one of the prevailing themes in this study. The elimination of this perception of gender role in the Nigerian society would allow for the implementation of a better and inclusive national labor policy and organizational practice.

As earlier mentioned, the Nigeria Labour Act has no provision for parental leave and paternity leave. Although, these policies are available in some African nations and Scandinavian nations. Ghazala Naz notes that Norway, Sweden, Finland, Iceland, and Denmark since the 1990s introduced paid parental leave in order to promote father’s participation in childcare.\textsuperscript{79} The International Labour Organization 2014 report reveals that some African countries grant paternity leave and parental leave. This report states that the countries that grant paternity leave do not specifically have paternity leave as national policies but rather these countries have other leave policies that could suffice as paternity leave, such leave policies include family leave or emergency leave. For instance, Chad, Congo, and Cote d’Ivoire grant employees 10 days of family leave. In Africa, ILO data indicate that paternity leave ranges between 1 – 15 days depending on the countries. In addition, ILO notes that these African nations grant full paid paternity leave, except for Burundi, that pays 50% of the earning; moreover, employers most

\textsuperscript{78} Mordi, Mmieh, and Ojo, 66-65,70.
\textsuperscript{79} “Usage of Parental Leave in Norway,” International Journal of Sociology and Social Policy, 30 no. 5/6 (2010):314, EMERALD INSIGHT.
times bear the cost of paternity leave. Figure 1 shows a detailed list of African nations that grant paternity leave and the number of days each nation grants to fathers.

![Paternity Leave by Countries 2014](image)

**Figure 1. Paternity Leave Chart of Selected African Countries**
(Source: Data adapted from International Labour Office (ILO), Maternity and Paternity at Work Law and Practice across the World (Geneva, 2014), 150-153, accessed on July 30, 2019, Appendix IV.)

According to ILO, only five countries in Africa include parental leave in national legislation. The chart below lists countries and the number of weeks granted for parental leave. These countries include Burkina Faso with 52 weeks, Chad with 52 weeks, Morocco with 52 weeks, Egypt with 104 weeks, and Guinea with 38 weeks. Also, according to the ILO, Egypt, Morocco, and Guinea offer parental leave only to mothers, while Burkina Faso and Chad offer parental leave to either parent. ILO explains that in developing nations like African nations, parental leave is unpaid leave. However, this report did not give reasons why parental leave is an

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unpaid leave in these countries. Figure 2 below shows the list of African nations that grant parental leave with the duration of weeks that each country grants to parents.

![Parental Leave Chart 2014](image)

**Figure. 2 Parental Leave Chart of Selected African Countries**
(Source: Data adapted from International Labour Office (ILO), Maternity and Paternity at Work Law and Practice across the World (Geneva, 2014), 150-153, accessed on July 30, 2019, Appendix IV.)

Mordi, Mmieh, and Ojo’s studies explain that dependent care arrangements such as onsite childcare and eldercare centers need to be put in place by organizations. Their research then reveals that child-care centers are available at the headquarters of banks in Nigeria but not the branch offices that are situated in various parts of Nigeria. Ojo, Salau, and Falola’s research also reveals that childcare centers are available in Nigerian banks.

Mordi, Mmieh, and Ojo define flexitime as “an arrangement that allows individuals to determine the number of hours they want to work in their place of work.” This arrangement gives workers an opportunity to decide the way they want their lives to be, which is a great

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81 ILO, 64.
82 Mordi, Mmieh, and Ojo, 67.
83 Ojo, Salau, and Falola, 11.
84 Ibid., 66
initiative. Unfortunately, Mordi, Mmieh, and Ojo acknowledge that it is difficult for bank
employees’ to decide when they would like to work.

In summary, the aim of the literature review was to examine selected, but critical,
scholarship on the topic of WLB and to situate the work in the scholarly conversation. One of the
highlights of this review is the discussion of theoretical concepts that are relevant to work-life
balance discourse. These concepts focus on the sources of work-life imbalance that employees
encounter and work-life balance policies. Again, this review discussed the concepts and theories
on work-life balance challenges from the perspective of what male and female employees
encounter, thus giving an inclusive overview of work-life balance challenges.
CHAPTER 3
ETHICS OF CARE AS A THEORETICAL APPROACH TO WORK-LIFE BALANCE
DISCOURSE

Ethics of care is a feminist ethics that focuses on meeting the needs of particular others. This theory promotes the relatedness of humans. The theory developed based on the perception of women’s morality as being weak. The theory also developed in opposition to the Kantian and utilitarian perspective of care as based on reason. These theories define care as a form of virtue ethics that deems women’s perception of care as irrational. This ethics perceive women as emotional and dependent and do not see women’s agency as a way of reason and achieving justice. However, care ethics deviate from these traditional masculine reasons of persons as individualistic, rational, self-sufficient, and self-interested. With care ethics, persons are relational, responsiveness, dependent, and emotional.¹

It is important to take a brief look into the foundation of ethics of care to understand the ideas that influenced its growth. The development of care ethics can be found in the works of liberal theorists such as Mary Wollstonecraft, John Stuart Mill, and Harriet Taylor during the Enlightenment and post-Enlightenment eras.² These theorists through their works pushed for the equality of women and women’s access to political rights. They thereby advanced the citizenship of women in society through the ideals of individual freedom, rationality, and equality. The ideals of these liberal theorists thus lay the foundation for the development of care ethics beyond

the universalism of care, but for the theorizing of care as a “moral responsibility” of individuals, governments, and global society.³

In 1982, Carol Gilligan’s ideals on the moral theory of women developed from her critique of Lawrence Kohlberg’s moral development stages, which she found to be traditional and male-biased.⁴ Gilligan describes the male bias about women’s caring nature and sensitivity not as a form of weakness but as a source of strength.⁵ For Gilligan, care is an alternative to justice; that is, a restorative activity built upon relationship and dependence on others.⁶

She articulates the reason why she sees care as different from justice in her analysis of Jake and Amy’s morality, the children in Kohlberg’s study on Heinz’s dilemma. Amy disagreed that Heinz should steal the drug to cure his sick wife because she felt that if Heinz gets imprisoned then the wife might die. While Jake using mathematics approach, felt Heinz ought to steal the drug because the right to life supersedes the right to property. Gilligan argues that Jake approached the issue with a rational and justice perspective while Amy approached it in a relational and dependent perspective, with the hope of a better solution aside from stealing, if Heinz would communicate his predicament with the druggist. Gilligan writes that “Amy's judgments contain the insights central to an ethic of care, just as Jake's judgments reflect the logic of the justice approach.” She, therefore, concludes that males and females have different moral paths and as such, male morality should not be the metric for evaluating female morality.⁷

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⁵ In a Different Voice: Psychological Theory and Women's Development (Massachusetts: Harvard University Press Cambridge, 1982), 16.
⁶ Ibid., 30.
The analysis of care as an alternative to justice however, restricts relational behavior and emotional thinking to women. And it thus presents care as a solely female role.

Contemporary ethicists argue that care should not be restricted to women (and private domain) but stretched to the men in other to promote social good. Virginia Held notes that feminist defenders of the ethics of care outline that “men, as well as women, should value caring relations and should share equally in cultivating them. . . . [This, therefore] does not take practices of care as developed under patriarchal conditions [but] extends these values as appropriate throughout the society, along with justice.”

This change in the perspective of caring attitudes promotes social good that helps to weaken the power of gendered structures in society. In the same vein, Held states that Bubeck Diemut and Eva Kittay argued that care must not be restricted to the private domain of women’s responsibilities but to the public domain in order to eliminate market distortions and private charities, as this would help to promote social good.

Moreover, contemporary ethicists find the earlier propositions of ethics of care by Gilligan and Nel Noddings as promoting essentialism. Maureen Sander-Staudt observes that critics state that the theory valorizes motherhood, and thus does not adequately represent the voice of every individual. In addition, Tong and Williams claim that the theory is female-centered and non-feminists see it as female-biased. Therefore, critics assert that the theory should go beyond the confines of what women alone should do or could do but to what everyone can do irrespective of gender. Sander-Staudt claims that “essentialism in care ethics is problematic not only because it is conceptually facile, but also because of its political

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8 Held, 22.
9 Ibid, 18.
11 Sander-Standt, 3(e).
12 Tong and Williams, 9
implications for social justice.” In the aim to progress the discourse of care beyond essentialism and maternal thinking, contemporary scholars such as Virginia Held, Joan Tronto, and Fiona Robinson discusses care as transcending personal relationship to global relationship for promoting social justice in the workplace and society.

Virginia Held defines care as a practice. Held argues that ethics of care focuses on “the relations of caring that enable human beings to live and progress” embracing “sympathy, empathy, sensitivity, and responsiveness.” For Held, caring goes beyond the family, friendship, and mothering duties but about meeting the needs of others and the “recognition of care as a political and social right.” The recognition of care as a tool for promoting the social, economic and political rights advances the practice of care as a practice of social justice. Held states that “when justice is the guiding value, it requires that individual rights be respected.” As such, caring as a practice promotes mutual respect of individuals irrespective of gender, race, or ethnicity. The practice of justice, therefore, promotes the practice of care as a global principle and practice.

Fiona Robinson, a theorist of care ethics as international ethics, sees care as a global action. She extends the ideal of the care for particular others beyond personal quarters like the earlier discussion on Held presents. Robinson details that care involves caring for families, social groups, and political communities, in the aim to promote human well-being. In this vein, care transcends local borders. Thus, referring that care in a global context in the international community ensures the creation of responsive institutions to address issues of oppression and

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13 Sander-Standt, paragraph 3(e).
14 Held, 10.
15 Ibid., 38.
16 Ibid., 41.
17 Globalizing Care Ethics, Feminist Theory, and International Relations (Colorado: West View Press, 1999), 46.
exclusion. Similarly, in his discussion on Afro-communitarian ethics, Thaddeus Metz describes sub-Saharan Africa as a society that valorizes communal relationships. Metz emphasizes that communal relationships include the promotion of identity and solidarity among communities. According to Metz solidarity involves “promoting others well-being, being sympathetic, acting for the common good, and showing concern for others.” Metz conception of care demands that individuals perform care beyond local borders. Hence, Fiona and Metz see care as an extension of global action that goes beyond the local terrain and local community of an individual. Also, the principles of sympathy, care, and solidarity unite the ethics of care and afro-communitarian ethics.

Capitalism and western ideals distorted the cultural fabric in Africa. Metz implicitly alludes that indigenous black societies were more communitarian than it is today because there was no private ownership of land and sophisticated science and technology; also, the African economy was largely based on agriculture, nuclear family, and more. Inasmuch as Metz's analysis of afro-communitarian ethics relates to care ethic, he fails to situates his discussion within the deeper contemporary perspective of care in Africa as influenced by capitalist structures. Capitalist structure contributed to some of the challenges African communities face today. For instance, oil exploitation by capitalists such as Shell and Chevron led to Niger-delta ethnic crisis in Nigeria. The impact of capitalism and western ideals threatened the communal relationship and caring approach to business and organizational practice in Nigeria. This has led

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18 Robinson, 48.
20 Metz, 81.
21 Ibid., 80.
to the continued exploitation of Nigeria and as well negatively impact the economic growth of Nigeria.

This study suggests that neoliberal capitalist male-identified organizational structure negatively impacts women’s access to work-life balance. Joan Tronto notes that the concept of neoliberal (capitalist) structure is rooted in the social construction of gender identity. In her words, the neoliberal economy sees an “ideal worker” as a male who is unencumbered by the role in the private domain. This perception of the neoliberal economy restricts women’s access to full participation in the workplace and promotes an individualistic work-ethic. However, Tronto opines that the promotion of relational ethics in the workplace would allow individuals to be more conscious about caring about co-workers, families and distant others. Tronto claims that when people live a caring life by caring for themselves, other people, animals, institutions and ideals then, they create a meaningful life.

In the discourse of work-life balance in Nigeria, ethics of care seek to promote care as relational and fundamental to the promotion of gender equality and well-being. Corporate organizations should see employees’ access to work-life balance beyond rights and duties but as commitments to help individuals to live a meaningful life. Thus, promoting mutual respect amongst employees, providing good salaries and promotions, and by promoting work-friendly policies. As well, employees should promote community and solidarity through caring actions in the workplace beyond. Families also should see the interdependence between couples as a way of promoting care, equality, and meaningful life. Furthermore, women should not be left alone to perform caring duties. Rather, caring duty in the home must be an interdependent role of both a

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24 Ibid.
25 Ibid., 170.
man and a woman. It is also the duty of the government and workplaces to promote labor policies and economic practices that foster human well-being which thus promotes the principles of care such as interdependence, responsiveness, and empathy. Government and workplace promotion of caring would also promote care practice in the home, workplace, and Nigerian society at large.

**Ethics of Care as Business Ethics**

Ethics of care as business ethics develops based on the interest of people, in the consideration of both internal and external factors that makes a business thrive. Daniel Engster purports that ethics of care as business ethics develops in opposition to the classical liberal theorists’ conception of business ethics, which focuses on firms having to “increase their profits, provide stockholders with high returns on their investments, obey the law, and avoid deceptive business practice.”

Like ethics of care, business and management are relational. Brian Burton and Craig Dunn explain that “caring must center on how we live, or in a business context, on how we manage relationships – which, after all, form the whole of managerial behavior.” In order to extend the caring perspectives of business and management, Burton and Dunn analyze the relationship in business and management based on the principles of the stakeholder theory. They explain that the stakeholder theory was the first theory that scholars used to discuss the caring perspective of a business.

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28 Ibid., 454.
According to Engster, Edward Freeman was the first proponent of the stakeholder theory.²⁹ Freeman defined a stakeholder as “any group or individual who can affect or is affected by, the achievement of the corporation’s purpose.”³⁰ Stakeholder theory focuses on the relationship between an individual or a group and an organization. Engster states that the stakeholder theory “suggests that businesses have an ethical responsibility to consider the interests and attend to the needs of all individuals and groups who are affected by their policies and operations, including employees, consumers, suppliers, the local community, and others.”³¹ The question then is, who are the stakeholders in a corporation? The stakeholder framework in Figure 3 below answers this question. Figure 3 contains a pictorial list of the stakeholders an organization serves.

Figure 3. Stakeholder Framework
(Source: Adapted from Strategic Management: A Stakeholder Approach (Boston: Pittman, 1984), 25; (SIG means Special Interest Group)

²⁹ Engster, 95.
³¹ Engster, 94
Engster claims that Burton and Dunn developed the stakeholder theory as a care-based theory. He further claims that Burton and Dunn assert that stakeholder theory sees “business transactions as existing within a larger web of (stakeholders) relationship.” In this vein, Burton and Dunn define the stakeholder theory as a moral theory of the firm that is built on cooperation and caring. They suggest that the cooperation of an organization with its stakeholders fosters a caring relationship. Burton and Dunn further explain that the relationship between the stakeholders and organizations helps organizations to consider the impact of their decisions on the stakeholders. Further, they state that relatedness warrants that firms put into consideration the impact of their decisions; they thereby imply that firms under a caring stakeholder theory no longer seek their own self-interest like the traditional business management approach.

On the basis of decision making, Burton and Dunn propose that managers should ensure that their decisions do not harm the less-advantaged stakeholders. For them, “the least advantaged stakeholders [should] enjoy a special relationship with the firm.” This is because the least advantaged stakeholders are the most vulnerable sect of the stakeholder framework. For instance, shareholders can maneuver their way during a business crisis, while employees might not be able to navigate their way in the time of organizational crisis. Moreover, according to Burton and Dunn, these less advantaged stakeholders are the employees, the community, and the small stockholders.

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32 Engster, 94.
34 Ibid., 133-134.
35 Ibid., 143-44.
36 Ibid., 144-45.
Even though Burton and Dunn provide useful principles on care-based stakeholder theory, Engster argues that they fail to identify “who should count as a stakeholder or how managers should prioritize different stakeholder claims.” As a result of this failure, Engster builds upon Burton and Dunn’s argument on care-based ethics in business to create a revision of their arguments. Engster sees ethics of care on two levels; the principle of “others” and the principle of prioritizing. First, Engster’s principle of caring for others implies meeting their needs. Engster claims that individuals meet the needs of others when they build other’s capabilities and solve the pain and suffering, they go through. He thus declares that in caring for others, responsiveness, attentiveness, and respect are the virtues a caring person should possess. Second, Engster’s principle of prioritizing cuts across three areas: the proximity principle, relational principle, and urgency principle. His principle of proximity focuses on closeness: first, oneself; second, people who are geographically or temporally close; and third, people who are ethnically, culturally, and regionally close. Engster’s relational principle focuses on an individual caring for people with whom he or she is closely related; for example, parents caring for children or children caring for aged parents. The principle of urgency focuses on caring for people who have immediate needs.

Engster’s principles of others and prioritizing resonate with care ethics ideals of particularity and responsibility. Sara Miller explains that ethics of care demands that in caring relationships, individuals should address one another’s need in recognition of the uniqueness of each other’s stories and circumstances. Therefore, managers need to relate with other stakeholders understanding that they are unique beings. For instance, when managers view their

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37 Engster, 95.
38 Ibid., 98-99.
39 “Need, Care and Obligation,” Royal Institute of Philosophy Supplement 57 (December 2005): 139, accessed October 5, 2019. [https://www.academia.edu/9681121/Need_Care_and_Obligation](https://www.academia.edu/9681121/Need_Care_and_Obligation)
employees as unique individuals, it voids the domination of employees but rather permits that they mutually relate with employees and attend to each employees’ needs with care and responsiveness. Also, addressing the need of others involves a sense of responsibility. This involves approaching the need of others with a sense of sensitivity, awareness, and responsiveness.

Engster admits that “the moral and social need of business is mediated by care.”  

40 He writes that good business activity allows individuals to care for themselves and others, and sustains human life and society. He adds that bad business activities hinder individuals from caring for themselves and others, and also fail to sustain human life and society. Therefore, for Engster a good business must promote the survival of people and the positive growth of the society.  

41 Engster thus identifies who counts as a stakeholder. He defines stakeholders as “groups or individuals whose ability to care for themselves or others is directly dependent upon a firm’s actions or decisions.”  

42 This definition pinpoints that it is only those who are affected by the policies and actions of businesses that count as stakeholders under care-based stakeholder theory. According to Engster, this definition eliminates governments, media, and public interest groups from the stakeholder framework presented by Freeman. Engster argues that the elimination of the three stakeholders is important because organizations need to focus on the individuals who the corporation’s decisions affect. He adds that care ethics directly ties caring duties to the managers in the workplace. According to Engster, he eliminates the government, media, and public interest group because these stakeholders are not in close relationship with the employees. Though

40 Engster, 100.
41 Ibid.
42 Ibid., 101.
Engster's perception of caring in an organization is a little bit faulty, this is because national policies and public interest groups are important for employees’ access to care as managers are. This also includes organizational work culture, policies, and management styles. He further discusses the stockholder-firm relationship, employee-firm relationship, local community-firm relationship, and customer-firm relationship to illustrate what care-based stakeholder theory should be.\textsuperscript{43}

Stockholders, employees, customers, and local community members get affected by many decisions the firm makes. For instance, Engster states that a stockholder can go hungry if he does not receive a return on his investment at the end of the year. While for local communities, Engster suggests that firms’ environmental practices such as harmful emissions and waste materials could affect the health of community members. For customers, Engster notes that the type of products firms sell could affect the health of customers. Some of the actions Engster posits that organizations take to address stockholders, customers, and local community issues include the productions of good and quality products; the construction of good roads, offering tax incentives, and providing free land for local communities; and that managers should give attention to the need of stockholders.\textsuperscript{44} He, therefore, admonishes that managers need to manage the concerns of stockholders, local community members, and customers because they are the ones in close contact with them. \textsuperscript{45}

Contracts form a basis for employee-firm based relationship. Engster states that contract signing for employees is not only meant for wages but consists of other implicit practices of the workplace. As part of the contractual agreement between the employees and employers, Engster

\textsuperscript{43} Engster, 101.
\textsuperscript{44} Ibid., 101-102, 103, 104
\textsuperscript{45} Ibid., 101.
recommends that employees have access to a healthy work environment, wages, time to care for themselves and others. He writes that a workplace should not pose a threat or harm to the life of an employee. Similarly, he recommends that the workplace should allow an employee to be constructive, creative, social, and equipped to build capacity. Engster adds that control does not necessarily create a caring work environment for employees; rather, managers should ensure they do that is in their capacity to provide a caring workplace.46

Going by Engster’s criteria of care-based stakeholder theory, an ethics of care approach to business ensures that the interests of the employees, customers, and community members are a priority in decision making. This involves the provisions of policies and benefits that allow employees to access work-life balance, the access of stockholders to their annual benefits, the protection of the community by ensuring that the production process poses no harm to the local community and employees, and the protection of consumer’s safety by producing healthy and quality products. All these ways of caring for stakeholders should be the commitment of an ethics of care focused organization that allows organizations to promote inclusion and social development. Engster emphasizes that caring for these four stakeholders remains the duty of the managers.47

Toward a Caring Business Practice in a Neoliberal Society

Engster’s argument on the care-based stakeholder theory does not address the limitation of this theory in a neoliberal workplace and society. As earlier mentioned, Engster presents a care-based stakeholder theory as a deviation from the for-profit business model.48 This shows that Engster is not oblivious of the limiting power of capitalism in the achievement of caring

46 Engster, 102.
48 Ibid., 93.
business practice. As Tronto mentions “We live in an age in which capitalism has not only taken a new form, neoliberalism but in which this form of economic existence has come to function as an all-encompassing ideology.”49 With this encompassing ideology, what is the possibility of a care-based employee-employer relationship? What is the possibility of putting an end to a male-modeled organization that eliminates women from decision-making?

These rhetorical questions are difficult to answer, but in my opinion, “solidarity” could be a way forward. Engster notes the need for caring policies. And beyond policies, there is a need for caring actions. These involve the solidarity of individuals within the state, local, and global community. Solidarity as a care practice demands that everyone is responsive to the need of each other. This could involve the use of advocacy to promote social justice. Tronto suggests that “Markets need protection, too. For example, if workers can organize too effectively, they can, through work stoppages, disrupt economic production, thereby (from the standpoint of producers) distorting the market. If states decide to tax corporations to provide welfare benefits for citizens, then the capacity of those in “the market” (capitalists) to act as freely as possible is constrained.”50 These words support the idea of solidarity of action between individuals in society. This would be relevant for ensuring that a caring society thrives in a capitalist neoliberal society. Also, trade unions in organizations are instrumental tools for breaking neoliberal structure, and for demanding that organizations commit to caring policies for employees. In sum, this idea could be radical and reflect a form of identity politics, but the big picture in this analysis is that individuals, organizations, state governments, federal governments, and international bodies embrace the solidarity of actions towards promoting the well-being of persons under neoliberal structures.

49 Tronto, 38.
50 Ibid.
Therefore, this perspective on solidarity argues that the government and public interest groups are important for employees’ achievement of care. It also negates Engster's caring organization model; which is an organization that is solely managed by the managers. This is because managers are as well employees and cannot oftentimes totally influence the process of decision making in firms. Also, Engster forgets to put into cognizance the national labour policies and the role of trade unions. These instruments of governance influence the process of decision making in any democratic nation.

**How Does Ethics of Care Illuminate Gender Work-Balance Discourse?**

The traditional male-structured organization and the division of labor in the home are factors that influenced women to access work-life balance. These factors influence how women prioritize commitment between work and the home, set priorities, and interact with their personal and social life.

The ethics of care seeks to correct the traditional beliefs about public and private life. Tronto explores this reconceptualization in her discussion by relating the ethics of care to political theory. According to Tronto, “the nineteenth-century American ideology of separate spheres gendered the public as masculine and the private as feminine. In this separation of non-political concerns, including sentiment and love, became attached to private life.”\(^{51}\) As such for Tronto, care started from the household but later moves away from this place. She holds the view that “relational revolution” as part of the ethics of care means to “move further away from standard theories of justice which starts from the premise of competing separate parties.”\(^{52}\) In this sense, moving care and justice from the premise of “competing separate parties” ensures that caring is not restricted to gender roles. Rather, for Tronto, ethics of care is about democratic

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\(^{51}\) Tronto, 1.

\(^{52}\) Ibid., 184.
government and citizens committing to freedom, equality, and justice. Therefore, in committing to freedom, equality, and justice, the ethics of care theory and the care-based stakeholder theory seek to make a shift from the traditional rationalist principles of human relations and business relations. Thus, care-based theory enforces a level playing ground for both men and women in the workplace and within the society.

Ethics of care advocates for policies that encourage employees’ well-being. The major challenges female employees lament are the issues of extended work hours and role-overload. These challenges affect employee’s health, work satisfaction, family relationship, and commitment to work. Ethics of care is an interdependent theory that centers on both the caregiver and the cared-for. Hence, in the workplace, employees should contribute their efforts to the growth of the organization, and so their salaries and their well-being should be important to organizations. Thus, organizations should prioritize policies that contribute to the health and wellbeing of their employees.

It is important to acknowledge that the ethics of care theory develops from an interdisciplinary perspective. The ethics of care creates an avenue for studies on gender work-life balance challenges to be studied from the standpoint of care, women’s rights, and organizational management. The theory, as well, puts into consideration the analysis of personal, political, institutional, and economic derivations that hinder social relations and the value for life and well-being in private and public workplaces.

Overall, ethics of care contributes to the discourse of care, women’s rights, and justice within the family structure and corporate sectors in Nigeria, because it points out that family relationships in terms of care within the home are important to an employee’s well-being and

53 Tronto, 180.
performance at work; as well as to the well-being of the society. In sum, this theory analyzes how the family-life and social-life, relates to work-life balance. It explores the question, “Do men assist their wives in the home?” and the problem of coping mechanisms. In addition, the ethics of care theory gives insights on the need for policies that will encourage employee satisfaction as a means of ensuring care and justice.
CHAPTER 4
METHODOLOGY: APPROACH AND DESIGN

This study makes use of qualitative research methods. Norman K. Denzin and Yvonna S. Lincoln describe that qualitative research consists of “a set of interpretive material practices that makes the world visible” and thus turns the world into a representation through interviews, fieldnotes, conversations, photographs, recordings, and memos to the self.¹ This method of research helped me to explore and analyze the lived experiences of married women who work in the banking and consulting sectors in southwest Nigeria. To ensure ethical practices in the exploration and analysis of participants' lived experiences, I completed the Institutional Review Board’s (IRB) mandated training and received IRB approval of my proposed research methods.

Rationale for Research Design

I chose the qualitative approach to study work-life balance phenomena in banking and consulting firms amongst married career women in Nigeria because it permits data collection via interactions with individuals. Through this approach, I was able to gain an understanding of women’s experiences from their perspective. This enabled me to explore work-life balance thoroughly through the eyes of those who experienced it. In the subsequent paragraphs, I discuss some of the characteristics of qualitative research, and how these features inform my methodological approach.

Qualitative research is flexible. John Cresswell writes that a qualitative research method is a flexible approach because it allows researchers to interpret what data mean.\(^2\) This approach thus allows for leeway in reflection and change in a researcher’s conception of a phenomenon. Qualitative studies allow researchers to understand the meaning of data as they best fit the context. In this study, I enjoyed the freedom to think and reflect on the ideas generated as the research progressed.

Reflexivity is the term that describes the ability of a researcher to reflect on their assumptions about the research data and process. Mariam Attia and Julian Edge explain that “the workings of reflexivity are accessed via observation and reflection... We observe in action; we step back to reflect, and we step up again to action.”\(^3\) For instance, as my interviews with participants progressed, I was able to engage with the phenomenon of work-life balance through their experiences, and this illuminated my understanding of the work-life balance phenomenon. The insights from these interviews caused a shift in my assumptions. I expected participants to affirmatively fault patriarchy as the reason for experiencing work-life imbalance. Yet participants found no fault with patriarchy. Instead, participants' words expressed their acceptance of patriarchal norms as an expected part of their lives.

In addition, this research method created an avenue for me to contribute to previous scholarship on female employees’ involvement and satisfaction in management consulting jobs and banking jobs in Nigeria. There is a wide array of scholarship on work-life balance in the banking sector in Nigeria, but unfortunately, there is a dearth of academic scholarship on work-


life balance in the management consulting sector in Nigeria. I assumed the latter, based on the unavailability of resources in the course of my search for academic resources. Qualitative phenomenological interviewing, which I explain shortly, helped me address this gap in understanding of management consulting sector.

**Qualitative Research Approach**

Marilyn Lichtman defines qualitative research as “a way to study the social interactions of humans in naturally occurring situations.” In other words, as Ranjit Kumar notes, the qualitative approaches permit one to research “situations, feelings, perceptions, attitudes, values, beliefs, and experiences of a group of people.” Lichtman adds that qualitative researchers study humans’ interactions with the social environment. Qualitative researchers should speak with individuals in their natural settings, “whether in their own homes, at a clinic, in a business, or online.” Karen Norum explains that a natural setting means researchers conduct research in an everyday environment that is convenient for participants without the manipulation of the environment. Engaging with the participants in their natural environment enables researchers to interact with participants where they feel comfortable and without participants worrying about moving about or inconveniencing themselves. This is common with interviews, fieldwork, phenomenology, and ethnographic research.

Shahid Kahn defines a paradigm as “a structure or a set of suppositions and ideas that provides a pathway to see what the world looks like when its scientific process is related to its

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6 Lichtman, 10.
7 Ibid. 11.
9 Ibid., 2.
assumptions.” Kahn discusses two paradigms: the positivist and interpretivist paradigms. The former deals with generalized and predetermined knowledge, while the latter deals with the search for and creation of new knowledge. However, both positivism and interpretivism lead to the generation of new knowledge.

The paradigm that fits this study is the interpretivist paradigm. According to Khan, the interpretivist paradigm allows “multiple realities and multiple truths/reality” to form the basis of generating knowledge. This paradigm permits the construction of different realities, as determined from the lived experiences of individuals, and their varying perceptions of a phenomenon. For instance, in this research, I interviewed fifteen women from the banking and management consulting sectors, and through the eyes of these women, I drew overarching ideas from their diverse experiences as told by them. Some common themes generated from participants' experiences include time challenge, role-gendering, and equal treatment of female employees in the workplace. While the theme of economic challenge came from the banking sector and the theme of competitive workplace came from the management consulting sector. Moreover, through my interpretive analysis of the themes, I generated unifying patterns from participants’ experiences. These include male-identified organizational structure, evolving organizational practices, and self-stigma.

In terms of interpretivist-based research, Kahn explains that the epistemology of the study focuses on the link between the researcher’s assumptions of an inquiry to the evidence discovered. He explains that the “researcher and object are interactively linked [and] findings are

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11 Kahn, 298
12 Ibid., 299.
mutually created within the context of the situation which shapes inquiry.” As Kahn expresses above, in this study, I discovered some links between my assumptions and the evidence I found. For instance, I assumed that organizational work-culture hinders women’s access to work-life balance. And then, in my interactions with the women I interviewed, I discovered that organizational work-culture expectations of long working hours and a competitive work environment were the major challenges they encountered. However, through this study as well, I discovered that my evidence might not entirely link with my assumptions. I assumed that women would connect their work and family role conflicts to how both social institutions favor men. Participants did not see that patriarchal constructs affected their access to work-life balance in the home and in the workplace.

**Phenomenological Research**

Phenomenology is a research approach that seeks to know and understand social issues, happenings, and situations through the experiences of people. According to Jerry Willis, phenomenology studies people’s perceptions of the world. This involves individuals’ perceptions of issues and experiences. To understand individuals’ perceptions of the world, it is important that researchers draw interpretations of experiences that help them to represent the truth. And so, for John Creswell, phenomenology is not only descriptive but interpretive.

Creswell adds that the purpose of phenomenological research is to use individuals’ experiences of a phenomenon to describe a universal essence; that is a researcher has the “grasp of the very nature of the thing.” For instance, in this research, the work-life balance challenges of working women are the phenomena of the study. The interview results serve as a basis for

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13 Kahn, 299.
15 Creswell, 58.
understanding the themes and help me to establish an understanding of work-life balance. An understanding of the scope of the phenomena will permit this research to be relevant to other studies on women’s work-life balance experiences and studies in African nations and beyond.

**Phenomenological Interviewing**

Phenomenological interviewing enables researchers to gain insights into the experiences of participants. To do this, I employed a semi-structured interview with open-ended questions. Kay Cook calls the semi-structured interview an in-depth interview.16 According to Cook, this type of interview allows the researcher to be in control of the interview process, permits the researcher to make use of probes to access useful information about participants’ experiences, and enables participants to talk freely and extensively about their experiences. The semi-structured approach to interviewing helps a researcher to avoid rigidity in terms of the ordering of questions and it makes it easy to generate follow-up questions. This structure also permits that researchers fully engage in the interview.

Additionally, Kathryn Roulston discusses that open-ended questions are questions “that provide broad parameters within which interviewees can formulate answers in their own words concerning topics specified by the interviewer.”17 Follow-up questions occur in the interview as probes. Roulston explains that researchers form probes by making use of participants’ words in order to “generate questions that elicit further descriptions.”18 Thus by probing the work-life challenges of professional women, I was able to discover and understand the factors that hinder women’s access to work-life balance in the banking and consulting sectors of Nigeria.

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17 Roulston, 12.
18 Ibid., 13.
I employed both semi-structured and open-ended question formats to avoid “yes” or “no” answers. Some of these questions include the following list of inquiries:

1. Please describe the challenges you encounter working in the bank?
2. What are the discriminatory practices against women that you are aware of in your workplace?
3. How do you juggle home and work?

For instance, I asked Mrs. K, “tell me in detail how your children fit into your typical day.” In her response, Mrs. K told me about when she wakes up her children for school and when they return from school, and how she finds time for them despite her long working hours. As proposed by Roulston, I followed up by probing with this question: “Who drops your children at school and picks them up from school?” This type of questioning reveals to me how a mother manages her life with respect to how she cares for her children in the face of challenges. The findings present Mrs. K as someone who commits herself to the well-being of her children. I could access these detailed answers because of how I deeply probed.

Finally, phenomenological interviewing allows a researcher to be reflexive. Reflexivity is the ability of researchers to access their positionality. Roulston defines reflexivity as a way in which researchers turn or bend back in their interpretations and understanding. Marie Clancy writes that “to be reflexive is to examine our involvement, and become aware of the limits of our knowledge and how our behavior may influence or affect others.” Reflexivity thus involves the position from which a researcher decides to take in his or her research while trying to limit personal bias in the research inquiry. In the course of my interviews, even though I had my own

19 Mrs. K, interview by Fisayo Ogundoro, via Skype audio, August 5, 2019.
21 Ibid., 136.
22 “Is Reflexivity the Key to Minimizing Problems of Interpretation in Phenomenological Research?” Nurse Researcher 20, no. 6 (July 2013): 2, accessed August 8, 2019, ProQuest.
assumptions, I took care to allow the perceptions of my interviewees to illuminate my conception of the phenomenon. In sum, phenomenological interviewing influenced my process of questioning and my positionality during the interview.

Interdisciplinary Research Methodology

As a liberal studies researcher, it is imperative that this research follows an interdisciplinary research method. Interdisciplinary studies, according to Allen Repko and Rick Szostak, makes use of various disciplines to solve a problem. This involves putting various disciplinary insights together to address a complex phenomenon that cannot be addressed by a single discipline. Julie Thompson Klein and William Newell define interdisciplinary studies “as a process of answering a question, solving a problem, or addressing a topic that is too broad or complex to be dealt with adequately by a single discipline or profession.” Thus, interdisciplinary research is integrative in its approach because it draws insights from other disciplines, uses new insights to solve problems, breaks down complex problems to generate solutions, and arrive at a common ground.

In addressing the issue of work-life balance challenges for career women in the banking and consulting sectors, I made use of four disciplines. These disciplines include sociology, anthropology, business administration, and law. First, sociology contributes to the understanding of Nigerian society’s perception of women. This involves an understanding of the social landscape in Nigeria, with respect to how gender relations work in this kind of society. Therefore, sociology as a discipline provides knowledge about the understanding of women and

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https://www.researchgate.net/publication/260676399_Advancing_Interdisciplinary_Studies
work in the Nigerian society. Second, anthropology is critical to understanding the cultural phenomena in Nigerian society, especially because Nigeria consists of various ethnic groups with distinct customs and traditions. Justin Findlay writes that Nigeria has 500 ethnic groups; however, amongst the 500 ethnic groups, the three major groups in Nigeria are Yoruba, Igbo, and Hausa. In understanding the history of gender relations in Nigeria, this research discusses gender from the perspectives of these three major ethnic groups but as well, centralizes more on the gender relations in the Yoruba culture. The anthropological perspectives in this study also focus on the cultural perspectives of women’s engagement in the Nigerian society and how these perspectives influence gender relations in Nigeria. Some of the sociological and anthropological perspectives of gender relations were also discussed in Chapter One.

Third, business administration is a field that focuses on how individuals manage businesses or organizations, and this includes employee management. This discipline is relevant to this study because of the insights on organizational practice and work culture in banking and management consulting sectors; this also includes relevant insights into the sociology of how corporate organizations in Nigeria frame gender relations. Moreover, “work-life balance” is a business and management term that is relevant today, to the sociology and development scholars and practitioners. As such, development organizations such as the United Nations and the International Labor Organization consider work-life balance as a relevant concept.

Fourth, law is another discipline that is quite pertinent to this study. This is because of the research evaluation of the Nigerian Labour Act and organizational policies. The evaluation of these institutional policies helps me to understand how the Nigerian labor policies influence

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organizational structure and employees’ access to work-life balance. The evaluation of organizational policies reflects how organizations try to meet international labor standards by providing a work-friendly environment for female employees. This discipline also connects to the interdisciplinary discipline of public policy. Public policy analyzes policy development, implementation, and management.

In addition to these four disciplines is the interdisciplinary field of women’s studies. This interdisciplinary field combines insights from the above-mentioned disciplines to understand women’s experiences in Nigeria, in order to create a common ground for understanding women’s challenges. This field creates an understanding of how patriarchy affects women’s inclusion in Nigeria. The introductory chapter and Chapter two explore the integration of insights from these disciplines. Also, the area of applied philosophy as an aspect of women studies is instrumental in this study. This aspect of applied philosophy is discussed in Chapter Three. This chapter discussed the feminist ethics of care and care-based business practice.

Furthermore, an interdisciplinary study examines the question “What is the common ground of these disciplines?” Based on the insights from the disciplines considered in this study, the connecting point of these disciplines is the origin of inequality between men and women and how inequality relegates women to secondary status in Nigeria. This common ground also allows for proper integration of the ideas that each discipline contributes to the study of gender relations in the Nigerian society and how these ideas affect women’s access to work-life balance.

The aim of using the interdisciplinary research method is to bring together diverse insights and then to use these insights as tools to tackle the issue of work-life balance challenges for married working women in Nigeria. This study does not only incorporate interdisciplinary
insights about Nigeria but also draws insights from scholarship written about other nations, especially western and African nations.

Recruitment and Data Collection

Sampling is important for the selection of research participants. Greg Guest, Emily Namey, and Marilyn L. Mitchell define sampling as “a process of selecting a subset of items from a defined population for inclusion into a study.” Sampling as well involves selecting from a large population of individuals who would fit the research purpose. The sampling method used in this research is the snowball sampling method.

David Morgan defines snowball sampling as a process whereby a researcher uses a “small pool of initial informants to nominate other participants who meet the eligibility criteria for the study.” Morgan notes that snowball sampling is a non-probability method of sampling. And according to Guest, Namey, and Mitchell, non-probability sampling does not involve random selection. Nevertheless, a snowball sample still avoids selecting participants in a predetermined way by the researcher. She or he does not know beforehand whom she or he will interview. I did not select my research participants randomly and I had no prior knowledge of who would be the research participants for the study. Rather, I selected my research participants from the pool of nominees suggested by other participants.

I interviewed fifteen women who fit the inclusion criteria for this study. The inclusion criteria include women who are 25 years and above, who have children, and who have at least three years of working experience. My friends connected me with the first two participants I

28 Guest, Namey, and Mitchell, 42.
interviewed. I had never met or spoken to them before the study. The first person worked in the banking sector, while the second person worked in the management consulting sector. I also connected with other participants through these first two participants. And then, other subsequent participants tried to link me up with their colleagues from other banks and management consulting firms. The last two participants I interviewed requested to see my student identity card before they permitted me to interview them. According to these participants, this request was for them to verify if I was truly a student.

I ensured that all fifteen participants met my study criteria at the first point of phone and email contact. I used both approaches because some participants were more accessible through phones while others through email. Some of these questions include the following inquiries: 1. Would you tell me your age ma’am? 2. How many children do you have? 3. And how many years of experience do you have working in banking or management consulting? Participants willingly addressed the questions, without any noticed anger or bias. Fortunately, they all fit into the inclusion criteria of the research.

My initial proposed number of participants was between twelve and sixteen. In all, I had about twenty participants, which later reduced to fifteen participants because after consenting and completing the letter of informed consent as mandated by the ETSU Institutional Review Board (IRB) some potential participants were unwilling to give forty to sixty minutes for an interview and as such never replied to subsequent follow-up efforts. Some of the participants, after completing the letter of informed consent, indicated that they could not give sixty minutes of their time. However, I interviewed those who were available and willing to spare their time. Also, individuals who were willing to spare twenty-five minutes ended up spending between forty minutes to one-hour plus.
I made use of the Skype audio calls and phone calls, because my research participants reside in Nigeria, while I reside in the United States. For the phone calls, I bore the cost of calling, but Skype calls did not cost me anything except that participants needed internet access. Also, I ensured that I worked with each participant’s schedule to avoid any form of intrusion of activities or schedules. I recorded interviews on a Microsoft voice recorder on my personal computer. After every interview, I uploaded each recording to OneDrive, to guard against any loss of data. More so, I ensured all stored participants’ voice data was deleted on my laptop, mobile phone, and OneDrive after I concluded my analysis.

As a result of Nigeria’s cultural ethos, I ensured that I addressed every participant with respect. From the start of our discussion, I said, “Hello, ma’am.” this is because many of the participants are some years older than I am. Culturally in Nigeria, young persons must accord respect to the seniors; this is important because a young person must not disrespect an older person even if the person is a year older. This was also one of the cultural values the IRB board demanded to know.

Most importantly, through the informed consent form, participants had full knowledge about why I conducted the research and its intended use. I also made participants understand that the information and insights drawn from this study will be relevant for use in future studies.

**Ethical Issues**

It is important that as a researcher, I maintain the standard ethical behavior. This is to ensure that research participants do not get harmed or feel unsafe by participating in research. David Silverman notes that ethics is important in qualitative research because it involves human subjects, and research involving human subjects is not void of ethical problems.²⁹ Silverman

notes that it is important that researchers ensure the protection of participants and that there should be no breach of their privacy.

In order to ensure the confidentiality and privacy of participants, I assured the participants that I would anonymize the information they provided in the interviews. Silverman recommends that subjects’ information should be anonymous by excluding their identities.\(^{30}\) I ensured my participants' privacy by using unique identifiers which were alphabets and roman numerals to represent the names of participants and the names of the organizations they represent respectively. The potential harm to the subject that I foresaw from my research was victimization and breach of trust, and these could lead to participants losing their jobs. Therefore, in Chapter Five, which is the data analysis chapter, I represented personal names and organizational names with alphanumeric identifiers.

**Coding Procedures**

During the interviews, I cultivated the habit of taking notes while I recorded participants' words. For each interview, I manually transcribed all audio recordings. After data collection and transcription, I analyzed the transcriptions and began the process of coding them. Qualitative coding is the process of analyzing, representing, visualizing, organizing, and describing collected data. Lucia Benaquisto explains that coding involves the search for concepts, themes, ideas, and categories that would help a researcher organize and interpret data.\(^{31}\) In coding participants' transcripts, I generated themes such as time challenge, economic challenge, competitive workplace challenge, role gendering in the home, and equal treatment in the workplace. I also found themes on the impacts of time, money, and competitive workplace challenges. These

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\(^{30}\) Silverman, 152.

themes include the impact on women’s social life, family life, and health. I drew tables on organizational work-life balance policies and discussed the availability of the policies in each sector. I also analyzed factors such as the coping mechanisms of participants. Themes such as support systems, religion, boundary creation and more emanated from the data.

**Methodology for Analyzing Public Documents**

In this study, I also made use of public documents. I analyzed public documents such as the Nigerian labor laws, the International Labour Organization (ILO) reports, and Organization for Economic Cooperation and Development (OECD) reports. Basically, I made use of most of these documents in areas of work-life balance policy evaluation. The purpose of these documents was to provide facts and figures, as well as corroborating evidence about work-life balance practices in Nigeria, and other African Nations. I evaluated policies on maternity leave, parental leave, paternity leave, and sick leave.

In summary, this chapter presents the method I used in recruiting participants, analyzing the data, and approaching the study. The research process engaged in this chapter broadened my understanding of how to approach gender and workplace research and other topics as they arose. Overall, the research inquiry aimed to contribute to scholarship on work-life balance challenges for career women in Nigeria.

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CHAPTER 5
RESULTS AND ANALYSIS

In this study, the lived experience of career women forms the basis of the research results and evidence. I interviewed fifteen women: eight from the banking sector and seven from the management consulting sector. All participants are married with children. Seven participants had one child and eight participants had more than one child. To understand the challenges of working women and how they navigate home-life and work-life, I discuss my research analysis based on four major factors supported by my research questions: cultural perception of women, organizational work-culture, economic imbalance, and organizational policies. I divide my discussion by employment sector (banking followed by management consulting) and then provide my overall analysis.

**Banking Sector Participants’ Experiences**

Table 1 below shows the list of eight interviewed participants who are between ages twenty-seven and fifty-five. All of the participants are literates. All of the participants have a university degree, except for one participant who still holds an Ordinary National Diploma degree (OND) but runs a part-time degree program concurrently with her job. Participants have between one to two children; however, only one participant has four children. In regards to the job position, there are four lower-level employees who are contract staff, two middle-level employees, and two managers. The years of work experience ranges from three to twenty-three years. One participant has twenty-three years of work experience and another with ten years of work experience. The remaining six participants have spent three to six years on their jobs.

Table 2 follows Table 1; this table shows the number of participants interviewed from five different banks.
Table 1. Participants’ Demographics

<table>
<thead>
<tr>
<th>Participants</th>
<th>Age</th>
<th>Qualification</th>
<th>Employment Status</th>
<th>Work Position</th>
<th>Years of Experience</th>
<th>Number of Children</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mrs. R</td>
<td>29</td>
<td>OND (Bachelor’s degree in view)</td>
<td>Contract</td>
<td>Lower-level</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>Mrs. P</td>
<td>27</td>
<td>Bachelor’s degree</td>
<td>Full-time</td>
<td>Manager</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Mrs. C</td>
<td>29</td>
<td>Bachelor’s degree</td>
<td>Contract</td>
<td>Lower-level</td>
<td>5</td>
<td>3</td>
</tr>
<tr>
<td>Mrs. F</td>
<td>30</td>
<td>Bachelor’s degree</td>
<td>Contract</td>
<td>Lower-level</td>
<td>5</td>
<td>2</td>
</tr>
<tr>
<td>Mrs. B</td>
<td>55</td>
<td>Bachelor’s degree</td>
<td>Full-time</td>
<td>Manager</td>
<td>23</td>
<td>4</td>
</tr>
<tr>
<td>Mrs. D</td>
<td>30</td>
<td>Bachelor’s degree</td>
<td>Full-time</td>
<td>Middle-Level</td>
<td>6</td>
<td>1</td>
</tr>
<tr>
<td>Mrs. N</td>
<td>36</td>
<td>Bachelor’s degree</td>
<td>Full-time</td>
<td>Lower-Level</td>
<td>5</td>
<td>3</td>
</tr>
<tr>
<td>Mrs. K</td>
<td>33</td>
<td>Bachelor’s degree</td>
<td>Contract</td>
<td>Lower-level</td>
<td>10</td>
<td>2</td>
</tr>
</tbody>
</table>

Table 2. Number of Participants Interviewed by Bank

<table>
<thead>
<tr>
<th>Names of Banks</th>
<th>Bank VII</th>
<th>Bank XL</th>
<th>Bank II</th>
<th>Bank V</th>
<th>Bank IV</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of Participants</td>
<td>2</td>
<td>1</td>
<td>2</td>
<td>2</td>
<td>1</td>
</tr>
</tbody>
</table>

Beliefs of Equal Treatment in the Workplace

A recurring theme among all banking sector participants is the theme of equal treatment. All eight participants claimed that there is no form of gender stereotype or discrimination in their workplaces. For example, Mrs. D noted that she went for her interview heavily pregnant and that
there was no hiring bias. None of the eight interviewees in the banking sector said they experienced any pregnancy or gender stereotype. Mrs. N said that there is no discrimination in her workplace and that the banking sector is no longer like in the past when banks do not hire married and pregnant women due to their status. This finding contradicts that of Chima Mordi, Frederick Mmieh, and Stella Ibiyinka Ojo’s, who found that women avoid disclosing their marital or pregnancy status to employers because of the fear of losing the job.

Some participants explained that their success was predicated on conforming to the conventional male business model. For example, Mrs. P claimed there is no form of discrimination in her workplace and that everyone is treated equally. She added, “You are expected to work at the same pace as the men work.” Mrs. B also claimed that both men and women are treated the same way. She added that “They look at us as men, they do not look at us as women, because they believe that once you are a manager, one assumes the same position as a man.” This perception of gender equality presented by Mrs. B and Mrs. P presents the workplace as a male structured organization.

Role-Gendering in the Home

To keep up with the Nigerian social norms, the women I interviewed in the banking sector all held the main responsibility for women performing the domestic and childcare duty at home. Women tried to fit their home responsibilities around their jobs. For example, I asked

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1 Mrs. D interview by Fisayo Ogundoro via Skype Audio, August 7, 2019.
3 Mrs. P, interview by Fisayo Ogundoro via Skype audio, August 3, 2019
4 Mrs. B, interview by Fisayo Ogundoro, via Skype Audio, on August 3, 2019
Mrs. K if she feels her home-life affects her work, and she answered, “My role in the home does not affect my work-life. I ensure I wake up early to cook and prepare the children for school.”

Similarly, Mrs. P claimed that her home-life does not affect her work. She said that her marriage is young, her daughters are quite young, and her husband works in another state far away from her. She reported that the only difficulty she encountered was when her daughter took ill and she needed to take her to the hospital, but other than that, she has never had any serious issues.

Although all women did most of the childcare and household labor, four women said their husbands helped them with household chores such as sweeping, washing, cooking, and picking up and dropping off the children at school. These four women added that they are still very much involved in the home and their husbands support them. Based on participants' experiences, their standpoint supports the gender binary perception of women as caregivers.

**Time Challenges**

One of the major recurring themes with banking employees was the problem with long working hours. All eight participants complained about extended working hours. According to participants, their contracts state that work commences at 8:00 am and ends by 5:00 pm. Unfortunately, their employers make it impossible for them to close from work at 5:00 pm rather they noted that they often close from work at 7:00 pm. Mrs. N from Bank II noted that “the time poses a lot of stress.” Mrs. P from Bank IV noted that “I spend all of my life at work; I get to work before 7:00 am and I leave by 7:00 pm. What other things am I going to do after 7:00 pm?”

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5 Mrs. K, interview by Fisayo Ogundoro, via Skype audio, August 5, 2019.
6 Mrs. P, Interview.
7 Mrs. N, interview by Fisayo Ogundoro, via Skype audio, August 19, 2019.
8 Mrs. P, interview.
Many of the participants work in the customer service unit, a unit under the operations department, and this unit requires that they work on weekends. According to participants, weekend work results in role conflict because they believe their weekends ought to be for their families. This is not achievable because of the nature of their work. For instance, Mrs. K noted that she attends to her children during the weekend but when there is work on a weekend, she does not have time to attend to them. Mrs. K from Bank V gave an instance of a Saturday morning that her son was sick. She stated that she could not attend to him because she had to go to work. She further explained that she would have risked staying to care for her son, but she could not because she had the key to the branch. She noted that she could not attend to him at that moment, and she had to leave him with her husband, which according to her was an improper act because she ought to be the one to cater to him. She said, “So, in that instance, if you are a man how will you take it?” This statement by Mrs. K gives support to the cultural perception of care and nurturing duties as women’s primary responsibility in the home and not men’s responsibility. However, she noted that she does not work every weekend. All participants acknowledged that they do not work every weekend, as schedules are rotational.

Many of the participants said that their companies pay extra fees for weekend banking. Mrs. K from Bank V said, “We are paid 1,000 naira (an equivalent of $3) for weekends.” Mrs. R from Bank II says they receive 5,000 naira (an equivalent of $13.88) for weekend work. Mrs. N, who works at the same bank as Mrs. R, added that the weekend payment is only paid when they work full eight hours each day for two days (Saturday and Sunday) in the weekend,

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9 Mrs. K, interview by Fisayo Ogundoro, via Skype audio, August 5, 2019.
10 Mrs. K interview.
11 Ibid.
12 Mrs. R, interview by Fisayo Ogundoro, via Skype Audio August 5, 2019.
and if not, there is no pay for shorter hours for a day’s work.\textsuperscript{13} On the contrary, Mrs. D from Bank VII claimed that her bank pays 6,000 naira (an equivalent of $16.66) for weekends. She was the only participant who claimed that her company pays for extra hours on a weekday, and she said, “Anything you do from 5 pm, till whenever you leave will be paid; this is called extended banking and it costs 200 naira per day (an equivalent of $0.55).\textsuperscript{14} This means that even if she works up to 9:00 pm or 10:00 pm, she would still be paid the same amount. However, Mrs. P stated that weekend banking payment is a new initiative in her bank, while Mrs. B, a supervisory manager, noted that she does not work on weekends.\textsuperscript{15}

As the women’s experiences indicate, the banks operate as if workers’ only role is to work outside the home, which reflects patriarchal expectations for male “breadwinners” who have no duties at home. Consequently, women reported role-overload and, as I will explain shortly, role-conflict. Mrs. R from Bank V. said, “If one person is doing two or three people’s jobs, it will really influence the time I ought to leave the office.”\textsuperscript{16} Mrs. K added, “We work more than our pay.”\textsuperscript{17} According to Mrs. K, they experience work pressure because their organization is short-staffed. She claimed that if she was paid by the task she performs, then her salary ought to be equivalent to the work she does and the time she spends at work.

\textbf{Economic Challenges}

Many of the participants find economic factors as major reasons for their lack of work-life balance. They all identified that currency inflation and the increase in the cost of living affects their access to work-life balance and satisfaction because their salaries cannot cover all

\textsuperscript{13} Mrs. N, interview.
\textsuperscript{14} Mrs. D, interview.
\textsuperscript{15} Mrs. P interview; Mrs. B. Interview.
\textsuperscript{16} Mrs. R, interview.
\textsuperscript{17} Mrs. K interview.
their bills. Mrs. B stated that she did not expect to stay twenty-three years in the banking sector, but because of economic challenges, such as the inflation crisis and the exchange rate crisis, she could not afford to resign from her work or start a business. She said, “If you go into business and you buy things, you are not sure of getting what you bought a month ago at the same price.”

Mrs. N lamented that the “Nigeria economy is very bad, unlike before when you work in a company for two to three years, you are able to find something better . . . everybody is forced to work and manage, because of the fear of the unknown.”

When asked about promotions, Mrs. N said that she has been working for four years without a promotion. She attributed her lack of promotion to the state of the economy. She added that businesses are not going well, and deposits in the bank are not as large as before and that since the dollar crisis, they do not have the same kind of clients as they formerly had. As such, many manage the conditions of their jobs, even though they intend to resign; but the fear of not finding another job makes many people stay in unfavorable jobs.

The plunge in the Nigerian oil prices in the international market in 2016 led to the country's economic challenge. *Financial Times* reported in 2017 that “the economy contracted by 1.5 percent in 2016, which compares to growth of 2.8 percent the previous year and this underlines the depth of the economic crisis.”

This crisis affected every part of Nigeria’s economy from employment, food production, business and more. In addition, the *Financial Times* reported that oil prices control access to foreign exchange. In 2016, the foreign exchange rate of one dollar was at 390 naira. The slump in oil price affected economic growth as crude oil

18 Mrs. B Interview.
19 Mrs. N Interview.
https://www.ft.com/content/12698e60-fdb4-11e6-8d8e-a5e3738f9ae4
accounts for 81 percent of Nigeria’s revenue. The exchange rate in dollars to naira presently pegs at 361.49 naira in 2019. Prior to the oil market crisis, the exchange rate was at a dollar to 190 naira in 2015. Although Nigeria came out of recession in 2017, the World Poverty Clock data currently indicate that 47.7 percent of the Nigerian population live in poverty. These data on the current condition of Nigeria explain a major reason why banking employees remain in their jobs even though they might find it unfavorable. As Mrs. P said, the current economic condition would not allow her to resign her work; according to her, the banking sector is one of the highest paying job sectors in Nigeria.

Evaluation of the Effects of Work-Life Conflicts on Women in Banking

One of the goals of the study was to investigate the impact of work culture on married women. Some of the recurring themes under this subject include the impact on family life, impact on health, and impact on social life.

Impact on Family

Jeffrey Greenhaus and Nicholas Beutell identify work family-life impact as behavioral-conflict. According to these scholars, there is an emotional, nurturant, and attention expectation from the family member which women, in this case, cannot fully deliver in the home. Mrs. D said that she is unable to pick up her daughter from the creche (nursery) in time; and as a result,

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23 World Poverty, accessed October 20, 2019. [https://worldpoverty.io/](https://worldpoverty.io/)
24 Mrs. P Interview,
26 Greenhaus and Beutell, 81-82.
her daughter spends 12 hours at the creche from 7:00 am – 7:00 pm.27 She further noted that at the nursery her child “is exposed to bacteria and infections.”28 Another participant said, “If we close by 5 pm, like the contract stated, at least I will be able to get home early, see my son, and be able to do one or two things. Most times, by the time I return my son is already asleep.”29

Participants complained about the lack of attention and intimacy they can share with their husbands. They attribute this to stress and tiredness, which are symptoms of role-overload and extended work hours. Mrs. B said, “My work affects my role in the home, especially between my husband and I. Most of the time I will be so tired, and this affects our coming together as husband and wife, and we often have to shift it to the weekend.”30 Mrs. C complained of a similar impact. She said, “If you are someone that cannot effectively combine your marriage with your job, it will affect your marriage. For instance, when you return from work you are tired, but your husband would expect you to do perform the conjugal role.”31 In Nigerian society, when a women’s commitment to her work is on the high side, it could lead to broken homes or the stigmatization of the women as less adequate wives and as too money-oriented. Most women do not want to be labeled as uncommitted and lackadaisical at home. Because of this, they want to commit totally to their families. When I asked all participants if their family life affected their work-life, they all expressed that their family life did not affect their work life. Thus, it is obvious that workplace expectations are unyielding for the women and put them in a bind at home.

27 Mrs. D interview
28 Mrs. R interview.
29 Ibid.
30 Mrs. B, interview.
31 Mrs. C, Interview by Fisayo Ogundoro, via Skype Audio, on August 3, 2019
Aside from the impact that long working hours have on participants' families, all the eight participants complained that their work negatively affected them personally. Mrs. P. noted that she is unable to do any other thing aside from work. She said, “no other life, just work. I can’t take courses, I can’t take external classes.” Mrs. D also complained that she does not have any time for herself. She said, “I don’t have time for myself, so I struggle out of no time to find time for myself, think about myself and what I want for myself.” Career advancement in terms of acquiring more knowledge could be difficult for women in the banking industry because they feel like their job does not give them access to satisfying and advantageous pursuits of their careers. These personal experiences of participants show that their jobs lack what Daniel Engster describes as the qualities of a caring job; the workplace should allow an employee to be constructive, creative, social, and equipped to build capacity.

Impact on Health

Every banking sector participants reported stress as a negative impact on their health. According to them, the cause of their stress is the work-culture in the banking sector. This work-culture links back to the extended working hours and role overload. Mrs. B, a business development manager at Bank VII, says that “stress is one of the major things I encounter on the job. I could remember when I traveled to XXXX the moment a doctor saw me, he said,’ You are stressed, I can see the signs all over you.’ As he spoke, I was looking for the signs, but I could not find them.” Philip Undie, Ijuo Ukpata, and Shadrach Iyortsuun identify three parameters of evaluation of stress in the Nigerian banking sector: “workload induced stress, pressure-induced

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32 Mrs. P Interview
33 Ibid.
35 Mrs. B, Interview
stress, and target induced stress.”

According to Undie, Ukpata, and Iyortsuun, workload stress is dependent on the workload an employee performs in the bank; pressure induced is determined by the demands of the tasks, and target induced stress affects those who work to meet targets. They associated workload induced stress to those in the operations and banking services arm; target-induced stress to the marketing arm; and pressure-induced stress to employee performance. Mrs. P who heads the bank customer service unit, the customer service unit of every bank is the most stressful arm of the branch because of the workload in the unit; according to her, She explained “The banking hall could suddenly get filled up before 4:00 pm (the time the bank closes to customers), we have to attend to them.”

Gabriele Giorgi et al. express that “stress in the banking workplace is now at critical levels, and that it can have deleterious psychological effects on workers, and their physical health.” For instance, Mrs. P claimed that the stress she encounters is a psychological thing and that she works seven days a week and she just has to put her experiences behind her. Mrs. D stated that stress affects her psychological and mental health, also noting that she recently took ill. Mrs. D added that she does not get enough sleep, that she sleeps less than six hours a day.

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37 Ibid., 42-43.

38 Mrs. P, interview.

39 Ibid.


41 Mrs. P, Interview.

42 Mrs. P interview.
Impact on Social Life

Many of the participants do not have a social life. Owing to the daily extended work hours, many of the participants return home late, many of them see their weekend as a time of rest. Several of them indicate that aside from preparing for the coming week, they sleep during the weekends if they do not go to work. For instance, Mrs. C indicates that she sleeps on weekends rather than venturing out.\(^{43}\) Also, some of them noted that they find it difficult to go out because they are not the outgoing type, although they note that they try to find time to hang out with their children. However, Mrs. F was an exception; she was the only participant who indicated that she loves going out to see the movies and attending weddings because she believes those are the ways by which she can release work stress.\(^{44}\)

Coping Mechanisms for Banking Sector Participants

Although this study focuses on understanding the work-life balance challenges and impacts on Nigerian working women, I also sought to understand some of the coping mechanisms employees employ to navigate through their challenges.

Support System

Many of these women have support systems such as family members, domestic helpers, and neighbors. Others without domestic helpers outsource certain home duties such as cleaning. Some of the participants have their husbands undertake certain roles in the home. For instance, Mrs. P noted that she has a young relative of nineteen years who stays with her in exchange for an education.\(^{45}\) Mrs. D said that her husband drops off their daughter in school, sweeps the home (because she hates sweeping), and does the laundry, and babysits their daughter on weekends.

\(^{43}\) Mrs. C interview.
\(^{44}\) Mrs. F, interview by Fisayo Ogundoro, via Skype Audio on, August 10, 2019.
\(^{45}\) Mrs. P, interview.
when she goes to work.\textsuperscript{46} Arlie Hochschild states that “marriages [are] less strained when men [commit] themselves to sharing what I came to call ‘the second shift,’ the care of children and home.”\textsuperscript{47} Based on the claim of four participants who stated that their husbands assist them with domestic duties and childcare duties, it could be assumed that their husbands may be shifting in the way men think about care duties. The use of support systems allows married women to find some sort of balance between home and work.

\textbf{Boundary Creation}

Through boundary creation, working women try to evade the negative effects of spillover on work and family life. Many of the bankers interviewed ensured that they leave work at work and that they leave home in the home. Mrs. R said, “You must not allow your family to affect your work, and you must not allow work to affect your family.”\textsuperscript{48} Mrs. D said, “number one rule for me is that when I am checking out of the office, I forget about work. When I get home I forget about work, and at that point what I want to think of is myself, my husband, and my daughter.” Following research findings, employees find boundary creation as a way to manage the conflict of work and family demands.

\textbf{Planning and Organization}

All participants mentioned that they cope through planning. Mrs. C said that there is no special way to manage her life except by planning.\textsuperscript{49} Mrs. D stated that proper management is key. She said she discovered this after she struggled with achieving balance with home and work, and she learned how to prioritize, and it works for her. For instance, Mrs. D stated, “I do the major cooking on weekends, give the clothes to dry cleaner during the weekends, and call

\textsuperscript{46} Mrs. D interview.
\textsuperscript{47} “The Time Bind,” \textit{Working USA} (July/August 1997): 22, Wiley Online Library.
\textsuperscript{48} Mrs. R interview
\textsuperscript{49} Mrs. C Interview
someone to clean the house, and the only thing I do during weekdays is to boil rice or water for bathing.”

Banks’ Organizational Work-Life Balance Policies

Part of the goal of the study was to discover if organizations create enabling policies that support women’s access to work-life balance. Moreover, the review of work-life balance literatures’ by Nigerian scholars and the Nigerian Labor Act provided the scope for the policy review. Some of the policies reviewed include annual leave, paternity leave, maternity leave, childcare center, sick leave, flexi-time, telecommuting, study leave, and parental leave. The chart below gives a representation of available policies in the eight banks.

Table 3 shows the available organizational work-life balance policies in the various banks from which participants are drawn. Available policies are represented by an asterisk (*) and the non-available policies are represented with (-).

50 Mrs. D interview
Table 3. Banks’ Organizational Work-Life Balance Policies Chart

<table>
<thead>
<tr>
<th>Work-friendly Initiatives</th>
<th>Bank VII</th>
<th>Bank XL</th>
<th>Bank II</th>
<th>Bank V</th>
<th>Bank IV</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Leave</td>
<td>*</td>
<td>*</td>
<td>*</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>Sick Leave</td>
<td>*</td>
<td>*</td>
<td>*</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>Compassionate Leave</td>
<td>*</td>
<td>*</td>
<td>*</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>Exam Leave</td>
<td>*</td>
<td>*</td>
<td>*</td>
<td>-</td>
<td>*</td>
</tr>
<tr>
<td>Telecommuting</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Flexible Working Hours</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Child Care Center</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Parental Leave (in case child related emergencies)</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Paternity Leave</td>
<td>*</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>*</td>
</tr>
<tr>
<td>Maternity Leave</td>
<td>*</td>
<td>*</td>
<td>*</td>
<td>*</td>
<td>*</td>
</tr>
</tbody>
</table>

Codes: Available = * and Non-Available = -

All five banks offer fully-paid three months of maternity leave and three months of flexible nursing mother work schedule: late resumption and early closure time. The working schedule for the flexible nursing mother schedule varies by bank; however, participants noted that nursing mothers do not resume work at 7:00 am, like other employees. The working schedule for nursing mothers varies between 8:00 am to 4:00 pm and 9:00 am to 4:00 pm.
According to Mrs. D., Bank VII gives six months of flexible working schedule. However, she remarked that the access to the nursing mother's flexible work schedule often depends on the kind of manager an employee works with because some managers might not allow it, except if the line manager is nice. She was the only participant who mentioned that managers can restrict an employee's access to the nursing mother's flexible work schedule. According to Mrs. P from Bank IV, it is only her bank that offers six months' maternity leave, with two-thirds of the salary, and when the employee resumes, she resumes back fully to work. She added that this opportunity is only available to managers and not middle-level or lower-level staff. Paternity leave is only available in Bank IV and Bank VII. In Bank VII, paternity leave is three days, while it is a week in Bank IV.

All five banks give employees access to sick leave, annual leave, and compassionate leave. Sick leave in all banks varies between three to five days per year. Mrs. K claimed that if the sickness extends more than three days then the employee has to send in a doctor’s report. All participants noted that their banks grant compassionate leave and it is taken when an employee is bereaved. Annual leave is available in all banks, and it is for twenty days for full-time staff and fifteen days for contract staff. This is also a provision in the Nigerian Labor Act; however, the act states that at least the duration of six working days should be granted.

All eight participants reported that their banks provide access to a Health Management Organization (HMO). Part of the medical assistance available to employees is the HMO that covers checkups, ante-natal checkups, and delivery expenses. According to Mrs. C, HMO is a

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52 Mrs. D interview.
53 Mrs. P interview.
54 Ibid; Mrs. D interview
55 Mrs. K interview
56 Nigerian Labour Act, part 1 sec. 18, subsec. 1a and b.
free health-care plan provided and paid for by the bills. She added that her delivery, her
children’s checkup, and her baby’s circumcision are expense-free. Mrs. C claimed that her
bank has registered HMO with three hospitals and she selected from any of the three hospitals.
Mrs. P noted that her organization grants access to HMO and she makes use of it when she is a
little bit ill.

In all five banks, there is no access to telecommuting (work from home), flexible working
hours, and parental leave. According to Mrs. D, the airport branch of her bank grants employees
flexible work schedules – morning and night shift because people fly in at any time of the day.
However, they noted that in the case of emergencies an employee needs to get permission via
email or phone call from her line manager to attend to the emergency.

According to participants, banks do not permit study leave, but some allow exam leave.
Mrs. D said that employees have access to two weeks of exam leave. In addition, Mrs. D said
that the one-week long exam leave in her bank is “precisely for the banking exams from
Chartered Institute of Banking Nigeria, and the bank pays for the exams.” Mrs. F noted that
there is no exam leave in her organization so that employees make use of their annual leave for
exams.

To summarize results, the analysis of interviews reveals that long working hours and
economic crisis are the major challenges banking employees experience. Participants mentioned
that extended work hours as an organizational work culture affects their family life, health, and

57 Mrs. C interview.
58 Mrs. P interview.
59 Mrs. D interview.
60 Mrs. C interview.
61 Ibid.
62 Mrs. F interview
social life. The challenge with long working hours and weekend work reflects the assertion of prior scholars about the imbalanced work-life in the banking Nigerian banking sector.

Role-gendering and access to equal treatment are other themes that emerged in the study. Participants discussed role-gendering in the home, but none of them perceived role gendering as a challenge to their commitment to their work, even though participants affirmed that they create boundary between work-life and home-life and they make use of support systems such as neighbors, husbands, and domestics in order to help them to better organize the home. In addition, women’s perception of role-gendering in the home presents them as women who live up to the cultural perception of their gender.

Interestingly, all participants claimed that their organizations promoted gender equality. As a result, they did not find gender discrimination and stereotypes as hindrances to their access to work-life balance, but rather organizational work culture such as extended working hours and weekend work posed serious challenges to their work-life balance. By seeing their work hours as impersonal expectations rather than as inflexible expectations designed for and by men (who have no accompanying home life expectations), the women showed that gender expectation was largely invisible to them.

Management Consulting Participants’ Experiences

Table 4 below shows the list of seven interview participants who are between age twenty-nine and thirty-seven. All of the participants are educated. They all have a bachelor's degree and professional accounting qualifications. Participants have between one to three children; however, only one participant has three children. All of the participants interviewed are Senior Associates and they have between three to six years of working experience in management consulting.
Following Table 4 is Table 5, this table shows the number of participants interviewed from four different Management Consulting firms.

Table 4. Participants’ Demographics

<table>
<thead>
<tr>
<th>Participants</th>
<th>Age</th>
<th>Degree/Professional Qualification</th>
<th>Employment Status</th>
<th>Work Position</th>
<th>Years of Experience</th>
<th>Number of children</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mrs. L</td>
<td>29</td>
<td>Master’s/ ACCA and ICAN; CFA in view.</td>
<td>Full-time</td>
<td>Senior Associate</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>Mrs. M</td>
<td>29</td>
<td>Bachelor’s/ ACCA and ICAN</td>
<td>Full-time</td>
<td>Senior Associate</td>
<td>4</td>
<td>1</td>
</tr>
<tr>
<td>Mrs. Z</td>
<td>34</td>
<td>Bachelor’s/ ACCA and ICAN</td>
<td>Full-time</td>
<td>Senior Associate</td>
<td>4</td>
<td>2</td>
</tr>
<tr>
<td>Mrs. S</td>
<td>27</td>
<td>Bachelor’s/ ACCA and ICAN</td>
<td>Full-time</td>
<td>Senior Associate</td>
<td>5</td>
<td>1</td>
</tr>
<tr>
<td>Mrs. W</td>
<td>30</td>
<td>Bachelor’s/ ACCA and ICAN</td>
<td>Full-time</td>
<td>Senior Associate</td>
<td>5</td>
<td>1</td>
</tr>
<tr>
<td>Mrs. A</td>
<td>37</td>
<td>Bachelor’s/ ACCA and ICAN</td>
<td>Full-time</td>
<td>Senior Associate</td>
<td>7</td>
<td>3</td>
</tr>
<tr>
<td>Mrs. J</td>
<td>35</td>
<td>Bachelor’s/ ACCA and ICAN</td>
<td>Full-time</td>
<td>Senior Associate</td>
<td>6</td>
<td>2</td>
</tr>
</tbody>
</table>

Table 5. Number of Participants Interviewed by Management Consulting Firms

<table>
<thead>
<tr>
<th>Name of Consulting firms</th>
<th>Consulting XIX</th>
<th>Consulting XIV</th>
<th>Consulting XII</th>
<th>Consulting I</th>
</tr>
</thead>
<tbody>
<tr>
<td>No. of Participants</td>
<td>2</td>
<td>2</td>
<td>2</td>
<td>1</td>
</tr>
</tbody>
</table>

Beliefs of Equal Treatment in the Workplace

All participants shared that their organizations do not practice gender-based occupational segregation. Mrs. A said, “[Consulting I], is fair and there is no gender discrimination.” 63 And Mrs. M stated of [Consulting XIV]:

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63 Mrs. A, interview by Fisayo Ogundoro, Via Skype Audio on, August 3, 2019.
There is the consciousness of eliminating bias with managers asking women on a plain basis: “Do you want to go for this?” Managers ask female employees this question, most times when it comes to engagements that involve traveling. Through the response of the employee, managers evaluate based on objective reason rather than making the choices for women. We also have constant learning that we do electronically, and we are educated about some of the bias that we can experience in the workplace, and how to watch out for them. Also, on International Women’s day, there is that reminder to the men not to make decisions for the women. They tell men to let the women make their decision, not that they decide for us because this is our situation.  

Mrs. M indicated that Consulting XIV is aware that gender stereotypes affect women; however, she emphasized that her organization treats everyone equally. Similarly, Mrs. W acknowledged that there is gender equality at Consulting XII at the time she worked there. She added that female employees outnumber male employees. According to participants, provisions such as mentors and counselors are provided for working mothers and newly-married women so that they can bridge the gap between work and family expectations.

Role-Gendering in the Home

Participants acknowledged the prevalence of role-gendering in the home. For instance, Mrs. L narrated that the day she arrived home late in the night, she had to ask her husband for forgiveness for returning late. She added that “You know it is Nigeria, unlike where you are (United States), women have access to better decision-making power in the home, but here in Nigeria, it is the man that has the final say; if you annoy him, he can just decide to do something else outside. Really, we have to manage it well.” The statement by Mrs. L reflects women’s acceptance of patriarchy. In support of Mrs. L’s assertion about women in the US, the Pew Research Center 2008 survey on American families shows that “in 43% of all couples it’s the woman who makes decisions in more areas than the man. By contrast, men make more of the

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64 Mrs. M, Interview by Fisayo Ogundoro, via Skype Audio, August 12, 2019.
65 Mrs. W, interview by Fisayo Ogundoro, via Skype Audio, August 13 2019.
66 Mrs. L, interview by Fisayo Ogundoro, via Skype on August 15, 2019.
decisions in only about a quarter (26%) of all couples. And about three-in-ten couples (31%) split decision-making responsibilities equally.”

I could not corroborate Mrs. L’s assertion about Nigerian women because I was unable to find data on gender roles in Nigeria. When asked if her husband performs any role in the home, she replied, “How many husbands do that, on a scale of 1-10, maybe like 2, and that is when you ask.”

Toyin Adisa, Issa Abdulraheem, and Sulu Babaita Isiaka point out that women in Nigeria combine the domestic household roles and organizational obligations, while the men focus only on the work. I further asked Mrs. L if her home life affects her work-life. She insisted that it does not, that she learned to create boundaries and be positive. Nevertheless, Mrs. Z said that her husband assists her in the home and that she thinks men are moving away from the mentality that women must do it all.

Mrs. A similarly reported her husband helps her at home with cooking and dropping and picking of the children from school.

Time Challenges

The challenge with work timing is a major theme in consulting. According to these participants, their contracts state that they should commence by 8:00 am and end the workday by 5:00 pm. Unfortunately, this is not the case as many of them complain about closing at 8:00 pm or 10:00 pm. Mrs. J from Consulting XIX mentioned that “you work from 8:00 am to 8:00 pm, depending on how busy you are or the audit timeline. You can work as long as until 10:00 pm or

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68 Ibid.


70 Mrs. Z interview by Fisayo Ogundoro, via Skype Audio on August 14, 2019.

71 Mrs. A interview.
into the morning.”72 As a result, many women reported arriving home late and hardly getting to see their children before they go to bed. Moreover, four of the participants said they were informed when hired that they would not be able to close at the regular closing hour but as the job demands.

Mrs. M stated that she closes late. She explained that if there are deadlines, then she has no choice but to close at 9:00 pm or 10:00 pm. I further asked if she charges extra hours for closing late. She replied they bill clients by the hour and it is demanded that they log-in the number of hours. Mrs. A, as well, mentioned that she charged her work per hour, but that she does not log in the extra hours because the company cannot always pay it; so she logs in her eight hours.

Extended work hours cause role-conflict. Mrs. A from Consulting I noted that she works a lot, even during weekends without resting and she carries her laptop everywhere she goes.73 She said, “my husband complains that I should stop carrying my laptop to church.”74 Mrs. M from Consulting XIV also added that “maybe you try to get home early, you have to go with your laptop because you have something to deliver; you are with your laptop all the time, you don’t have time for those in your house.”75 Mrs. M said that what causes the issue of role conflict and the extended work hours in financial services is the fact that they at times work with people from Japan, and the time zones are different and it thus affects the demand.76 Mrs. L and Mrs. W resigned from management consulting to work at FMCG and logistics firms respectively. According to them, they made the move in order to have time for their families.77

72 Mrs. J, interview
73 Mrs. A, interview
74 Ibid.
75 Mrs. M, interview.
76 Ibid.
77 Ibid.
resignation decisions of Mrs. L and W resemble Pamela Stone’s research on women who feel pushed to quit jobs where the workplace culture and structure antagonizes family life.78

**Competitive Workplace Challenge**

Participants complained that management consulting is highly competitive. Mrs. W said, “Every employee wants to perform excellently because no one wants to be subordinate to a junior and if you do not deliver it affects your promotion.”79 She added that workplace pressure affects her commitment to the home. Mrs. M stated, “The work itself is highly pressured and the environment itself, this is because the competition is so much.”80

Participants claimed that performance influences promotion in consulting. For instance, Mrs. S. from consulting XIX, who is close to becoming a manager, said that her three months of maternity leave spent away from the workplace could affect her billable hours, which is the number of hours spent on projects, and she might not get promoted.81 According to her, this is used to determine employees’ productivity and performance on tasks. All participants mentioned that promotion is based on performance and delivery on projects.

Additionally, one participant reported that the competitive nature of management consulting causes role overload. Mrs. A stated that she does not finish an engagement before she starts another.82

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79 Mrs. W, interview.
80 Ibid.
81 Mrs. S, interview by Fisayo Ogundoro, via Skype audio, August 15, 2019.
82 Mrs. A, interview
Evaluation of the Effects of Work-Life Conflicts on Management Conflicting Impact on the Family

Women find themselves at the center of caregiving in the home, and as such, they want to perform the role well. Unfortunately, participants’ stated that they often do not have time for their husbands and children. For example, Mrs. J said:

You leave home at 6:00 am and you are not back in the house until like 10:00 pm in the night; literally, you haven’t seen your kids, you may not see your kids before they go out for school or in general you don’t necessarily see what happen in the day with them and then you come back in the night when they are about to sleep. So the account of their own growing up or what is happening with them, you get it from a third party, either your husband or someone that is living with you or your help or a family member. 83

This is the account of most of the women interviewed who worked in consulting organizations. They complained that they do not get to see their husbands and their children. Mrs. W stated “My son was getting close to two years plus, and the demand was crazy, I had to manage him, do appraisals, pass my exams, train some people, and was on different engagements. I could not cope, I had to drop him with my parents.” 84 She noted further that dropping her son off with her parents had a strain on her relationship with her husband because he did not agree to it, but she felt like there was no way she could cope with her situation. 85 She mentioned that her son stayed with her parents for two years and that it was after she got new employment that she went to take him from her parents.

Mrs. W’s experience highlights how women feel torn by being unable to be equally involved with their families as they are with their jobs. Mothers who understand the imbalance in their commitment to their homes remarked that they try to find time for their children. For instance, Mrs. L said that “I speak with her (daughter) regularly; at least before I get back from

83 Mrs. J interview.
84 Mrs. W, interview.
85 Ibid.
work, I speak with her three times. I have a teacher that has been with us since her nursery (grade) two; the teacher understands her and comes to take her extra coaching. I pray with her on phone as well as before going to bed.” As such, mothers try to find a semblance of time for their children because they worry that they will lose the bond that exists between them.

Impact on Health

A healthy life is important for work-life balance. It helps employees to perform optimally at home and work. Participants identified factors such as long working hours, lack of sleep, and work stress as some of the factors that negatively affect their health. As a mother to a four-month-old baby, Mrs. S mentioned that her work impacts her health. She said, “After I [gave birth], I had health issues, which I have to follow-up on, so, yeah, I should have recovered faster if I was not this stressed, but there you have it, it is still there.” She also noted that not having time for the family makes her frustrated and agitated about the job. She said, “At the end of the day, life is not this hard. Why should I be under so much pressure, because there are other people who are working and are not exhausted, pressured, or pressed this hard.” Mrs. A reported that her workload was so demanding that she could not maintain her weight. She said, “my hip was 41 before, now it is 36, just to tell you how I have slimmed down. The stress is all over me. I don’t sleep well. There was a day my husband was very mad at me because I was sleeping on a chair . . . I hardly sleep in a bed . . . because I want to wake up at 4:30 am . . . [and] I don’t have up to five hours sleep because I [go to] sleep at 12:00 am or 1:00 am and I have to wake up 4:30 am to prepare the children for school and myself for work.”

86 Mrs. L, Interview
87 Mrs. S, Interview
88 Ibid.
89 Ibid.
90 Mrs. A, Interview.
According to Mrs. W, too much pressure can lead to psychological trauma.

Mrs. W said the expectations and the demands of being a wife, mother, daughter, and employee were so much that it messed with her brain and that she almost swore not to have another baby. She said, “It was crazy, it was traumatic for me, I just told myself before I have another baby it will be when my son is ten years old and he can change diapers.” 91 She added that she is yet to have a second child.

Impact on Social Life

Many of the participants noted that they are not really social people, but they still claimed that their work also deprives them of their social life. Mrs. A said that even though she does not socialize, her husband loves going out but because of the nature of her job, he finds it hard to accept social invitations because he knows that there is no time. 92 Mrs. L, on the other hand, loves social engagements but because of her work, she must deprive herself. 93 She said she finds a way around it. 94 For instance, she said, “I create the cinema at home for my daughter. I buy popcorn, switch off the light in the living room, increase the volume of the television, and play cartoons for her and I do the same for my husband.” 95 Participants did not see the lack of social interaction as a health challenge, rather they see it as the price they pay for being an employee.

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91 Mrs. A, interview.
92 Ibid.
93 Mrs. L, interview
94 Ibid.
95 Mrs. L, interview
Support Systems

All eight participants mentioned relying on support systems as one of their strongest coping mechanisms. These support systems include domestic helpers, nannies, family members, parents, and husbands. They have people to cater to their children while they are away doing their jobs. For instance, Mrs. J says, “I had a live-in nanny, then my mum and my mum-in-law tend to check or visit.” Ninety-six Participants say that they pay as much as 25,000 naira (an equivalent of $69.44) per month for a domestic helper or a live-in nanny.

Some participants also noted that they do not like to have domestic helpers live with them. Mrs. A said, “My husband and I do not buy the idea of having a domestic help right from the first day of our marriage.” Ninety-seven In the place of using a domestic helper, Mrs. A noted that her husband does some cooking for the children when she is away and she has a cleaner who comes to clean the house every weekend. Ninety-eight Mrs. J. explained that her husband does nothing in the home because she has a nanny and a cleaner who comes to clean the home every weekend. Ninety-nine Mrs. S noted that her domestic helper comes and goes every day because she does not believe in the idea of a live-in nanny or domestic help living in her home. One hundred Many of these women secured the assistance of other women or young girls to help them in the home, and this points to the gender-stereotyping of housework and childcare as women’s responsibility.

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96 Mrs. J, interview.
97 Mrs. A, interview.
98 Ibid.
99 Mrs. J, interview.
100 Mrs. S, interview.
Religion

Women working in consulting firms noted that their faith is a source of strength to them. For instance, Mrs. L said, “through prayers and positive confessions I am able to scale through life challenges.” As mentioned earlier, she also prays with her daughter. According to her, she and her daughter say confessions every day, and she noted that her positive confessions help her tremendously. Mrs. A said, “It has been God, coupled with the fact that God blessed me with a wonderful husband who understands the nature of my job.”

Planning and Communication

Unlike women in banking, only one woman in management consulting mentioned the importance of planning; however, two participants noted that communication is important. Mrs. L said, “sometimes, we tend to feel like our bosses don’t understand us or don’t have human feelings. Then again, they might not be like that and you may need to communicate with them.” This statement supports Sue Clark’s advice that employees need to share their home-life experiences with their managers as a way of achieving balance.

Management Consulting Firms’ Organizational Work-Life Policies

Table 6 below shows the available organizational work-life balance policies in the various management consulting firms from which participants are drawn. Available policies are represented by an asterisk (*) and the non-available policies are represented with (-). A new

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101 Mrs. L, interview.  
102 Ibid.  
103 Mrs. L, interview.  
104 Mrs. A, interview.  
105 Mrs. L, interview.  
policy showed up during the research: this policy is called Excuse leave. This policy is only available in Consulting I

Table 6. Management Consulting Firms Organizational Work-Life Balance Policies Chart

<table>
<thead>
<tr>
<th>Work-friendly Initiatives</th>
<th>Consulting XIX</th>
<th>Consulting XIV</th>
<th>Consulting XII</th>
<th>Consulting I</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual leave</td>
<td>*</td>
<td>*</td>
<td>*</td>
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</tr>
<tr>
<td>Sick leave</td>
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<tr>
<td>Compassionate leave</td>
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<tr>
<td>Exam Leave</td>
<td>*</td>
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<td>*</td>
</tr>
<tr>
<td>Telecommuting</td>
<td>-</td>
<td>*</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Flexible working hours</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Childcare center</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Excuse leave</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>*</td>
</tr>
<tr>
<td>Parental leave (in case of child-related emergencies)</td>
<td>–</td>
<td>–</td>
<td>–</td>
<td>–</td>
</tr>
<tr>
<td>Paternity leave</td>
<td>*</td>
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<tr>
<td>Maternity leave</td>
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</tr>
</tbody>
</table>

Codes: Available = * and Not Available = -
As with the banking sector, I probed into the availability of annual leave, paternity leave, maternity leave, childcare center, sick leave, flexi-time, telecommuting, study leave, and parental leave. In place of study leave, I discovered exam leave and compassionate leave.

Maternity leave with pay is a common leave in all the management consulting firms. The duration of leave varies between three months and four months in each organization. Only Consulting XII and XIX offer four months of maternity leave. As with the banking sector, there is a flexible nursing mother resumption and closure policy. With this policy, nursing mothers work from 8:00 am to 3:00 pm or 9:00 am to 4:00 pm. This work schedule also varies by organization. For instance, Consulting XII’s flexible working hours policy for nursing mothers is for the duration of six months after the resumption of work from maternity leave, but in other consulting, it is three months. Mrs. S, from Consulting XIX, mentioned that as a nursing mother, she could not take flexible working hours for nursing mothers because her job prevented her from returning home until 10:00 pm or 11:00 pm. When I inquired into why she returns late as a nursing mother, she explained that she was on a project from one of the firm's top clients. She added that making use of this policy depends on the engagement and manager. Three other participants noted that they really made use of it.\textsuperscript{107} I learned that paternity leave covered five days in the consulting firms.

Annual leave is a general leave of twenty working days per year. This is also a law in the Nigerian labor law. This exceeds the annual leave policy of the Nigerian labor act that states that an employee is entitled to at least six days of annual leave, and those under 16 would be entitled 12 days annual leave.\textsuperscript{108}

\textsuperscript{107} Mrs. M interview; Mrs. Z interview; Mrs. W interview.
\textsuperscript{108} Nigerian Labour Act, part II section 18 subsection 1, Labor Act, 9.
Telecommuting and flexible working hours in the consulting industry are yet to be fully practiced. Mrs. A noted that they have personal computers and mobile phones, but they are expected to work at the client's site.\textsuperscript{109} Mrs. Z remarked that most of the documents she works with are confidential documents and she cannot afford to use them off-site, so there is no opportunity for telecommuting and flexi-time.\textsuperscript{110} Mrs. L said that it is possible to work from home only with the permission and that the time an employee promises to deliver jobs must be the exact time she delivers.\textsuperscript{111} For instance, she notes that there was a day she took ill and she requested to work from home, and she promised to deliver by 7:00 pm and she ensured that she delivered at that time.\textsuperscript{112} Based on discussions with participants, these practices vary because some managers might want to see employees at work, if not, they may assume a woman is idle. Mrs. A noted that “Some managers will not agree, if you are not on client site then you should be at work.”\textsuperscript{113} As such, the lack of access to flexible work hours and telecommuting might be a managerial discretion issue.

All participants noted that they have access to compassionate leave, exam leave, and sick leave. According to participants, compassionate leave is three days per year, exam leave is one week depending on the number of exams, it can be up to three weeks if an individual has three papers, and sick leave is for five days with access to Health Management Organization (HMO) services. Mrs. J explains that this is health insurance that covers pregnancy, illness, check-up, and children's checkups.”\textsuperscript{114} She added that it is a deductible sum of an individual’s salary that covers the HMO bills. According to Mrs. M, exam leave is mostly for auditors who need to have

\textsuperscript{109}Mrs. A, interview
\textsuperscript{110}Mrs. Z, interview
\textsuperscript{111}Mrs. L, interview
\textsuperscript{112}Ibid.
\textsuperscript{113}Mrs. A, interview
\textsuperscript{114}Mrs. J, interview.
Institute of Chartered Accountants of Nigeria (ICAN) and Association of Chartered Certified Accountants (ACCA) qualifications. Because she works in the financial services, she must be ICAN and ACCA certified before employment; but on the job, she only needs to take the Chartered Financial Analyst CFA exam which the organization as well grants leave for.

Parental leave is yet to be a policy in these organizations. Participants said that if they have to attend to their children’s emergency needs, then they have to ask for permission. Mrs. A notes that she will group this kind of policy in her organization (Consulting I), under excuse leave. She noted that this kind of leave needs approval from the manager, counselor, and partner. She narrated the ordeal her colleague went through when she had a child emergency:

One of my colleagues, her son has been sick for some time, and there was a job we were working on and she was the officer in charge, so, the child was admitted, and thank God that she stays close to her mother and their houses were not far apart. There was something they are supposed to do and she had to send a text to the manager that “my son was admitted, and I have to be in the hospital.” The manager was just excoriating her, and then, she had to come back. Ordinarily, she shouldn’t have even come back to the office, but since her mum was there, she had to return. And the manager had told the partner, and when she returned to the office, she explained her condition to the partner, and the partner said: ‘that is why we are paying you, you should have a domestic at home.’ My friend said immediately she burst into tears.

All participants noted that there are no childcare centers at their offices.

Melanie Richards notes that one of the risk management practices in consulting is to provide mothers of young children with mentors and coaches; she adds that mentoring and coaching equip women’s access to supportive and positive ways of dealing with work and family pressure. There are other provisions that organizations put in place to ensure that married

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115 These organizations administer professional accounting qualifying exams.
116 Mrs. M, Interview.
117 Mrs. A, Interview.
118 Ibid.
women can attend to family and home as well as their work. For instance, management consulting firms provide married women with individuals called mentors or counselors. These appellations vary by management consulting firm. Mrs. Z noted that “as a mother, you have another manager that can mentor you.” She further explained that these are married women, mothers, and employees with whom new mothers, young mothers, or newly-married women can share their experiences and ordeals with their counselors and mentors and can learn from experiences or manners in which they handled similar challenges. Mrs. L said, “I talk to people ahead of me who are also mothers and who also have a career. I also try to get a sense of what their experience is and see if I can try to apply it.” Mrs. Z also noted that there is a room in her organization called Mentor Mum room, with an expressing booth with a sofa to rest, and the room is also equipped with a refrigerator, and sockets.120

Summary

The analysis of interviews from the management consulting sector reveals that time challenge and competitive workplace are the major challenges management consulting employees experience. The time challenge and competitive nature of the workplace can be categorized under organizational work culture. These factors cause role conflict and role overload for female employees. According to participants, these challenges affect their family life, health, and social life. The challenge with long working hours and weekend work reflects the assertion of scholars’ observation about work-life in the management consulting sector. The difference between the challenges experienced in management consulting and the banking sector was economic challenge and competitive workplace. The management consulting participants identified organizational competition as a problem while banking participants identified

120 Mrs. Z interview; Mrs. L. Interview.
economic challenge. When I asked participants in consulting if Nigeria’s economic struggle affected them, they noted that it does not. In contrast, banking employees did not see their workplace as a competitive space; instead, they saw it as stressful. They explained that promotion in banking is based on performance and duration of years at a minimum of two to three years (participants noted that there are currently delays with promotion), whereas in consulting every year people get promoted. Some of the coping mechanisms in this sector include finding a support system, turning to religion, and planning and communication. These coping mechanisms differ from those mentioned by the women in the banking sector as banking employees emphasized boundary creation and planning and organization.

Role-gendering and the perception of equal treatment are other themes that emerged in the study. As in the banking sector, participants did not see the unequal division of labor at home as a hindrance in their access to work-life balance. In addition, the interviewees’ perception of role-gendering in the home reflects the cultural fabric of the Nigerian society. Women thus seem to accept the gender binary social construct and as a result, accept their primary responsibility for the home. Nonetheless, all participants in this sector claimed that there is gender equality in organizational practice. However, through the finding of this research, it is evident that organizations, specifically in management consulting, are conscious of the gender bias in business practices. I discovered also that even though organizations are evolving in practices and policies, but have yet to implement some of these work-friendly policies such as telecommuting, flexitime, and parental leave. For female employees to achieve work-life balance, organizations need to do away with the traditional business structure.

Moreover, the experiences of participants, in general, signify that the banking and management consulting sectors are organizations that presume the workforce as single-mindedly
dedicated to work. It is an environment where married female employees commit more time and energy to their work than their family life. As long as, men’s household and childcare labor are considered optional, rather than required as they are for women, this kind of workplace favors men at women’s expense.
The study investigated how cultural factors, economic factors, and organizational work structure affected women’s access to work-life balance in southwest Nigeria. In evaluating these factors some preliminary assumptions guided the study from the outset. These assumptions were patriarchy and gender stereotyping, long working hours, and economic imbalance. All three preconceived notions influenced my research questions and research processes. Conversely, the study revealed that women placed the blame for their work-home imbalance on their organizational work culture practices, such as time conflict and competitive workplaces in the banking and management consulting sectors in southwest Nigeria. Data from the banking sector supported my expectation that Nigeria’s economy affected women’s achievement work-life balance. Factors such as evolving organizational practice, self-stigma, sacrifice, and male-identified organizational work structure are some of the trends that emerged in understanding the challenges of work-life balance for women, the changes that emerged in the construct of patriarchy in the home and workplace, and the perception of their status within the Nigerian society.

Evolving Organizational Practice

To my surprise, I found no reports of pregnancy and marital status discrimination from my interview. Scholars such as Tinuke Fapohunda, Chima Mordi, Fredrick Mmieh, and Stella Ojo and Adejoke Oyewumi assert that Nigerian women experience promotional discrimination,
pregnancy discrimination, and marital discrimination in the workplace.\textsuperscript{1} It is plausible that the workplace in Nigeria has caught up from a previous cultural lag regarding these forms of blatant discrimination.

What could be responsible for this rapid change? One of the participants, Mrs. W from Consulting XII, stated “I think it is because my organization is a multinational firm. There are those values that are part of the organization’s core value. We support LGBT community, gender equality and equal gender pay, diversity, and there is a Global People Survey which is anonymously filled and according to the managers, it is handled by a global body.”\textsuperscript{2} All the management consulting firms considered in this study are multinational firms. In the case of the banking sector, these are private sector institutions that are not under the control of the Nigerian government. It could be possible that global gender advocacy awareness influenced processes and gender equality policies in these sectors.

For instance, in the case of policy, all the banks and management consulting firms now declare that they provide an extra three months of flexible working schedule for nursing mothers. This practice, in theory, allows mothers to resume early and close early.\textsuperscript{3} All the literature reviewed on the Nigerian perspective of work-life balance only detailed the availability of three months’ maternity leave. The study shows that this practice for nursing mothers could be hindered by managers; because managers determine the time an employee close from work. In

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\textsuperscript{2} Mrs. W, interview.
\textsuperscript{3} For more details, refer to the section on organizational policies.
\end{flushleft}
the case of management consulting, the project an employee undertakes. There is no provision for paternity leave in the Nigerian labor Act but today, management consulting and banking firms in southwest Nigeria have limited forms of this practice. Counselors and mentors are available to young wives or young mothers who work in management consulting firms. Similarly, mentor mums expressing room is another work-friendly initiative in the consulting firms. Some of these factors mentioned by participants could obviously be the reason why participants noted that their workplace seems fairer in promoting gender equality.

Self-Stigma

Participants noted that they do not perceive role gendering in the home as a challenge to their work-life balance. Rather, participants accept that it is their responsibility to keep the home in good condition such as cleaning, nurturing, planning, and organizing the home. Performing these tasks then leaves men as the breadwinner who gives less attention to home-care. In southwest Nigeria, the society believes that the woman builds the home and as such this perception influences how women position themselves in the home and society. And when the women I interviewed lacked the time for these valued tasks, they hired other women to perform these tasks for them.

Patrick Corrigan and Deepa Rao define self-stigma as the internalization of negative stereotypes by the stigmatized, which then affects the individual’s perception of self. The internalization of gender stereotypes by Nigerian women in this study reveals they see the roles of caregiving and nurturing as their major roles and priority and they are to blame if they cannot perform them. For instance, when Mrs. F was asked what it means to be a career woman and

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4 This room is only available in management consulting offices and it is selectively for nursing mothers. According to participants, this room has sofa, breast milk expressing machine, and a refrigerator.
mother, she replied, “I place my motherhood above my career. Not that I am not really a career person, I am, but for me to decide to get married, it is because I am ready, and I have to place my children above my career.” Mrs. D noted that she does not want to be a career woman alone, she wants to be a good mother, she wants to be involved in her children’s lives and that she anticipates her daughter’s first day of school in September.

To properly manage the demands of the home, women noted that they make use of domestics, nannies or parents. Participants who make use of domestics and nannies noted that they pay for these support systems. And some women also sacrifice their sleep to be able to do things for their children.

In management consulting, some women resigned from their jobs for their families. Participants also shared that when women are close to the managerial level, they resign their jobs. Mrs. M stated that women resign from consulting when they are about to attain the managerial position because at that level the demand of the work and the home becomes so high on them. She added that “Here in Nigeria, women want to focus on their family and forget the stress of work.” As such, women make the sacrifice to keep their home, by not placing their career above their family. Claire Dambrin and Caroline Lambert note that mothers with children leave consulting before they attain higher echelon because of the challenges of managing work life and family life together. The resignation of women from their jobs represents what Pamela Stone calls a workplace push. Her qualitative studies of fifty-four women, she detailed that

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6 Mrs. F interview.
7 Mrs. D interview.
8 Mrs. M interview.
women quit their jobs due to the nature of their work culture, these include long hours and travel.10

Participants’ perception of patriarchy as invisible in the workplace and home reveals women’s internalization of masculinity. Stone explains that women who do not complain about the nature of their work present themselves as an “ideal worker” (“a typically male worker unencumbered by family demands”) in the workplace.11 Similarly, in the home, women’s uncompromising commitment to the family propagates the notion of an ideal mother. The concept of “ideal worker” and “ideal wife” promotes patriarchal ideas and practices that are the embodiment of patriarchal family and capitalist business economy. The women I interviewed tried to create individual solutions for their work-family conflict and did not discuss work-family conflict as a collective problem that harms women’s livelihood.

Male-Identified Organizational Structure

Inasmuch as organizations are evolving to address gender inequality, participants’ descriptions of the nature of their jobs portrayed the banking and management consulting in Nigeria as organizations modeled as if all employees were with wives at home to manage their home-life and family. The long working hours and competitive workplace structure are factors pointing out banking and management consulting sectors as male-identified. Allan Johnson argues that the male-identified cultural perception of society marginalizes women and assigns them a lower social status.12 This indeed seems to be the case in organizational practice. Hence, a male-identified workplace represents the ideals of traditional workplace practices. Jason

11 Ibid.
Richmond states that a traditional organization workplace culture has a “certain level of professionalism when it comes to work hours, personal space, and work-related responsibilities and communications.”[13] In this structure, work is inflexible, employees work within a time-frame in order to accomplish tasks, and decision making is structured in a hierarchy. This workplace structure eliminates women and presents them as men who have every other duty in check.

This male-identified organizational model embodies the neoliberal model of business practice. The neoliberal structure creates a profit-making and exploitative approach that neglects the plights and roles of employees in every sphere. Based on participants’ stories, management consulting and the banking sector in Nigeria promote the western neoliberal business management approach. According to a care ethicist understanding of the traditional business model, Daniel Engster notes that businesses adopting this structure focus more on making profit for stockholders and deceptive work practice than focusing on the well-being of the employees and relational practice within the workplace.[14] These organizations were designed by and for men’s success as long as men treated work is their sole responsibility.

Participants in both banking and consulting noted that they had little or no time for themselves and their families because of the specifications of their jobs. For instance, Mrs. W had to leave her son with her parents for two years because she wanted to show her commitment to her work.[15] Dambrin and Lambert observe that in management consulting a hyper-competitive workplace system is a business model designed to maximize teams and ensure employee

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commitment to the job. The competitive workplace, long working and fixed hours are models of a traditional workplace that is profit-driven. These models deprive employees of their access to a fulfilling work-life. This kind of work-culture in management consulting is male-centered and male-identified. It is a structure modeled without the consideration of women. Women can, and do, conform but not without having to make sacrifices.

The solution to the male-identified and neoliberal workplace model is for organizations to embrace a caring approach to organizational management. Engster proposed that organizations need to meet the needs of all of their employees by helping them to build capabilities and solving their pains. This is possible if the human resource units of organizations implement policies that would enable organizations to enhance the well-being of employees. The evaluation of policies in this study shows that the banking and management consulting sectors grant employees access to maternity leave, sick leave, annual leave, compassionate leave; however, policies such as flexible working hours, telecommuting, paternity leave, and parental leave are yet to be fully implemented. For employees to access work-life balance, organizations need to respond to the needs of their employees by restructuring their work time and lessen the work-pressure by enabling flexible and telecommuting practices. Such policies would promote more egalitarian conditions for workers than exist as a present.

Women’s Sacrifices

The experiences of participants show that women sacrifice the best part of themselves in their workplaces. As a way of coping with the workplace condition, women made sacrifice for their families and children. Those who stayed were compelled to remain due to economic challenges. Participants’ experiences reveal that women would find more enjoyment in their

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16 Dambrin and Lambert, 488.
17 Engster, 101-103.
work if they could also get to see their families and partners. This employment model requires greater sacrifices from women than from men, who are presumed to have a wife taking care of them and their children. Women do not have this luxury of privilege.

**Conclusion**

Unfortunately, participants do not seem to see patriarchy as a hindrance to their access to work-life balance. Most participants want to ensure that they create time for their families, and they expect to receive little or no assistance from their husbands in the area of childcare and home keeping, aside from the breadwinner duties. Many of them mentioned that they want to be good wives and good mothers, and at times this demands that they change their expectations or jobs to fit into the kind of family they want. Positively, some participants stated that their husbands helped them out with the care duties in the home and they claimed that their husbands' support helped them to achieve work-life balance to an extent, and it also helped to manage the stress of work and home.

Employing a care ethics approach to the study allowed for an understanding of what working in the corporate organization and engaging in family roles means for women. It also revealed the need for business owners to care more for their employees. Caring for the particular other according to care ethics suggests that managers attend to the needs of employees with the utmost sense of responsibility, responsiveness, and concern. As noted in Chapter Three, Engster emphasizes that managers should directly take on the care of employees in a care-based business ethics framework. However, his approach eliminates the government from caring practice in an organization. According to Engster, the government is not directly involved with employees like the managers are involved with them.\(^{18}\) Although my approach of addressing employees’ care in

\(^{18}\) Engster, 101.
the workplace is different from Engster’s, in my own perspective of caring ethics, the employees require the attention of the government in enhancing the work conditions. This perspective can be related to Held’s standpoints on rights; she notes that the rights of individuals in caring organizations such as the workplace can be addressed through political and legal institutions. Therefore, in the discourse of care in the workplace, the government is an important stakeholder. Thus, the Nigerian government needs to amend the Nigerian Labour Act to accommodate evolving policies such as flexi-time, telecommuting, parental leave, paternity leave, and childcare provision that can promote modern models of work.

Hence, the amendment of the Nigerian Labour Act would promote care in the Nigerian labor sector. Through the implementation of such policies as flexi-time, telecommuting, paternity leave, parental leave, and childcare, organizations can become more caring and just. Ending the abuses of extended workdays would also help. Virginia Held notes that “we should think of rights as reflecting social reality and as capable of decreasing actual oppression and injustice.” Thus, the Nigerian government’s commitment to the well-being of public and private sector employees would create a possibility for working mothers to enjoy a better reconciliation of work and family life. Businesses also have a responsibility for creating practices and policies that enhance work-life balance; however, a national law on labor affairs would create a more superior and statutory approach. It represents a necessity for the implementation of policies that enhance employee well-being by organizations. Moreover, the government could achieve great success with organizations with the assistance of trade unions.

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20 Ibid., 145.
Recommendation

As the largest African nation, Nigeria needs to promote egalitarian labor policies such as parental and paternity leave. These forms of leave need to be paid. According to the International Labour Office, parental leave and paternity leave grant fathers the opportunity to be involved in family responsibilities; the report particularly notes that fathers who are available during at least the first two weeks of childbirth promote gender equality in the home, and this action could also possibly help to promote employees access to equal opportunity and treatment in the workplace.21

As a member state of the United Nations (UN), Nigeria needs to ensure that it abides by the recommendations of the International Labor Organization. The ILO Maternity Protection Recommendation proposes that employed mothers or fathers should have access to parental leave after the expiration of maternity leave, with national laws and regulations determining the use and distribution of ‘leave’ between working parents, payment of parental benefits, and length of leave.22 In addition, the ILO report indicates that by “enshrining a statutory right to paternity leave [and parental leave] in national legislation, governments, workers, employers, and societies as a whole publicly affirm that they value the care work of both women and men, which is a crucial step in advancing gender equality both at work and in the home.”23 Therefore, the implementation of parental and paternity leaves as statutory laws would help public and private sector industries in Nigeria to be more conscious about the need to implement these policies as

organizational policies. Moreover, certain challenges such as role conflict, role overload, and lack of support systems would be lessened both in the workplace and in the home. Couples’ access to these policies in the workplace would help to break patriarchal constructions in the home. This would invariably influence the relationship between husband and wife and could make couples become more responsible, empathic, and responsive to the needs of each other and the needs of the home. In addition, true work-life balance and gender equity policies will allow women to contribute to the economic well-being of the nation, I women stay more in their workplace than opting-out to attend to family duties.

The Nigerian government also needs to implement a childcare policy to encourage gender equality. According to the ILO report, promoting childcare policy will promote gender equality, promote the rights and development of children, contribute to the national economy, and break poverty.24 This policy should include the codification of childcare policy to ensure that both public and private corporations in Nigeria provide childcare centers and nurseries for nursing mothers. Such provisions would help to prevent some of the challenges women encounter in accessing affordable care.

ILO also notes that women experience workplace retention and leadership barriers.25 According to ILO, this results from family demand and commitment. For instance, this study evidenced that some of my participants complained of resigning their jobs for less time demanding ones in order to have time for their children. Similarly, for women who work off-site

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in management consulting, the government should ensure that organizations are mandated to provide child-care provisions for female employees off-site or give incentive that covers the cost of childcare services off-site. Organizations also can ensure that clients provide childcare opportunities such as nursery centers and private milk expressing rooms for nursing mothers. In addition, organizations need to commit the International ILO convention on the duration of work of eight hours in the day and forty-eight hours in the week.\textsuperscript{26} This would allow female employees to have time for their childcare duties.

Beyond the labor policy amendment, organizations need to reconsider the neoliberal approach to workplace management. Neoliberal profit-focused organizations are not generally designed to care. This Western approach to business practice negatively influences economic and workplace practice in Nigeria as shown by the experiences of participants in this study. As such, organizations need to truly commit to caring and must recognize that their business practices impinge on women’s access to true work-life balance. Organizations should also eliminate practices such as long work hours and hyper-competitive workplaces. Fiona Robinson advocates for a “moral recognition and responsibility . . . [and the] commitment of listening and responding to the needs of those who are excluded, marginalized, or exploited, and therefore vulnerable.”\textsuperscript{27} This recommendation acknowledges organizations should not only create inclusion in terms of policies but also in responsive approaches. These approaches could involve the reevaluation and implementation of caring workplace practices that promote the need of marginalized, in this case, female employees. Thus, organizations should ensure that female employees spend no


more than forty-eight hours a week and eight hours a day at work. Paternity and parental policies and childcare provisions must be made to employees. A reevaluation of workplace culture helps to create a caring society and to promote gender equality.

**Suggestions for Further Research**

As mentioned in previous chapters, the management consulting sector is my second sector because of the dearth of research on the Nigerian perspective of work-life balance in this sector. As such, there is a need for further research in this sector. More research in this sector will create an avenue for stakeholders in the sector to be aware of the plight of female employees. Nonetheless, this inquiry should not be restricted to married women but should as well include studies on fathers, single parents, and single unmarried women and men. Gender-inclusive research that is statistically representative will promote inclusion and diversity. It will help organizations to get a sense of how extensive work-life balance problems are in the Nigerian labor force, and possibly propel other private and public corporations in Nigeria to be committed to addressing issues of negative organizational work culture and promote the well-being of employees.

Studies need to be conducted on the predominance of patriarchy in Nigeria and women’s recognition of its impact on their work-life balance. The narratives of this research’s participants showed that Nigerian women did not see patriarchy as a problem but see themselves as menders and builders of the home. In sum, these recommendations suggest that work needs to be done by business and management professors, gender and women’s studies professors, and other departmental professors in Nigerian universities and beyond. Organizations such as Women in Management, Business and Public Service (WIMBIZ) and the Institute of Women’s Policy Research (IWPR) could also support studies in this area.
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APPENDIX: INTERVIEW QUESTIONS

Hello. My name is Oluwafisayo Ogundoro and I am a graduate student at East Tennessee State University (ETSU). I am in the Liberal Studies Department and my concentration is in Gender and Diversity studies. I am conducting research for my thesis and focuses on understanding the challenges that married women encounter working in banking and management consulting firms that affect their work-life balance. I have some questions written down to guide the interview but please feel free to share anything you think will be beneficial to this research. The interview will last approximately 45-60 minutes. Please be free to stop me at any time you want to, and you can choose not to answer any question you are not comfortable with. If you need a break at any time, please let me know and I will stop.

**Introductory Questions**

1. Where do you work?
2. What is your occupation? How many years have you been working here?
3. Do you have children? If yes, how many and what age?
4. Tell me about your typical day. How do your children fit in?

**Transitional Questions**

5. Please describe the challenges you encounter working in the bank. i. How does work affect your home life? ii. How does homelife affect your work-life? (The issue of balance) iii. How does this affect you personally?
6. What does it mean to have a career and be a mother?
7. How do you think your employer treats women?
8. What are the discriminatory practices against women that you are aware of in your workplace?
9. What are the work-life balance policies/initiatives available in your company? (Parental leave- in case of emergency, paternal and maternal leave, study leave, flexible working hours, Telecommuting, Childcare centers, health leave) Have you availed of them?
10. What is your weekend routine like?
11. How do you juggle home and work?
12. Do you have a domestic worker (House Help)? Kindly tell me about him or her? How old is he or she? How much do you pay? What does he or she do?
13. What is the nature of your husband’s work? What task does he do in the home?
VITA

OLUWAFISAYO OGUNDORO

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Master of Arts in Liberal Studies, East Tennessee State University, Johnson City, Tennessee, 2019

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Presentations


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